

WELFARE PROVISION BY SELECTED SELF-HELP ORGANIZATIONS - AN  
EXPLORATORY STUDY

By

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in the

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in the Faculty of

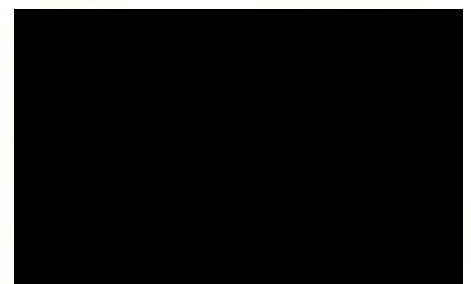
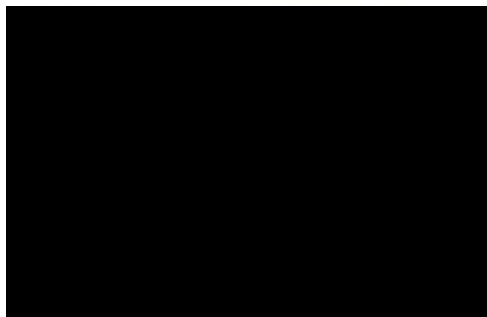
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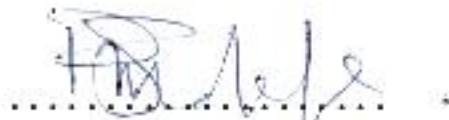
**DEDICATION**

This study is dedicated to:

1. My beloved wife, Mosidi Elda and our loving children, Brian, Keneilwe, Neville and Kgosietsile, who are my source of inspiration.
2. My brothers, Lucas, William, late Amos, Ben, Rusten, Joseph, and my only sister Sannah, for their unwavering support during my formative years.

(ii)

I declare that the thesis hereby submitted to the University of the North for the degree of Doctor of Philosophy has not previously been submitted by me for a degree at any other University, that it is my own work in design and execution, and that all material contained therein has been duly acknowledged.



**SOPENG PRINCE NOLEFE**

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## **SUMMARY**

The main objective of this exploratory study is to determine the range of welfare benefits provided by burial societies to their members and non-members. The investigator was prompted to make this study because of the large number of societies in most of the areas populated by Blacks. The study was conducted in the three Pretoria Townships of Mamelodi, Atteridgeville-Saulsville and Soshanguve. This investigation comprises a study of literature dealing with the nature of self-help groups, and an empirical study of burial societies. The snowball technique of sampling was applied in determining the sample of sixty societies included in the study. Information was collected by means of administering an interview schedule and an interview guide to the respondents. The participant-observer method was also used.

It was found that most burial societies are established by people who live in the same neighbourhood. Others are founded by private persons, people working together, belonging to the same profession or related to each other. Almost all the societies were found to be operating independently. Most of them had been in existence for more than seven years. They are not registered with any authority. Their present membership ranges between 20 and

120 in number and their members belong to different occupational groups. They have definite requirements regarding qualifications for membership. Most societies are controlled by committees and hold meetings once a month. They do not keep elaborate records because of their lack of sophisticated administrative skills. Their constitutions are not detailed.

Most societies provide their bereaved members with financial assistance when they report a death case. Some societies also offer such members groceries and labour during the funeral. They also provide them with emotional support by participating actively in the proceedings. Only a few societies continue to assist their bereaved members after the funeral. Some societies are able to provide financial assistance to members who experience problems not related to bereavement. They also give members an opportunity to engage in entertainment activities such as visiting places of interest, holding annual parties and exchanging gifts. This is an indication that societies are an invaluable resource which greatly reinforces the natural support networks of members.

Almost all the societies studied were not involved in community development projects. They maintain minimal



contact with professionals because they depend largely on experiential knowledge in conducting their affairs. They could, however, benefit from the input of professionals such as social workers, accountants, lawyers and administrators.

Most societies obtain their funds from the registration, subscription and condolence fees paid by members. Other funds are derived from the penalties paid by members for infringing the regulations. Very few societies engage in fundraising activities. They rely solely on the contributions of members for their survival. Their funds are invested with the various financial institutions. Some societies have financial reserves exceeding R20,000. There is, at the moment, a growing interest in the financial strength of societies. Action has already been taken in some areas to co-ordinate their activities with a view to maximizing their financial resources and the benefits derived by members.

A comparison of burial societies and burial insurance companies revealed that the latter do not only offer policy holders benefits, but they also insure them against catastrophes which might befall them, such as being disabled or dying prematurely, and for their old age. Burial societies do not insure their members against any possible misfortunes.

Their members are expected to contribute indefinitely and can only enjoy benefits as long as they are able to continue making payments. It was found that both burial insurance companies and societies take precautions regarding the health status of applicants.

This study has shown that despite their limitations, burial societies are succeeding in providing their members with various welfare benefits. They also have great potential to extend their activities to embrace other aspects of the welfare of their members, if they are given proper guidance. Finally, it is recommended that the Friendly Societies Act, 1956 (Act No. 25 of 1956) be modified to enable societies to qualify for registration under this Act. The activities of these organizations should be co-ordinated in order to provide them with opportunities for mutual learning. They should, however, retain their autonomy. It is also recommended that there be greater collaboration between societies and various professionals who will enable societies to improve their services. For instance social workers could help societies to organize themselves more effectively, and to extend their activities to include other self-help programmes for the bereaved. They could also help the members of these organizations to deal with their post-funeral problems by taking full advantage of the range of

(x)

welfare services at their disposal. For example, they could assist with applications for maintenance grants, old age pensions, foster care and adoption services whenever necessary. This co-operation will help societies to realise that their services basically complement the existing welfare services. Societies should also consider insuring their members, so that the latter should not forfeit their benefits when they are no longer able to pay their monthly premiums. In order to enhance their image societies should involve themselves in worthy community projects and also assist identified non-members who find themselves in difficult circumstances. These organizations are, nevertheless, seen by many people as rendering a significant service.

It is suggested that further research be conducted to determine the extent to which the services of burial societies could be integrated with those of burial insurance companies in order to enable them to provide greater security for their members. There is also a need to determine the common areas of operation of societies, which could perhaps be co-ordinated in the best interests of the members. The relationship between the contributions of members and the benefits they derive also needs to be investigated.

## **SAMEVATTING**

Die hoofdoel met hierdie verkennende studie is om die omvang van welsynvoordele wat deur begrafnisverenigings aan hul lede en nie-lede gebied word, te bepaal. Die hoë voorkoms van hierdie verenigings in Swart woongebiede het as stimulus tot hierdie studie gedoen. Navorsing is in drie Swart woonbuurtes van Pretoria, te wete Mamelodi, Atteridgeville en Soshanguve gedoen. Enersyds is dit gegrond op 'n literatuurstudie van selfhelpverenigings en andersyds bestaan dit uit 'n empiriese ondersoek van begrafnisverenigings. Die monstergroep van sestig verenigings is met behulp van die sneeubaltechniek vir steekproewe bepaal. Inligting is van respondente bekom deur van 'n onderhoudskedule en -gids gebruik te maak. Verder is daar ook van deelnemende waarneming gebruik gemaak om inligting te bekom.

Daar is bevind dat die meeste begrafnisverenigings tot stand gebring word deur persone wat in dieselfde buurt woonagtig is. Ander is gestig deur privaat persone, persone wat saam werk, wat tot dieselfde professie behoort of wat verwant is. Feitlik alle begrafnisverenigings funksioneer onafhanklik van mekaar en die meeste is reeds meer as sewe jaar gevestig. Geeneen is voorts by enige gesagsinstansie gerigestreer nie. Die ledetal wat tans tussen 20 en 120 wissel, is verteen-

woordigend van verskillende beroepe. Voorwaardes vir lidmaatskap is duidelik omskryf. Die meeste begrafnisverenigings staan onder beheer van komitees wat maandeliks vergader. Vanweë 'n gebrek aan administratiewe bedrewendheid is daar geen deurlopende verslaghouding nie en is die grondwette ook nie gedetailleerd nie.

Die meeste begrafnisverenigings verskaf finansiële bystand aan beroefde naasbestandes na die aanmelding van 'n sterfgeval. Sommige bied ook kruideniersware en sekere verenigings arbeidshulp aan die agtergeblewenes tydens die begrafnis. Deur hul aktiewe deelname tydens die verrigtinge word emosionele steun ook verleen. Slegs enkele begrafnisverenigings bied voortgesette steun aan die agtergeblewenes na die begrafnis. Sommige verenigings is in staat om aan lede finansiële bystand te verleen rakende probleme wat nie verband hou met lewensverlies nie. Hulle bied ook aan lede geleenthede tot vermaak, soos uitstappies na interessante plekke, jaarlikse partytjies en die uitruil van geskenke. Begrafnisverenigings is dus 'n onontbeerlike hulpbron wat die bestaande ondersteuningsnetwerke van lede grootliks onderskraag.

Uit die steekproef het geblyk dat feitlik geen begrafnisvereniging by gemeenskapsontwikkelingsprojekte betrokke was

nie. Kontak met professionele persone is beperk aangesien bedryfsake op proefondervindelijke kennis uit die verlede geskoei is. Verenigings kan egter baat vind by insette van kundiges soos maatskaplike werkers, boekhouers, wetsgeleerdes en administratiewe beamptes.

Die meeste begrafnisverenigings verkry hul fondse van hul lede by wyse van registrasiefooie, ledegeld en simpatiebetuigingsfooie. Befondsing geskied ook deur boetes wat lede opgelê word vir die oortreding van regulasies. 'n Baie klein aantal verenigings is betrokke by doelbewuste geldinsamelingsveldtogte. Die meeste maak uitsluitlik staat op bydraes van hul lede om te oorleef. Fondse word by verskillende finansiële instansies belê en sommige begrafnisverenigings het meer as R20,000 op belegging. Tans is daar 'n groeiende belangstelling in die finansiële lewenskragtigheid van verenigings. Daar is reeds begin om aktiwiteite van verenigings op sommige terreine te koördineer ten einde hul finansiële hulpbronne asook voordele aan hul lede te maksimaliseer.

'n Vergelykende ondersoek tussen begrafnisverenigings en begrafnisversekeringsmaatskapye het aan die lig gebring dat laasgenoemde bykomende voordele aan lede bied soos die versekering teen katastrofes wat hulle mag tref bv. by vroeë

afsterwe, of die bereiking van aftreeouderdom. Begrafnisverenigings verseker nie hul lede teen moontlike teëspoed nie. Daar word van lede verwag om onbepaald voort te gaan met betalings. Lede kan slegs in die voordele deel solank as wat hulle in staat is om betalings te maak. Daar is bevind dat begrafnisversekeringmaatskappye sowel as begrafnisverenigings voorsorg tref rakende die gesondheidstatus van nuwe aansoekers.

Hierdie studie het aangetoon dat begrafnisverenigings, ondanks sekere beperkinge, tog daarin slaag om verskeie welsynsvoordele aan hul lede te bied. Hulle beskik ook oor die potensiaal om met die nodige leiding, bestaande dienste uit te brei om ander welsynsaspekte van hul lede tegemoet te kom. Ten slotte word daar aanbevel dat die Wet op Onderlinge Hulpverenigings Nommer 25 van 1956 gewysig word om ook voorsiening te maak vir die registrasie van begrafnisverenigings onder hierdie wet. Die aktiwiteite van hierdie verenigings behoort gekoördineer te word ten einde aan hulle geleenthede te bied om van mekaar te leer. Hulle behoort egter hul onafhanklikheid te behou. Daar word voorts aanbeveel dat daar 'n groter mate van samewerking tussen verenigings en kundiges moet wees om verenigings in staat te stel om hul dienste te verbeter. Maatskaplike werkers kan byvoorbeeld 'n hydrae lewer tot die meer effektiewe

organisasie van begrafnisverenigings asook tot uitbreiding van aktiwiteite om ander selfhelpprogramme vir die agterblewenes te verskaf. Hulle kan ook lede van begrafnisverenigings help met probleme wat na die begrafnis opduik. In hierdie verband kan die bedroefdes gewys word op die omvang van welsynsdienste waarvan hulle gebruik kan maak soos byvoorbeeld aansoeke om 'n onderhoudstoelae, ouderdomspensioen, pleegsorg en aanemingsdienste. Deur sodanige samewerking sal begrafnisverenigings tot die besef kom dat hul dienste aanvullend is tot die reeds bestaande welsynsdienste. Verenigings behoort dit te oorweeg om hul lede te verseker sodat indien persone nie net die maandelike premie kan volhou nie, hulle nie hul voordele sal verbeur nie. Om hul beeld uit te bou behoort verenigings betrokke te raak by nuttige gemeenskapsprojekte en geïdentifiseerde nie-lede wat in 'n noodlydende posisie verkeer, behulpsaam te wees. In die geheel gesien, word die dienslewering van begrafnisverenigings deur die onderlinge gemeenskappe egter hoog op prys gestel.

Daar word voorgestel dat verdere navorsing gedoen word om vas te stel in welke mate die dienste van begrafnisverenigings geïntegreer kan word met dié van begrafnismaatskappye om sodoende groter sekuriteit aan lede te bied. Daar is ook 'n behoefte om die bedieningsareas van verenigings vas te stel



en te koördineer ter bevordering van lede se belange. Die verhouding tussen lidbydraes en die voordele gebied, moet ook ondersoek word.

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## **CHAPTER 1**

### **PROBLEM FORMULATION, SCOPE AND METHOD OF INVESTIGATION.**

#### **1.1 INTRODUCTION**

This chapter presents the factors which have prompted the investigator to undertake a study of burial societies in Black Townships. The aims and limitations of the study, and the previous work done regarding these organizations, are also dealt with. Lastly, the procedure and design of the investigation and the definition of concepts used in the study are discussed.

#### **1.2 SELECTION AND MOTIVATION FOR STUDY**

There is presently a proliferation of burial societies in most of the areas populated by Blacks. These organizations are apparently established for the purpose of providing their members with social security in the event of a death in the family. Due to their low income, most Blacks are unable to accumulate sufficient savings, which can be used to cover the expenses incurred when a family member dies. In order to overcome this problem, most of them have rallied together to form the above-mentioned self-help organizations. These organizations can be found in both urban and rural areas.

It is interesting to note that these types of organizations also exist in other countries due to more or less comparable circumstances. This is revealed in the following citation by Chau and Hodge (1985, p. 395) who refer to the writings of Wong:

"As large numbers of people from rural areas and neighboring countries migrated to urban centers, indigenous and kinship-based benevolent organizations such as the Kaifongs in Hong Kong and the Kgongsi in Singapore, were set up to provide for the protection, care, support, and integration of the migrant groups, many of whom were overwhelmed by city life".

The different self-help organizations offer a variety of benefits to their members. These benefits range from cash donations to the provision of equipment needed to organize burials, labour, and fellowship. The types of benefits enjoyed by members differ amongst the various burial societies. Some provide their members with only a singular benefit such as cash whereas others couple cash benefits with other services. It can thus be seen that burial societies provide their members with valuable social insurance. Their objectives comply with the aim of social insurance as described by Ball (1978, p.5) as follows:

"The purpose of social insurance is to prevent economic insecurity by pooling the contributions paid by covered

earners and their employers (and in some systems other sources of income as well) to provide protection against the loss of earned income".

It has been observed that most burial societies are established and administered by lay people. Many of them thus do not enjoy the benefits of expert input, which could contribute greatly towards the improvement of their administration. Obviously the most viable societies are those that are administered effectively. They are in a favourable position to provide their members with better benefits which in turn enhance their social security substantially.

Because of their indigenous nature, burial societies provide their members with services which are akin to their cultural traditions. This dimension has contributed much towards the popularity of these organizations amongst Blacks. Unlike burial insurance companies, they do not offer an impersonal service which is divorced from the traditional practices of Blacks. One other factor which has a negative effect on the popularity of insurance companies is highlighted as follows by Rosenberg who is the agency manager for Century Life:

"Insurance selling to Blacks has had a traumatic history. I am sorry to say it, but Blacks have been the most exploited

section of the community. Unscrupulous operators have ripped off the unlearned and unsuspecting. They often misrepresented what the contract said". (Sunday Times Extra, May 10 1987, p. 3).

One significant factor of burial societies is the high involvement of members in their operations. Members are thus not only clients, they are also responsible for making important decisions concerning the investment of their funds and the best way in which their welfare may be provided for. This attribute of burial societies is consistent with the principle of Social Work which encourages self-determination.

It is clear from the above that burial societies render a significant service to their members. The objectives of these organizations fall within the ambit of affordable social security. It is desirable that their activities be encouraged because they arise out of private initiative. They should be allowed to develop their services with minimum government intervention, especially because they are greatly reducing the need for direct relief by government in cases of indigent persons who are unable to bury their family members.

The writer, whilst employed as a welfare officer, was approached by members of burial societies. They requested that their societies be registered as welfare organizations,

because they rightly regarded them as performing a significant welfare function. Unfortunately there is no provision made in the existing welfare legislation for the legal recognition of such organizations, because their services are mostly confined to members and not the entire community. This was, however, a definite indication that some burial societies desire legal recognition by the authorities.

This study focuses on the extent of welfare services rendered by burial societies in Black townships, over and above the assistance provided to the bereaved members of these organizations. The potential of these organizations to offer welfare services will also be investigated together with factors which contribute towards their viability. It is hoped that the information obtained will be helpful in determining the ways and means by which the services of burial societies can be upgraded or extended in order to make them more effective in enhancing the welfare of both their members and other community members. Borkman (1976) states that some professionals, including social workers, question the anti-professionalism of certain self-help groups without explaining analytically the reasons for their dissatisfaction. This study will also explain the operational aspects of burial societies which would benefit from professional input.

### 1.3 PREVIOUS WORK DONE

Kramer (1975) made a study of burial societies in Soweto. His study was made in the field of Social Anthropology. He studied attitudes and expected behaviour associated with death, recruitment, leadership and the extent of the membership of burial societies and rotating credit associations. He comments as follows regarding the need for an extensive study of burial societies:

"In the urban studies of literature on South Africa, however, such associations are rarely mentioned, let alone described and analysed" (1975, p.54).

Kramer further mentions that the only writer who provided a more or less comprehensive description of burial societies is Pauw (1963), whose description is however limited to one society. Others (Kuper and Kaplan 1944, Brandel-Syvier 1962, 1971, du Toit, 1969) mention burial societies in passing and do not present any descriptions or analysis of these organizations.

### 1.4 AIMS OF THE STUDY

1.4.1 To study the range of benefits provided by burial societies to their members.



- 1.4.2 To investigate the variety of welfare services offered by burial societies and their potential to render such services.
- 1.4.3 To determine the extent to which burial societies use the services of professionals such as social workers and the extent to which the latter are involved in the activities of these organizations.

#### **1.5 HYPOTHESIS**

The investigator formulated a working hypothesis in order to be able to select pertinent facts related to the problem being investigated. Young (1966, p. 104) describes the significance of a hypothesis as follows:

"Formulation of a hypothesis gives definite point to the inquiry, aids in establishing direction in which to proceed and helps to delimit the field of inquiry by singling out the pertinent facts on which to concentrate and by determining which facts should be set aside, at least for the time being".

The hypothesis of this study is that burial societies which are expressly established for the purpose of providing their members with benefits when they are bereaved, have the

potential to extend their services to embrace other aspects of the welfare of their members and non-members.

## **1.6 PROCEDURE AND DESIGN OF INVESTIGATION**

### **1.6.1 Type of Study**

This is basically an exploratory study aiming at investigating the range of welfare benefits provided by burial societies to their members and non-members. The study also explores the manner in which burial societies are established in Black townships and how they operate. The extent to which they co-operate with various professionals in carrying out their activities is also explored. The possible contributions which professionals such as social workers, could make towards upgrading the services of these organizations was also investigated. Kerlinger (1973, p. 406) states that exploratory studies have three purposes which are:

"..... to discover significant variables in the field situation; to discover relations among variables, and to lay the ground work for later, more systematic and vigorous testing of hypothesis".

In this study the afore-mentioned variables related to the activities of burial societies and the extent to which they

influence the operations of these organizations are presented. At the end of the study recommendations aimed at improving the services of societies are made, together with suggestions for further research.

### **1.6.2 Area of Study**

This study was undertaken in the three Black townships of Mamelodi, Soshanguve and Atteridgeville in Pretoria. These townships are situated within a radius of approximately forty kilometres from each other. They exhibit the same urban characteristics and have basically similar social problems such as family disintegration, crime, illegitimacy, high school dropout rate etc. A total of twenty burial societies was studied in each of the three townships. Thus a total of sixty societies was involved in this exploratory study.

### **1.6.3 Selection of Sample**

As there is no official register of burial societies in the townships in which the study was undertaken, the snowball technique was selected for drawing the sample of the societies studied. This technique was refined by the Institute for Statistical Research of the Human Sciences Research Council. The Senior Social Worker at the offices of the local authority (Town Council) in each area was used as a

starting point for identifying the different burial societies in their locality. These social workers were selected because of their knowledge of the respective communities in which they operate and of the active groups such as burial societies.

The sampling was done in four phases. During the first phase five names were obtained from each social worker. Each of the respondents in the identified burial societies named a further five burial societies (second phase). During the third phase a further five names were obtained from each of the seventy five names. Finally the latter provided five names each. A total number of 375 burial societies were identified, with 125 from each area. A sample of 20 was then drawn from each area using the random sampling method. The two burial insurance companies included in the study, for purposes of comparison with burial societies, were selected at random on the basis of their availability.

#### **1.6.4 Nature of Respondents**

Most of the burial societies in the townships are run by committees or groups of individuals, amongst whom there is a chairman, secretary, treasurer and committee members. The respondents in this study consisted of persons in leadership positions or the substitutes that they appointed when they could not avail themselves for the interview.

### **1.6.5 Research Tools**

The investigator made a literature study of the nature of self-help groups in order to acquire an adequate background of how these groups operate and how their activities are related to those of burial societies, which are also essentially self-help groups. The phenomenon of bereavement was also studied because the activities of societies revolved around the provision of assistance to bereaved members. Komidar (1952, p. 103) explains the importance of documentary information as follows:

"..... general source materials have to be consulted for the necessary background knowledge of the problem to be investigated. Obviously, no research project can be undertaken without this preliminary orientation. Nor should one be undertaken without knowledge of the research that has already been done in the field".

#### **1.6.5.1 Participant Observer Method**

The investigator is personally involved in the activities of two burial societies as a member. The one is a neighbourhood and the other a kinship burial society. The investigator served these societies in various capacities as a secretary, treasurer and executive committee member. This involvement

enabled the investigator to make numerous observations regarding the activities of these organizations. It also provided him with insight into the operations of these organizations. The method of research employed in this respect can best be described as a casual form of participant observation. The investigator observed the proceedings and activities of burial societies and conducted personal interviews with members. Young (1966, p. 166) states:

"The participant observer shares, to a lesser or greater degree, the life of the observed group". She however also refers to the potential pitfalls of this method such as subjective interpretation and the danger that it is likely to give the feeling that we know more about the observed phenomena than we actually do. The investigator took into consideration these limitations in conducting the study.

#### **1.6.5.2 Interview Schedule**

Information on each burial society was obtained by means of administering a pre-coded interview schedule to the members of sixty burial societies which were included in the study. The draft interview schedule was refined through a pilot study which was conducted amongst six burial societies operating in the three townships. The pre-testing of the interview schedule provided further insights which

necessitated the adjustment of the schedule to make it more appropriate. For instance unstructured questions were added to the schedule, with a view to eliciting more information on certain variables. This schedule was personally administered by the investigator to the respondents and one field worker who is a social worker and head of the Social Work Division at the Human Sciences Research Council.

#### **1.6.5.3 Interview Guide**

In order to obtain more information on the operations of burial societies, an interview guide was designed to supplement the interview schedule. This interview guide contained a list of topics not sufficiently covered in the interview schedule. Young (1966) considers the advantages of an interview guide as:

- (i) focusing attention on salient points in the study.
- (ii) securing comparable data in different interviews.
- (iii) gathering the same range of items essential in the analysis of data or testing the hypothesis formulated.

The investigator interviewed nine executive members of burial societies and nine social workers who lived and worked in the townships where the study was undertaken for a period of at least two years.

Probing techniques were used to enable the respondents to impart sufficient information. Flexibility was exercised regarding the manner and the order of the questions. The responses made were captured on a tape recorder and transcribed for analytical purposes. The interviews were carried out during December 1988 in the three townships.

#### 1.6.9 Limitations of the Study

- (i) Problems were experienced with some of the burial societies because some office-bearers were suspicious of the researcher and fieldworker. This is due to the fact that most burial societies operate as informal non-registered bodies, and are thus highly suspicious of anyone asking questions. It was therefore essential that the researchers keep track of the names of societies and the source from which they were obtained. It was also important that the persons who gave a burial society's name had no objection to their names being mentioned.
- (ii) Although the interview schedule and guide are written in English, they were largely administered through the vernacular medium. The researchers familiarity with both languages however minimised the translation problems.



- (iii) Due to lack of elaborate records, it was not possible to obtain a thorough insight into the manner in which burial societies are being administered. For instance very few societies had typed constitutions which could be made available to the researcher.
- (iv) The lack of a complete list of burial societies is considered a limitation because the snowball sampling method does not reveal the complete range of such organizations.
- (v) The study is confined to three Black townships in the Pretoria area. It is hoped that the findings are also applicable to societies which operate in other areas.

#### **1.7 Definition of Concepts**

An attempt is made here to define the concepts used in the study in order to prevent ambiguity in the interpretation of data. Young (1966, p. 18) states that precise definitions of concepts are essential because findings are compared and quantitatively analysed. She further states:

"Each collaborator must have the same understanding of the concepts if the collaborative data are to be similarly classified and the findings pooled and tested, or reproduced".

- (i) "Association" is a group of people joined together for a particular purpose, such as a burial society.
- (ii) "Benefit" is the type of material or non-material assistance that is provided by a society to its members.
- (iii) "Bereaved member" is a member whose close relative or dependent, registered by the society has died.
- (iv) "Black person". The concept "Black" in South Africa denotes the racial classification of persons belonging to the African, Coloured and Indian population groups. In this study this concept excludes the latter two population groups, and refers specifically to Africans.
- (v) "Burial Society" is a self-help organization established for the purpose of providing bereaved members with material and non-material benefits.
- (vi) "Claim" is the demand that is made upon societies by members when there is an occurrence which entitles them to benefits or services provided by the society.
- (vii) "Contributions" refers to the stipulated amount that is paid by a member to a society regularly.

- (viii) "Instrumental help" is voluntary assistance given in the form of doing things for another.
- (ix) "Material benefits" refer to the concrete benefits that are provided by societies for their members, such as financial assistance.
- (x) "Member" in relation to a burial society means any person who is registered by the society and makes regular contributions in order to obtain the benefits provided by the society.
- (xi) "Non-material benefits" refer to abstract benefits provided by societies for their members, such as emotional support.
- (xii) "Rotating credit association" is an organization in which members are given a stipulated amount in turns. The money used for this purpose is contributed by members at their regular meetings.
- (xiii) "Society" refers to a burial society.
- (xiv) "Stokvel" is an organization in which members meet regularly to entertain themselves and to receive stipulated amounts in turns. The members contribute an amount agreed upon and give it to the member whose turn is due.
- (xv) "Subscription" is the prescribed amount of money which is contributed regularly by members to a society.

## CHAPTER 2

### THE DYNAMICS OF SELF-HELP GROUPS

#### 2.1 INTRODUCTION

Most communities have informal mutual help exchanges which develop to meet the unfulfilled needs of people. In some instances such exchanges have become formalised into self-help organizations and groups. These organizations and groups operate in different kinds of settings such as health, welfare, education and agriculture. This chapter deals with the nature of self-help groups and the relationships existing between these groups and various professionals.

#### 2.2 DEFINITION OF SELF-HELP GROUPS

Self-help groups are defined differently by various authors. Several definitions are presented here with a view to determining the common elements contained in these definitions and arriving at an operational definition for this study. Borkman (1975, p. 445) defines a self-help group as:

"..... a human service-oriented voluntary association made up of persons who share a common problem and who band together to resolve the problem through their mutual efforts".

Richardson (1983, p. 203) on the other hand defines self-help groups as:

"..... groups of people who have joined together with the aim of alleviating or solving some common problem".

Richardson further states that self-help groups are concerned with a wide range of medical, social and behavioural conditions.

Nurco et. al. (1983, p.3) present a brief definition of these types of groups. They state:

"Self-help groups have been defined as loosely organized people having a common set of problems that arise spontaneously in response to some perceived but unfulfilled need".

Levy (1976, p. 311) investigated the psychological processes involved in the activities of self-help groups. He advances a more comprehensive definition of these groups, which covers many of their characteristics. He writes:

"Our working definition of a self-help group was one that satisfied the following five conditions:

**1. Purpose**

Its express, primary purpose is to provide help and support for its members in dealing with their problems and in improving their psychological functioning and effectiveness.

**2. Origin and sanction**

Its origin and sanction for existence rest with the members of the group themselves, rather than with some external agency or authority.

**3. Source of help**

It relies upon its own members' efforts, skills, knowledge, and concern as its primary source of help, with the structure of the relationship between members being one of peers, so far as help-giving and support are concerned. Where professionals do participate in the group's meetings as for example, in the case of Parent's Anonymous, they do so at the pleasure of the group and are cast in an ancillary role.

**4. Composition**

It is generally composed of members who share a common care of life experience and problems.

## 5. Control

Its structure and mode of operation are under the control of members although they may, in turn, draw upon professional guidance and various theoretical and philosophical frameworks".

All the above definitions bear the following common elements:

1. Self-help groups are formed by different types of groups.
2. The members of self-help groups usually share a common problem which they desire to resolve.
3. Members of self-help groups pool their resources in order to overcome the identified problem.
4. Self-help groups are usually controlled by the members themselves.

Taking into consideration the afore-mentioned common elements of self-help groups, the investigator defines a self-help group for purposes of this study as a group of people who constitute themselves into an organization whose major objective is to resolve an identified common problem, through the employment of resources at their disposal.

There are various kinds of self-help groups which display the characteristics mentioned in the above definitions. Some self-help groups focus on social, emotional, psychological and other related human needs, and others on the provision of physical or material assistance.

Silverman (1980, p.9) distinguishes between "self-help", "mutual-help" and "self-care". He states that mutual help starts with self-help, when a person recognises the existence of a problem and seeks help with it. This is a personal search which need not involve a group. Sharing of experience, however is the fundamental concept that distinguishes the mutual help experience from other helping exchanges. Mutual help thus occurs only when the helper and the person being helped share a history of the same problem. The essence of the process is mutuality and reciprocity. In a mutual help experience professional credentials are sometimes irrelevant.

Self-care is a service often provided in such diverse settings as nursing homes and old age homes. Organized self-care programmes are generally offered by professionals who may or may not have personal experience with the problem, but who use their training and expertise to help their clients care for themselves.



The focus of this study is on mutual help groups, which are formed for the purpose of assisting members practically when they experience death in their families. These groups also have a component of self-help because not all their members have gone through the experience of death in their families, and thus do not share such experiences with other members. They are, however, members of such organizations because they would like to make investments which will be beneficial to them when a family member dies. Within such organizations, there are also members who have experienced death in their families and who willingly share their experiences with other members. This is an indication that such organizations also have characteristics of mutual help organizations. The concepts mutual help and self-help will thus be used interchangeably in this study.

### **2.3 THE NATURE OF MUTUAL HELP**

People have a need to be loved and cared for, to have their basic physical and emotional needs met, and to feel secure as part of a family and community. In resolving their problems, they need the help of other people; to guide them through experiences which may be new to them but familiar to others. Many people have thus discovered that they can receive more help and enlightenment from strangers who have the same problem, than they can from those closer to them. This

entails a mutual sharing of feelings, experiences and sympathies. The result is that the individual discovers new ideas, which increase his perspective, enhance his possibility of finding solutions and make him more hopeful.

People attracted to a mutual help organization are often suffering from conditions that have dramatically changed their worlds. For instance they might have been struck by a life-threatening illness such as cancer, a physical handicap, or the recent loss of a spouse or other loved one. Although the people close to them may be able to meet some of their physical and emotional needs, many find they have additional needs that can be appreciated only by someone who has had the same problems and has overcome them successfully. Self-help or mutual help groups thus provide people with;

- (i) information on how to cope with their problems
- (ii) material help if necessary
- iii) a feeling of being cared about and supported.

In many instances the nature of self-help groups is influenced by the prevailing social conditions, especially amongst powerless and suppressed minorities. The groups organize themselves to solve problems that are scarcely or not at all recognized by the existing institutions of social service. They make provision for those facilities that are

obviously lacking in the existing care frameworks. Self-help has, in this respect, not only a complementary but also an exploratory and identification function.

Due to increasing bureaucracy, welfare services, in some instances, often lag behind social developments. For instance in cases where communities are resettled, there is sometimes inadequate provision made for the social consequences of such actions, and self-help groups spontaneously come to life in order to handle the situation. Such groups have the advantage of being unrestricted in their attempts to tackle new problems which arise, or to develop new social institutions. Self-help groups thus form a flexible unit that can freely choose or select from the available alternatives. Each group employs widely divergent methods in dealing with its problems.

In certain instances self-help groups can be viewed as not only an addition to existing services, but also as a means of correcting such services. They can thus exercise pressure on the authorities to improve their services. This is a healthy development because it creates a two-sided situation instead of the one-sided influence of services on the individual. Sometimes if they find that statutory regulations have to be enacted or altered, they are able to influence the national or regional authorities to effect the necessary alterations.

Most self-help groups also constantly exert influence on society as a whole and its treatment of individuals, which is often felt to be repressive. These groups seek to influence social norms and social practices. They oppose, among other things, stigmatization and societal oppression which can be observed, for instance, in the treatment of mentally and physically disabled persons. Thus various self-organized groups find support among themselves against the norms of the dominating society.

Self-help groups strive for emancipation in the sense that they attempt to gain more control over their own situation both as a group and as individuals. Often the groups are part of a wider movement, such as women's groups or patients\*\*\*\*\*

are initially private a self-help group can transform a subject of taboo into one of public discussion by generating a more widespread interest on the subject and also soliciting the opinions of experts on the subject.

#### **2.4 THE RELATIONSHIP BETWEEN SELF-HELP GROUPS AND PROFESSIONALS**

Most self-help organizations maintain a cordial relationship with professionals in their environment. Bakker and Karel (1983, p. 167) mention that often some self-help groups manifest a selective resistance to professionals, especially professionals with whom they do not have adequate contact. Generally, however, self-help groups want to maintain contact with professionals, be acknowledged by the latter as a valid natural helping system, and be allowed routine contact with the professional systems through such mechanisms as referrals. In some situations however, self-help groups feel an acute lack of reciprocity with professional workers. They feel as if they are regarded as a part of the problem that is to be treated. This happens especially in situations where professionals do not regard self-help groups as partners who can make a significant input in the solution of existing problems. The aim of self-help is to counter the social estrangement that results from the one-sided, individualized approach of the professionals.

In referring to the reaction of human service professionals to the increasing number of self-help groups, Borkman (1976, p. 445) states that they are divided over whether professionals should be involved directly in self-help groups and over the consequences that this involvement has for both the professionals and self-help groups. She also states that they question the anti-professionalism of some self-help groups without explaining what the real sources of this friction are. It is evident from the above-mentioned statements that some professionals are uncertain about the value of self-help groups and feel that they encroach on their professional domain, and some feel threatened by such groups because they question some of the practices of professionals.

Some self-help organizations try to work on their own, so they first attempt to use the professional expertise among their own members, before soliciting the services of professionals outside their own group. The relationship between self-help groups and professionals signifies contact between two different support systems. The options open to these two systems are to ignore, quarrel, refer, cooperate or even to merge. Principles belonging to the methods of one system can also be used in the other system.

Bakker and Karel (op.cit., p. 173) outline some of the principles which should be observed by professionals working with self-help groups.

- (i) The professional should determine what the outcome will be of the contact with self-help groups.
- (ii) The groups should ultimately become self-supporting, if they have originally been started by the professional.
- (iii) Bargaining, negotiating and working on the basis of a contract are essential elements for contacts between professionals and self-help groups.
- (iv) The attitude of the professional should be to be at the disposal of the group, not to be its caretaker.
- (v) The professional should explain to the group about his mixture of theories, working models, policy options and intentions.
- (vi) The knowledge and skills of the professional are resources available to the group. Group members are, however, free to take over these skills.

- (vii) The professional should take cognisance of the working models and practices developed by the group itself.
  
- (viii) The professional should maintain openness in relationships and tasks by using concepts that are amenable to modification by the group with which he is working.

It is clear from the above that in order to work successfully with self-help groups the professional needs a theoretical framework and some general principles of acting. Such an orientation will enable the professional and the particular self-help group to derive optimum benefits from their interactions.

#### **2.5 THE PROCESS OF FORMING SELF-HELP GROUPS.**

All self-help groups undergo a more or less similar process in their formulation. This includes identifying and developing a constituency, reaching out to potential members to inform them about the existence and purpose of the group, formulating a programme that meets the needs of members and finally sharing responsibility for the functioning of the group so that members become involved and furnish a continuing supply of leaders.



Each self-help group also has unique features depending on the personalities of its members, their social and political outlooks, the particular demands of or difficulties inherent in the problem with which they are concerned. Silverman (1980, p. 129) states that as a result of the interaction of all these factors, each group develops a dynamic and a personality of its own.

Most self-help groups, despite having common features also experience similar problems which differ in varying degrees. Many of these problems are found in any self-help group, but others are unique to the mutual help organization. A large number of these problems can also be prevented by careful planning at the time the group is organizing itself.

The principle of mutual help does not only apply to the members of groups, but also to the groups themselves. Thus instead of struggling alone with their problems, groups can meet to share their difficulties, learn that their problems are not unique and learn from their experiences.

Silverman (1980, p. 130) identifies the following problems which may arise in the operation of self-help groups;

**(i) Succession of Leadership.**

As a self-help group matures, the strength of the first leader, initially so important, can become a problem. If

that leader has done everything alone, and has not delegated positions of responsibility to other members, no one else will be prepared to take over when the first leader retires or resigns. Hence the group may find it difficult to function when such a person departs from the group.

**(ii) Sharing the work**

Some committees of self-help groups work so well together, that they constitute a closed system and exclude outsiders. For instance the members of a self-help group for handicapped persons may support each other by sharing their experiences for the first time with others in similar situations, and by understanding the common difficulties they have felt. The members of such a group may become so important to each other, and find they work so well together, that they may resist including new people in their circle. This is a negative feature, for in order that the group should grow and develop, it must break up its inner circle.

**(iii) Overemphasis on Procedural Matters**

In some self-help groups, committee members adhere so strictly to the byelaws developed by the group, that such laws become an end in themselves. In such groups there is a danger that the byelaws will take precedence over the needs

of the group members. Self-help groups should thus not allow themselves to be bogged down by parliamentary proceedings, arguing endlessly over who can make a motion, whether or not to accept minutes etc. They should thus not allow procedural tools to impede their substantive progress.

**(iv) Factionalism**

The continued existence within a self-help organization of different factions can result in severe power struggles and the formation of splinter groups. When this happens, the factions generally spend so much time on infighting that the attainment of the major objectives of the organization are seriously hampered.

**(v) Financing**

Money can cause as many problems in the efforts of a self-help organization, as it can in other areas of life. To prevent abuses, self-help groups should specify adequately what their budgets have to cover. They should also keep adequate financial records. Silverman (op. cit., p. 134) states that policies on budgetary issues should be spelled out so that everyone in the group can know what they are and so that the group as a whole can tailor its policies to the needs of its members. Some groups may discover that not all

members can personally absorb the expenses of being on a committee. Such members need to be assisted to enable them to carry out their functions.

**(vi) Meeting the changing needs of the Membership**

Some self-help groups develop admirable programmes for existing members, transfer leadership responsibilities among themselves successfully and even occasionally give great help to newcomers, but make no provision for new people to grow within the group, to become helpers themselves, or to start to share responsibility and leadership.

In some instances, the older members may have been in the group so long that they have lost perspective, even of their original problems. As people are helped by a group, not only do their needs change, but also the types of activity in which they are willing to become involved.

In the opinion of the investigator, the most serious problem that can be developed by a self-help group is failing to satisfy the changing needs of members and not improving the helping activities to ensure that they are consistent with members' needs. If this problem is not addressed, some members may feel irrelevant and seek satisfaction of their needs in other groups.

**(vii) Graduation of Members from the Group**

Silverman (op.cit., p. 137) states that as new members join and new leaders emerge, older members may find the group no longer relevant to their needs. They have coped successfully with the problem that brought them to the group initially, and they are now ready to move on and devote their energies to new aspects of their lives. The group has to be able to let them go gracefully, if their needs can no longer be satisfied within the group. This kind of cycle is a sign of a viable healthy organization.

**2.6 TYPES OF ACTIVITIES OF SELF-HELP GROUPS OR ORGANIZATIONS.**

After several meetings, a self-help group should be ready to consider the types of helping activities it wishes to offer. Silverman (op.cit., p. 73) suggests that if the membership exceeds twenty people, a sub-committee can be appointed to review the possible activities of the organization, including the activities of other organizations in the community and to report back to the group. If the group is small, all the members can be involved in this exercise. The group should also assess its own resources before it can decide what activities it can undertake.

**(i) Choosing helping Programmes that advance the Group's Goals.**

Discussion of programme options might be advanced by consideration of the helping activities of existing organizations, some of which have been operating for many years and represent a great deal of experience. Some of these organizations have strong ideas about the nature of the problem with which they are concerned and how best to resolve it. Others are less definite. Alcoholics Anonymous is a good example of the former group because its groups have clear guidelines to help new members who have stopped drinking to stay dry.

**(ii) Structured Group Programmes**

Silverman (op.cit., p. 75) makes a distinction between rap groups and support groups. Rap groups give members an opportunity to meet together to talk. The group may meet on a regular or irregular basis, and focus on a prepared topic. Smaller groups generally devote a part of each meeting to exchanges of information and experience. Larger groups often split into smaller groups for this sort of interchange.

Although rap sessions can be structured differently, in most of them participants relate how their situations came about,

how they felt about them at the time, how it felt to find themselves in a new role, for instance as a widow or taking care of a terminally ill patient.

A support group is generally more tightly organized than a rap group and meets more frequently. It normally has a leader who may be required to undergo training by the group or organization. When there is no formal leader, the group itself often chooses a leader or facilitator at the start of each meeting. The leader may have in mind a certain direction the meeting might take, but very often there is no formal agenda.

Like rap sessions, support meetings also give participants an opportunity to share their feelings, their problems and whatever solutions they have pursued. The members encourage one another to try new approaches and to overcome their difficulty in talking about painful experiences. Examples of rap and support groups are parents without partners and battered women's groups. Most of these groups are open-ended in that members may join and leave when they find it inappropriate or inconvenient to attend. The participants may be at various stages of dealing with their situation.

### (iii) Educational Programmes

Many self-help groups offer an educational programme to help

members deal with their problems. In most instances the material is drawn from both experiential and professional sources. Information and insight is derived from personal experience with the problem, and this is supplemented by data developed through study or research or selected from other relevant fields. The educational programme is generally directed by a leader, and experts from various professions may also be called upon to speak to the group.

#### **(iv) Written Materials**

Some self-help groups have newsletters, which serve to remind members of meetings, report branch news, introduce new members and announce findings or developments that are important to members. Newsletters are very helpful to new members, because they provide a general picture of the goals and methods of the group and a forum for exchanging experiences when geographic barriers separate members.

Some groups prepare pamphlets which they make available to potential members. These pamphlets are usually of three different types. The first tries to help the reader decide whether he has a need that the group was designed to meet. The second type describes the programme offered by the organization. Thirdly, some groups issue a pamphlet which gives detailed information about a particular problem and



about possible solutions. This can be very helpful even to people who do not wish to join the group.

#### **(v) Social Activities**

Although they are not often considered to be a part of the helping activities of most groups, social events are sometimes of major importance. Making new friends or spending time with people who understand one's situation can fill a very important need. Among the events arranged by various groups are picnics for single parents and their children or fund-raising concerts.

#### **(vi) Material Goods and Services**

Many groups provide money, clothing, equipment and food, or services such as transportation, legal assistance and advice. These may be available to all persons affected by the problem, to members only, or to those identified as the most needy.

### **2.7 TYPES OF SELF-HELP GROUPS**

Romeder (1982, p.14-16) distinguishes the following eight possible categories of self-help groups:

- 2.7.1. Self-help groups for drug addicts, alcoholics and people with compulsive behaviour patterns;
- 2.7.2 self-help groups orientated towards family problems, for example single parents or family members of alcoholics;
- 2.7.3 self-help groups for persons with emotional or psychological problems;
- 2.7.4 self-help groups where members suffer from a specific physical disability or chronic disease;
- 2.7.5 homosexual groups;
- 2.7.6 women's groups, for example for mothers with small children;
- 2.7.7 self-help groups primarily orientated towards specific social action, for example pressurizing the authorities to change laws;
- 2.7.8 self-help groups for persons who have recently experienced a traumatic change in their lifestyle, for example divorcees.

Most of the above-mentioned self-help groups are concerned with the common personal problems experienced by members and enable members to gain a better perspective of their problems through interaction with other members. With regard to this classification, burial associations may be viewed as self-help groups orientated towards the provision of practical assistance to members who are all facing the common threat of death in their families.

## **2.8 CONCLUSION**

This chapter has illustrated that there are various types of self-help groups, whose programmes are determined by the needs of members. Basically, members of self-help groups or associations exchange information related to common problems experienced by them, give each other mutual support and undertake activities designed to improve their circumstances. It has also been shown that self-help groups have different relationships with professionals. Some operate independently whereas others use professionals as a support system.

Blacks in South Africa have evolved self-help groups which manifest peculiar characteristics related to their unique circumstances. The following chapter will focus on the development and the nature of self-help groups amongst Blacks.

## CHAPTER 3

### AN OVERVIEW OF THE CHARACTERISTICS OF SELF-HELP ORGANIZATIONS AMONGST BLACKS IN SOUTH AFRICA.

#### 3.1 INTRODUCTION

This chapter outlines the nature of self-help systems in Black traditional life in South Africa. The transition of self-help systems, in the urban areas and their modification due to economic and political influences, is also discussed. Lastly, the various types of self-help associations and their characteristics are described.

#### 3.2 TRADITIONAL SELF-HELP SYSTEMS

The idea of self-help is not novel to Blacks. Self-help has been embedded in the traditions of Blacks from time immemorial. This assertion is confirmed by Du Toit (1969, p.277) who wrote:

"In the earliest records available and among the simplest societies today we find reference to persons participating in labour to prepare fields or to harvest the fruits. The herding of animals was often delegated by a number of neighbouring families to one person".

A study of tribal life reveals that in most tribes, homesteads were unable to satisfy all their labour requirements at all times and depended on assistance provided through communal labour. The chiefs depended largely on the labour tribute due to them by members of the tribe. Commoners were helped by their kinsmen, friends, and neighbours.

Du Toit (1969) in his exposition describes "lejema" and "khilebe" cooperative undertakings among the Lobedu. The former is cooperative work whereby ploughing, weeding and harvesting is often done in a semi-communal way. On such occasions, a large quantity of sorghum beer was prepared and any tribesman could join in the work and afterwards in the beer-drinking.

The "khilebe" cooperative is mainly concerned with ploughing partnerships. It is a joint undertaking whereby the fields of members are tilled in turns. Krige and Krige (1943, p.55) describe a "khilebe" as follows;

"Typically the 'khilebe' in ploughing consists of four partners, representing four economic units: one supplies the animals, a second the plough, the third some of the workers, and the fourth the herdboys, who look after the cattle during the year and night wield the whip or plant behind the plough".

The various forms of self-help mentioned above contain the elements of reciprocity, the mutual benefit obtained from pooling resources, and the knowledge that time and labour spent on another man's field will be repaid in due course. The working party thus has an economic aspect which is to the benefit of the organiser and those who assist him. Du Toit (op.cit., p. 277) mentions that it has a built-in insurance policy in the sense that those who assist when others need them will also be assisted when their turn comes. It can be seen that the central theme in these activities is mutual assistance based on the principle of reciprocity.

Due to the influence of contact between Black and White in Southern Africa, and the subsequent economic developments, the bonds of tribalism amongst Blacks became weak due to increasing urbanisation. The various forms of co-operation, which existed in tribal society were carried over into the urban and semi-urban environments. The needs in the latter environments, however, were different from those that existed in tribal society, with the result that the forms of mutual help which emerged assumed a different pattern, which will be described below.

### 3.3 SELF-HELP SYSTEMS IN URBAN AREAS.

The long process of urbanisation by which millions of Blacks in Southern Africa settled in or near towns and cities is well known. There is a continual movement of people from their rural villages to the cities, with the primary aim of achieving a better life. It should, however, be recognised that the urban Black society which has developed is not a stable society. It lacks many of the characteristics which functioned in the tribal areas. In the urban areas, Blacks have to adjust to a variety of economic and environmental pressures which are completely alien to them.

One area in which Blacks who moved to the urban areas had to adjust greatly was in the economic field. In contrast to the agricultural economy which regulated their lives in the rural areas, they had to adapt to a monetary economic system in the urban areas, where wages were paid in accordance with their skills. Due to the lack of a sound educational background, which was mainly caused by the conditions of deprivation in which they lived, most Blacks who migrated to the urban areas, did not possess the various skills required to secure a good job. Consequently, most of them performed menial tasks for which they received very low remuneration compared to their White counterparts, who enjoyed the benefits of an advanced educational system.

As a result of the above, a large number of Blacks in the urban areas experienced hardships which were related to their inadequate income. Another factor contributing to their problems was that, due to insufficient medical facilities and the lack of effective health education programmes, most Blacks had large families which they were unable to support.

In 1954 a survey by the South African Institute of Race Relations calculated that the average Black family in Johannesburg required a minimum of forty seven rand a month to survive. Two years later a sample survey by the Johannesburg municipality calculated that the actual income of the average Black family was thirty two rand per month. (Du Toit, 1969). It is evident from the above figures that the discrepancy between economic needs and income created many of the problems experienced by Blacks in urban areas, such as poverty, malnutrition, delinquency, crime, family disorganization and ill-health. Despite significant improvements in the economy, health, cultural life, education and welfare, some of these problems still persist in most urban areas, because the income of Blacks is on the whole still inadequate to meet their rising needs.

The situation of Blacks in the urban areas is aptly summarised by De Ridder (1961, p.155) as follows:



"The money economy of the urban areas, coupled with the general low level of African wages, has resulted in the urban African becoming extremely money-conscious. Receiving African wages, but buying his requirements at European prices, his salary is seldom sufficient to cover his immediate needs. What was originally a luxury becomes in time a necessity, and to the urban African, European clothes and furniture have definitely become necessities. His range of requirements is steadily growing. And with his growing needs, his salary is becoming more and more insufficient".

In order to cope with their increasing financial problems, most Blacks in the urban areas had to devise additional sources of income. Consequently various forms of self-help organizations emerged in the urban areas, which contained elements carried over from the tribal background.

#### **3.4 THE INFLUENCE OF POLITICAL FACTORS ON THE DEVELOPMENT OF SELF-HELP ORGANIZATIONS.**

Self-help organizations in South Africa can also be viewed as a product of the political system, and in addition, to the money economy which prevails in the urban areas. The existing policy of separate development has amongst other things led to the settlement of Blacks in designated rural areas formerly called reserves, where they survived by means

of subsistence farming. As already stated, many Blacks in the reserves, in accordance with their cultural traditions, participated in the activities of tribal self-help groups, such as mutual assistance offered with respect to the cultivation, of the land, herding of cattle and obligatory duties related to the burial of fellow tribesmen.

Industrial development in the urban areas led to greatly increased movement of the rural population to these areas, despite the stringent laws that were devised by the government to control this flow of people to the urban areas. These laws were commonly called influx control laws and basically Blacks were allowed to stay in the urban areas as long as they were legally employed. This policy is vividly explained in the Yearbook of the Republic of South Africa (1986, p215):

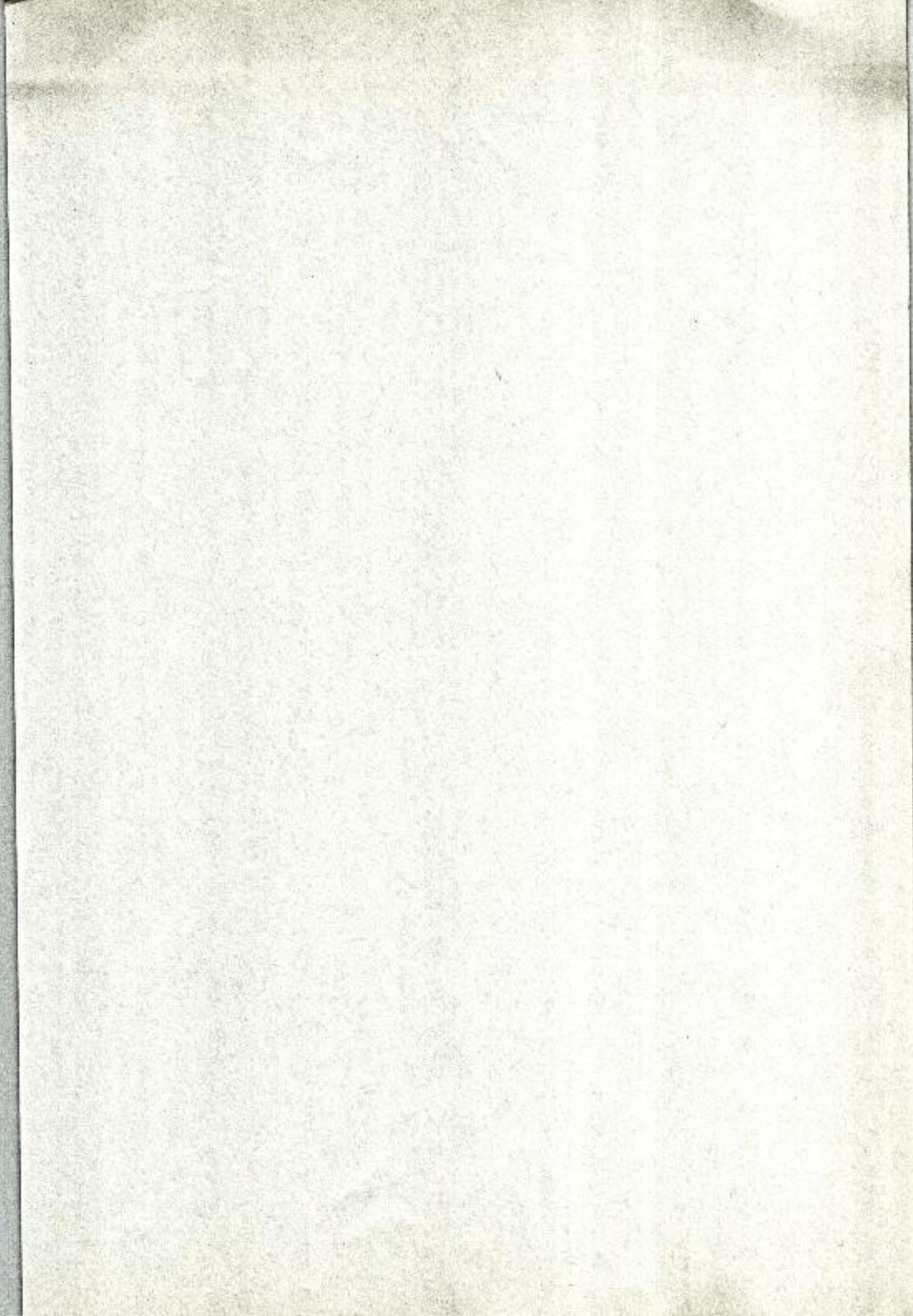
"Implicit in the basic premises of this policy approach was the assumption that most Blacks outside the national states were 'temporary sojourners' who would return to their states of origin when their labour contracts expired or when the state concerned reached a level of socio-economic development high enough to attract them back. Meanwhile stringent influx control measures (the 'pass laws') were applied to limit the flow of Black work seekers from the rural areas and national states to the cities".

Blacks qualified to work permanently in the urban areas if they worked for one employer for a continuous period of ten years, or if they worked for different employers for an unbroken period of fifteen years or if they could prove beyond reasonable doubt that they were born in the urban areas.

As more Blacks settled in urban areas, which did not have adequate structures to meet their physical, social and psychological needs, especially as they were regarded as sojourners, they gradually formed self-help organizations which were designed to satisfy some of these needs. These organizations can thus be viewed as an extension of the mutual help groups which existed in the rural areas. The unfortunate experiences that most Blacks had with some insurance companies gave further impetus to the formation of self-help organizations. A large number of such organizations were especially established for the purpose of assisting in the burial of members and their families.

Caplan and Killilea (1976, p.44) make reference to this development of indigenous self-help organizations as follows;

"At the macro-explanatory level, mutual aid and self-help organizations can be seen as products of many forces which shaped them as helping services - historical, social, intellectual, political and economic".



It is clear from the above that as in other countries, the formation of self-help organizations in this country is closely related to historical forces. The latter will continue to shape the nature of future self-help organizations. These organizations can also be viewed as vehicles for coping with long term deficits. They are designed to insulate their members from the negative consequences of such deprivations.

Presently, urban Blacks in South Africa are being increasingly involved in local government. Apparently this stems from the realization that, contrary to expectations, some Blacks will reside permanently in urban areas. This sentiment is expressed as follows in the Official Yearbook of the Republic of South Africa (1986, p215):

"By the early 1980's it was clear that the time had come for fundamental readjustment in the overall policy in relation to Blacks outside the national states, especially the urbanised communities".

In recognition of this fact, the Black Local Authorities Act 1982 (Act 102 of 1982) provided for the establishment of fully fledged municipal authorities for the Black urban areas outside the Black national states. These Black local authorities are comparable to their White counterparts. They

replace the former community councils and fall under the Department of Constitutional Development and Planning.

The above developments are having a significant impact on the pattern of self-help organizations in the Black urban areas. They are indirectly contributing towards the rapid increase in the establishment of such organizations because their members are no longer ambivalent about their position in the urban areas. They are creating permanent social support systems designed to advance their welfare.

### **3.5 POSITION OF BLACKS IN THE RURAL AREAS OR HOMELANDS.**

Cognisance has to be taken of the present position of Blacks living in the homelands. They have also been affected by far reaching political developments which have changed their way of life. Their circumstances are explained by Van der Merwe (1985, p.9) in the following statement which reflects the government's policy.

"In respect of the black people, Verwoerd, first as Minister of Native Affairs and later as Prime Minister, came up with a radically new concept, that of self-governing or even independent black states. The idea was that the black areas could be developed to provide fully fledged homelands for the black people in those areas they had inhabited historically and traditionally".

Verwoerd (1962,p.180) in his speech relating to the granting of self-government to the Transkei explained this policy as follows;

"Ultimately separate states must be created for the groups which originally settled here and the greatest possible degree of governmental separation must be given to the groups which have grown in our midst".

Since the above policy was adopted, four black homeland states namely, Transkei (1976), Bophuthatswana (1977), Venda (1979) and Ciskei (1981) have been granted political independence. The remaining six, which are Lebowa, Kangwane, Kwa Ndebele, Kwa Zulu, Owa Owa and Gazankulu, have been given a large measure of internal autonomy or self-determination.

In these areas there has emerged a middle class Black who is a private owner of property and an entrepreneur. Problems, such as poverty due to limited employment opportunities, are also rife. Various programmes aimed at improving the quality of life of people living in these areas are being implemented. These developments have changed the outlook for many tribal areas and have greatly modified the types of co-operative associations existing in these areas.

### **3.6 TYPES OF SELF-HELP ORGANIZATIONS FOUND IN URBAN AREAS.**

It is imperative to enumerate the various types of self-help organizations found in the urban areas, before describing their characteristics. Due to changes brought about by economic and political factors, these organizations are undergoing occasional transformations. Their overriding objective throughout, however, has been to facilitate the resolution of problems experienced by their members in their life circumstances. Du Toit (1969), outlines different types of self-help organizations and traces their development over the years.

#### **3.6.1 The Tea Meeting**

Tea meetings as a form of raising funds were popular around 1937. At these meetings a number of parents and friends met for an evening of social intercourse. School buildings were used for this purpose. An entrance fee was charged at such meetings. Tea and cakes were sold and members of the audience bid against one another for the right to hear particular songs, soloists or choirs. Attendance was voluntary at these meetings and it was not possible to predict the funds such an evening would raise. The tea meeting as a fund raising effort is no longer popular, and in



its place, there are now better organised meetings which are able to raise funds more consistently.

### **3.6.2 The Concert**

Very close to the tea meeting is an association referred to as the concert. Such occasions were popular in the 1940's. Concerts could be organized by an individual for his own sake, or by a group of persons for a common goal such as the raising of school funds. These occasions were not based on family or tribal lines but were entered into by urban Blacks who lived together and associated with each other. When a person (or group) announced that a concert was to be held, people were prepared to attend and to pay the required entrance fee.

The major characteristics of the self-help efforts described above are the enjoyment of social intercourse, of jovial relations, of singing and dancing. Their purpose was dual, in the sense that it was partially social and partially economic. These features mark the early stages of urbanisation.

### **3.6.3 Nkazati**

The Nkazati association represents a transition between the

semi-co-operative institutions described above and the highly integrated institutions which have developed.

In this association a group of persons co-operate to acquire something which is needed by the group or by the community. It is not a loose arrangement where people meet to raise funds, but, on the contrary, is an association of individuals. In its elementary form a group of persons contribute money to buy meat, beer and meals needed by the group. Since it is less expensive to buy foodstuffs in bulk quantities, a number of individuals representing families would follow this pattern. A 'nkazati' could also be formed on a temporary basis during festivities, such as Christmas, when a goat, sheep or even an ox is bought for the consumption of the group members.

#### **3.6.4 Mohodisano**

This term is derived from the Sotho word 'hola' which means to receive payment. Mohodisano is akin to the khilebe type of association which is found among the Lobedu, because it is based on mutual benefit, and has an element of saving. Due to the fact that these organizations require contributions of money (rather than labour), which is alternatively given to the constituent members, honesty is a prerequisite. This honesty is best assured and checked by persons who know each

other. The result is that 'mohodisano' is usually undertaken by people who know and trust each other. This form of association is still practised by many Blacks as a way of compulsory saving.

Typical 'mohodisano' consists of a number of persons, who agree that each will contribute a specified weekly or monthly sum of money. The total proceeds are given to members in turns. The presentation may take place at an informal gathering or during a small ceremony where admission is charged and sometimes beer is sold, especially in large associations. This type of association has been in existence from as early as 1934.

### 3.6.5 Stokvel

This institution occurs in nearly all the larger urban centres of South Africa. While its form may differ from one location to another, certain structural and functional features remain constant. Du Toit (1969) states that the word 'stokvel' is a corruption of the English word 'stock-fair' where numbers of people gathered to sell their stock to the highest bidder. Brandel-Syvier (1962, p. 17) defines a stokvel as;

"a form of organised mutual assistance based on the rule of reciprocity".

Membership of a stokvel is dependent on personal invitation. According to Hellmann (1937) the stokvel has two functions: to assist in disposing of any surplus beer which has remained unsold during the weekend, and to act as a kind of savings society. Each member of a 'stokvel' pays a subscription on a weekly or monthly basis, and visitors pay an entrance fee after which they receive one drink free.

Phillips (no date, p 294) found both praise and criticism in his survey of 'stokvels'. Firstly, the 'stokvel' is seen by most Blacks as a great help in making money for useful purposes such as purchasing clothes, and paying for the education of their children. On the other hand, due to the presence of beer, there is a tendency for the low-type of people to attend, and such parties frequently result in brawls.

Kuper and Kaplan (1944) found, in a study conducted in western Native Townships, that 20% of the people belonged to either the 'stokvel' or 'mohodisano'. They also state that this percentage would be higher in areas where relatively less contact has been made with banking and other savings institutions, and lower among those who have had a greater degree of cultural contact.

The popularity of these associations was based in part on a distrust of European systems of savings and banking, and also on a lack of knowledge regarding them. Due to educational advancement, most Blacks do now understand and trust the prevailing banking systems. The existing problem, however, relates to their lack of knowledge as to how best they should invest their money, and to the lack of capital to invest. Thus most self-help organizations are regarded as a form of investment.

#### **3.6.6 Fafi**

Fafi is a type of gambling which has self-help elements. This is a Chinese game whereby people bet numbers at random for a stipulated fee. These numbers range between one and thirty six. Each number has a specific name. If the number chosen coincides with the number selected by the fafi owner, the latter pays the winners an amount agreed upon. For instance, a winner who bet by 10 cents will receive R1-20. Runners are people who collect betting numbers and money from participants. They are also responsible for paying the winners. They serve as a link between the fafi owner and the participants and receive a fee for this service. In South Africa fafi is not encouraged because it is regarded as a form of gambling. Despite this it has persisted over the years because it offers participants an opportunity to obtain some income.

### 3.6.7 Burial Societies

Burial societies are another variation of co-operative associations formed by Africans. These associations have become very popular amongst Africans, with the result that observations indicate that most of them are members of these organizations. The objective of this study is to bring to the fore the welfare aspects of the services rendered by burial societies to their members.

Kuper and Kaplan (1944, p16) found that most of the members of burial societies were women. In addition they also subscribed to burial insurance companies. Their study revealed that 65 percent of the sample families belonged to burial societies, and 17 percent were members of insurance companies. They describe the homogenous nature of members of these organizations at the time as follows:

"Insurance, like the burial society, were matters with which the women were conversant. As one of our informants put it, 'insurance and burial societies are the affairs of women'".

Presently the above-mentioned trend has changed due to the importance attached to these organizations. They have now assumed a more heterogeneous character.

### **3.7 CHARACTERISTICS OF SELF-HELP ORGANIZATIONS .**

#### **3.7.1 Expressive-Social Influence Groups**

Caplan and Killilea (1976) make a distinction between expressive-instrumental, and expressive-social influence mutual help organizations. They regard expressive self-help groups as those groups which are primarily concerned with the self-interest and satisfaction of their members. Instrumental groups on the other hand, seek to influence the larger society and to bring about change on behalf of the interests of their members. The latter types of groups are thus mainly involved in social action. Most self-help organizations fall under the classification of expressive groups because they only benefit their members. Such organizations in the opinion of the investigator, however, have the potential to extend their services to benefit selected non-members as well.

#### **3.7.2 Liaison with other Organizations**

Although basically each indigenous self-help organization is autonomous, and focuses mainly on the needs of its members, there is informal contact amongst the different organizations, and these contacts enable the organizations to learn from each other and sometimes to adopt the practices of other organizations which they admire.

Kuper and Kaplan (1944) in their studies of self-help clubs mention that a varying number of clubs organized on this basis co-operate, in the sense that the members of each of these clubs agree to make contributions to one another in turns. Each club is an autonomous unit loosely linked to the other clubs in the society, and is able to function on its own should it decide to split off from the society.

### **3.7.3 Subculture of self-help organizations**

Indigenous self-help organizations can be viewed as having formed a sub-culture of their own. There is a high degree of mutual dependence amongst the members, which leads to a survival culture which is stimulated by a crisis such as death. These organizations provide their members with a network of social supports. One of the aims of this investigation is to determine the extent of these social supports.

### **3.7.4 Extension of Social Relationships.**

Besides the material advantages enjoyed by members of self-help organizations, such organizations also offer members an opportunity to form social relationships which satisfy their other needs such as friendship, fellowship and particular psychological needs. Such relationships are, however, not



imposed upon members by virtue of their membership, but, on the contrary, members can use their own discretion regarding the choice of a relationship.

In some instances certain members only benefit materially from the organization and establish other relationships outside the organization. Such a situation, however, curtails an individual's enjoyment of the activities of the organization because good social relationships are essential in the tackling of the various tasks of the organization or group. It is thus clear that the emotional attachment of members to self-help organizations varies. It may also be correct to state that the attachment of members whose material, social and psychological needs are satisfied is stronger than those whose needs are partially satisfied.

Barish (1971) mentions that self-help groups counter-act the isolation and alienation that results from being 'different' by creating a place in which a member can belong. Self-help groups offer the 'deviant' a voice that can be heard and accepted as part of the collective. This provides the member with the security of finally being one of a majority and a movement, rather than individual and alone.

#### **3.7.5 Consumer Participation in Self-help Organizations**

One significant aspect of self-help or mutual aid organiza-

tions is that they give their members an opportunity to express their democratic right to determine their needs and to create the kinds of services which they feel are appropriate to their needs. The members are thus involved in policy-making and service delivery. They are thus not passive recipients of the services of professionals. Vattano (1972) rightly highlights this characteristic of self-help groups when he notes that they emphasize the power of their members to assist one another rather than be dependent on the help of professionals. This quality of self-help groups is consistent with the philosophy of social work which stresses self determination as opposed to doing things for clients.

The above-mentioned fact is confirmed by Traunstein and Steinman (1973, p236) who conducted a survey of self-help organizations and found; "that a large number of people are being delivered a service by their peers which parallels, complements and in many instances competes with the delivery of services by the social welfare 'establishment' and that there is a strong tendency toward the 'debureaucratization' and 'de-professionalization' of this delivery system".

The view of the investigator is that there is a need for more professional input in the services of self-help organizations in order to improve their services and to enable them to become more effective in service delivery. Such professional

input should, however, not destroy the initiative of self-help organizations, and should not be imposed on such organizations.

### **3.7.6 The Role of the Family In Giving Help during Crisis Situations.**

Amongst Blacks it is expected of members of the nuclear and the extended family to give other family members practical assistance when they experience crisis situations such as death. The assistance offered could be monetary, in kind, advice or labour. Sometimes family members travel long distances in order to offer this kind of help. Some families have even constituted kinship organizations with guidelines which clearly set out the obligations of family members during a crisis.

In addition to the informal help given by family members and the formal kinship self-help organizations, most families join other community-based self-help organizations in order to fortify their social security.

Sussman and Burchinal (1962) found that irrespective of social class, most families reported giving aid to relatives and receiving aid from them. Other forms of aid entailed continuing and intermittent financial aid, the exchanging of

valuable gifts during transition ceremonies such as marriage, birth of children and helping with hospital or funeral expenses. Other forms of kinship assistance according to these investigators included care of children, physical care of old people, performing household tasks and the care of sick relatives. It is evident from the above that indigenous self-help organizations are an extension of the principle of self-help which is embedded in the family.

This kind of help, however, differs from family to family. Some families maintain a strict family code and breaking away from family values is viewed in a serious light, whereas in others, family members do not feel unduly obliged to assist other family members during crisis situations. It may be assumed that the members of the latter type of family rely more on community - based self-help groups in times of crisis because they expect minimal assistance from their relatives.

### **3.8 CONCLUSION**

This exposition has traced the nature of self-help organizations in the traditional situation and their transformation due to the influence of urbanisation. Political developments and other social factors which impinge on the life of people indirectly influence the types of self-help organizations which are formed. Such organizations can thus

be viewed as the products of the prevailing social conditions. Despite their modification over the years, the feature of mutual dependence is the one single abiding characteristic of these organizations.

## **CHAPTER 4**

### **THE IMPACT OF BEREAVEMENT AND ATTITUDES TOWARDS DEATH.**

#### **4.1 INTRODUCTION**

The activities of most burial associations are concerned with practical ways of coping with the demands made upon members when a family member dies. It is expected that some associations give members much needed support during the crisis period prior to the occurrence of death and thereafter. In order to place this study in proper perspective, this chapter focuses on the effects of bereavement on people and their reactions to the experience of death within the family. Particular reference is made to the role of burial associations in the circumstances surrounding death.

#### **4.2 DEFINITION OF BEREAVEMENT, GRIEF AND MOURNING**

Williams (1973, p140) regards bereavement as the complex response to loss of a significant object, which could be a loved person. He further considers mourning and grief, as interrelated components of bereavement and as processes through which the bereaved person achieves social, psychological and physiological adaptation to the loss of a significant object.

According to Murgatroyd and Woolfe (1982, p105) the term grief was first used by Sigmund Freud as a description of the thoughts, feelings, and actions of those most vulnerable following the death of a person that was close to them. Averill (1988) regards grief as comprising a stereotyped set of psychological and physiological reactions of probable biological origins. It is thus evident from the above explanations of grief that it is an emotional reaction to bereavement. People manifest grief in different ways, depending on their frustration threshold.

Mourning represents conventional behaviour determined by the mores, beliefs, and customs of society. It is a visible display of sorrow and differs from culture to culture. Mourning rites and rituals help to reinforce the religious and social structure of a group and thereby maintain group solidarity and cohesion. They also help to assuage the emotions of the bereaved and thereby provide a supportive social context which alleviates grief. Rituals and rites connected with death are almost always of a religious nature, the function of which is to work against destructive fantasy and illusion and towards a framework of reality. In certain cultures amongst Blacks, rituals and rites of a more traditional nature are conducted during funerals. In most instances, however, religious and traditional rites are combined.

#### 4.3 CONCEPTS OF "SOCIAL ATOM" AND "CLOSURE".

The above-mentioned concepts are useful in understanding the interrelationship of both the group and the individual and mourning and grief in bereavement. The concept "social atom" originates from psychodrama and the concept of "closure" is taken from Gestalt psychology.

The "social atom" is the smallest social unit which includes both the individual and the people to whom the individual is emotionally related at any given time. Bereavement necessitates a social and psychological re-adjustment of those who remain in the "atom" after a significant member dies. Without adequate cultural supports in the form of mourning rituals and rites, the "social atom" may disintegrate. It may be inferred here that burial associations, amongst other things, provide support to their bereaved members, and in so doing contribute towards the preservation of the "social atom".

Gestalt theory suggests that man must bring about closure in all of his experiences; that all of an individual's or group's experiences must be interrelated; and that all individuals and groups struggle to achieve such closure. Mourning and grief taken separately and together, are attempts to bring about closure. That is, all interpersonal



and social relationships may be conceived of as some form of closure. At the time of death, the closure is broken and the social ties are threatened with further breaks. Death causes a gap in the circle of the surviving individual and "social atom". The bereavement crisis is thus a response to the threat of separation and isolation which calls for new closure following the loss of a prior relationship. At the time of loss, then, both mourning and grief attempt to heal the break in the existential continuum and thereby achieve new wholeness.

Again it can be seen that members of burial associations benefit from the emotional and practical support they receive from such associations. It may be asserted that people who belong to such organizations suffer less from the threat of isolation and loss compared to those who are not members of such organizations, because they have a much wider support system.

Many authors (among them Gover, 1965; Lieberman, 1970; and Woodward, 1970) point out that there is growing evidence to suggest a dissolution and breakdown of Anglo-American cultural supports for the bereaved. This problem is described well by Mandelbaum (1959, p189);

"American culture has, in certain respects, and for some

Americans, become deritualized. Persons bereaved by death sometimes find that they have no clear prescription as to what to do next. In such cases each has to work out a solution for himself. After the typical period of shock and disorganization, these mourners can receive little help towards personal reorganization".

With regard to the situation among South African Blacks, it may be said that there is strong evidence suggesting that there is an increasing growth of cultural supports for the bereaved. This is evidenced by the escalation of self-help organizations in the form of burial societies. These associations are playing a vital role in assisting members to overcome the crisis of death and also in helping them to adjust to their new situation.

#### **4.4 ATTITUDES TOWARDS DEATH.**

Gerber (1969, p487) conducted research into attitudes towards death. He found that the prevailing public attitude towards death and its consequences is a combination of evasion, euphemism and stoical acceptance. The dominant attitude is one of denial. Some people regard death as the culmination of a social role, a moment within the continuum of life that stretches from birth to eternity, in which the community finally evaluated and benefited from the moral worth of the

dying person. The latter statement is confirmed by the prevailing practice amongst Blacks of reviewing the life experiences of a dead person and articulating them at night vigils in order to draw from them moral lessons which might be helpful to the living.

Poets like the clergymen, Robert Blair in "The Grave" and Edward Young in "Night Thoughts On Life, Death and Immortality" provided lurid descriptions of the horrors of death and the tomb, and clear accounts of final agonies, both physical and mental; to the sudden weakness of men hitherto proud in their strength; to remorse striking too late for convincing repentance; and to the decline of the moribund and the decomposition of corpses. Blair (1854, p156) writes;

"What groan was that I heard? - deep  
groan indeed! With anguish heavy laden;  
let me trace it, from yonder bed it  
comes, where the strong man, by stronger  
arms belaboured, gasps for breath like a  
hard hunted beast. How his great heart  
beats thick! his roomy chest by far too  
scant to give the lungs full play. What  
now avail the strong-built, sinewy limbs,  
and well spread shoulders? See how he  
tugs for life, and lays about him, mad

with pains. Eager he catches hold of what comes next to hand, and grasps it hard, just like a creature drowning; - hideous sight! Oh! how his eyes stand out, and stare fullghastly! While the distemper's rank and deadly venom shoots like a burning arrow'cross his bowels, and drinks his marrow up. -Heard you that groan? It was his last".

The above passage vividly describes the moment of death which is an agonising combination of physical decline and mental anguish. This horrible experience leads to the fear of death among many people. They resent the thought that they may be subjected to a similar experience when the moment of death comes to them.

Caplan (1976, p158) states that many authors regard death as a major social occasion, requiring the presence of many attendants. Those round the deathbed are there not only to take leave of a friend but also to learn - to prepare for their own end by observing a practical demonstration of the fruits of a good or bad life, and by witnessing the actual course of death so that similar sensations in themselves would not prove surprising and therefore paralysing. By

seeing their own mortality reflected in the cases of others, it was thought that they would be sobered and recalled to Christian duty.

In certain cultures amongst Blacks there is a belief that man is immortal and is therefore not destined to die. This is revealed in literature reflecting traditional practices related to death among certain cultural groups. Death is thus seen as a consequence of evil spells cast on him by the enemies of the dead person, through witchcraft. Hence, when a person dies, an attempt is made, through the help of witch-doctors to identify the person who is responsible for his death. This practice has led to many unfortunate experiences where innocent people became victims of this irrational witch-hunting and were in turn killed in the process. This illustrates the influence of cultural factors on the interpretation of death. It is interesting to note that other possible causes of death such as illness, age, natural disasters, or accidents are totally ignored and the blame is placed on an unfortunate scapegoat.

There is however strong evidence, especially in the urban areas, pointing to the decline of negative cultural practices, due to the influence of religion, increasing health education and cross cultural exchanges. The rapid growth of self-help groups related to the death experience is

also an indication of the acceptance of the inevitability of death by many people and the need to make adequate preparations for this event. The benefits accruing from such preparation are multiple. Generally people can be divided into those who have prepared or are preparing themselves for death, and who consequently make a dignified and peaceful exit, and those who are caught unawares. In referring to the latter, Blair (op.cit. p158) writes;

"Fools that we are!  
 Never to think of death and of ourselves  
 At the same time; as if to learn to die  
 Were no concern of ours - Or more than sottish  
 For creatures of a day, in gamesome mood,  
 To frolic on eternity's dead brink  
 Unapprehensive".

At the final hours, the improvident souls mentioned in the above passage, disgrace themselves by dying with so little decorum and presence of mind that their eternal fate seems gloomy, and all the thoughtless pleasure of their earthly existence becomes a mockery in retrospect. Such persons deny the precariousness of their mortal condition even on their deathbed. They tacitly believe themselves to be exempt from death, and consequently refuse, even during their final hours, to put their affairs and souls in order. Their

situation is aptly summarised by Young (1837, p390-396) as follows;

"All men think all men mortal but themselves".

The denial of death is shown to be not only morally reprehensible but also psychologically dangerous, since it reduces the improvident at the time of death to fits of pitiful weeping, hallucination and incoherence. Just as dangerous is a superstitious pre-occupation with evading death, with attempts to fend it off by magical thinking, already referred to. Inadequate preparation for death thus complicates the grieving and mourning process when bereavement occurs because of the lack of support from the environment.

#### **4.5 NORMAL GRIEF REACTIONS.**

Williams (op.cit, p143) distinguishes between normal and pathological grief. Normal grief, like other crises, is a time of reduced psychological and physiological resistance to stress with little past history of experience to draw upon for support. In the normal grief process the bereaved pass through three stages; shock, despair or disorganization and recovery or reorganization.

The outcome of normal grief is a positive reorganization in which the bereaved are united with the living community and gain a new symbolic identification with those who have died. Again here, the support which the bereaved person receives from family members, friends and mutual help groups is invaluable.

The "shock" stage of grief frequently begins with a phase of "numbing" which may last from a few days to about a week, is sometimes interrupted with outbursts of intense anger and/ or distress, and is usually accompanied by physiological changes similar to those observed in other periods of acute stress. The shock stage usually ends after a few weeks of on-and-off yearning and searching for the return of the death person. This final phase of stage one is frequently characterised by denial and disbelief.

As the reality of loss prevails against denial and disbelief, a second stage of "despair" and "disorganization" ensues. This is a period of intense mental anguish interrupted with brief stretches of relative homeostasis and psychological equilibrium. It usually lasts from several weeks to several months. The second stage is characterised by apathy, withdrawal, brief periods of disorganised overactivity; by preoccupation with thoughts of the deceased; by difficulty in concentrating on routine tasks or in initiating new



activities; by a variety of psychosomatic complaints including sleep disturbance; weight loss, and excessive fatigue; by a mixture of feelings including anxiety, hostility, guilt, helplessness, and despair, and by an unusually persistent depression which is unalleviated by rest. Davis (1964) states that the depression of grief, is based upon the extinction of behaviour formerly directed toward the lost object. The extinction of such behaviours is a necessary precondition to the third stage of recovery and reorganization.

Among Black people, the above-mentioned stage is characterised by visible mourning, whereby the bereaved person publicly displays his or her grief by dressing in black in the case of females or attaching a black cloth on to clothing in the case of males. This overt manifestation of mourning has the advantage of enabling people to behave appropriately towards the bereaved person, taking into account the psychological trauma he or she is undergoing. It is also expected of bereaved persons that they comply with certain culturally determined behaviour patterns, such as refraining from indulging in events of a festive nature. This period is helpful in enabling the bereaved person to readjust to her changed situation.

The final stage of normal grief marks the beginning of recovery and reorganization and includes adaptation and adjustment to the reality of loss and establishment of new relationships and attachments which enhance group cohesiveness and solidarity. Among the gains of the recovery period is the realization of ability to cope successfully with loss resulting from death, and to reinvest oneself in those who remain. The significance of self-help groups emerges once more during this stage. Those who fail to adequately recover from loss move away from the norm into what have been called "pathological grief reactions".

#### **4.6 PATHOLOGICAL GRIEF REACTIONS.**

In addition to the increased probability of the early death of those who grieve unsuccessfully, the beginning of neuroses, psychoses and psychosomatic disorders can in most instances be traced back to unresolved or pathological grief. What may have begun as a process of normal grief may end in morbidity or maladjustment.

According to Lindemann (1944) and Parkes (1965), grief may be regarded as pathological if any of the symptoms of normal grief are unduly delayed, prolonged or inhibited, or if the process of grief is excessively intensive or exaggerated. The latter may create problems especially in situations where

the bereaved; like widows, are not allowed to do certain things which are vital to their daily lives, such as accepting employment. Instead of alleviating the grief experienced, such customs aggravate the circumstances of the bereaved person.

The persistent absence of any emotion may signal undue delay in the beginning of the work of grief and lead to adverse pathological reactions. Deutch (1937) indicated that grief can never be successfully denied and will manifest itself in psychiatric conditions such as periodic depressions if not manifested openly.

Prolongation of grief may be due to a delay in beginning the process, or to a retardation of the process once it has begun, or both. Like the absence of grief, prolongation provides an avenue for avoiding the anxiety associated with the difficult and unpleasant tasks involved in grief; such avoidance of anxiety is frequently the basis of a variety of pathologies.

Related to both delay and prolongation of grief is what Averill (op.cit) has labelled "inhibited grief" which is defined as "a lasting inhibition of many of the manifestations of normal grief, but with the appearance of other symptoms, for instance, somatic complaints, in their

stead". Inhibition of grief is commonly found among children, adolescents and the elderly.

Another group of pathological grief reactions is that which Lindemann (op.cit) called "distortion" or "grief reactions of abnormal intensity". Any one of the symptoms of normal grief may be exaggerated out of all proportion. Exaggeration of grief is likely to occur when the person lacks adequate support systems like religious beliefs, family ties and the support of friends and members of self-help groups. These intensified or exaggerated reactions are themselves pathological, but they may in addition cause an abnormal prolongation of the grief process. Lindemann listed the following distortions; guilt with an obvious need for punishment; somatic symptoms such as insomnia, anorexia, or diarrhea; acquisition of symptoms belonging to the last illness of the deceased; denial of feelings and an appearance of woodenness; altered relationships to friends; and furious hostility and irritability in relationship with specific persons. The consequences of pathological grief or "the refusal to mourn" are disruption, disorganization, disintegration and both intrapsychic and interpersonal conflict.

It is apparent that most members of self-help organizations such as burial associations, although being frequently exposed to grief inducing situations, are not familiar with the psychological consequences and effects of grief. Their interventions in allaying the feelings of bereaved members may have a more positive impact if they could be informed and educated about the effects of bereavement on the person. The writer agrees with the following suggestion of Williams (1973, p146);

"A systematic program of crisis intervention among the bereaved is needed not only to prevent or decrease the negative consequences of the higher incidence of morbidity, maladjustment, and mortality among those who are grieving but also to assuage the necessary pain of grief and enhance the growth and development that can come through successful coping with crises".

#### **4.7 CRISIS INTERVENTION: TAKING CARE OF THE BEREAVED.**

Parad (1965) defines crisis intervention as the process of entering into the life situation of an individual, family, or group to alleviate the impact of a crisis-inducing stress in

order to help mobilize the resources of those directly affected, as well as those who are in the significant 'social orbit'.

Williams (op.cit) developed a mental health consultation programme for the clergy, after recognising bereavement as a crisis threatening the wholeness of both individuals and the community and accepting the clergy as the most appropriate caretakers of the bereaved. The following tactical methods adapted from Gerber (1969) were used for guiding the consultees in crisis intervention among the bereaved. Accepting the fact that people develop different styles of intervention, the writer feels strongly that the under-mentioned techniques can be beneficial to members of burial associations. These techniques, however, need to be further adapted to accommodate cultural influences. Ideally one or two members of a burial association can be assigned to the bereaved family of a member to systematically explore the following;

4.7.1 Permit and guide the bereaved to put into words and express the affects involved in;

(i) the pain, sorrow and finality of bereavement;

- (ii) a review of the relationship to the deceased;
  - (iii) feeling of love, guilt, and hostility toward the deceased.
- 4.7.2 Acquainting the bereaved with the existence and/or understanding of fluctuations in his emotional reactions.
- 4.7.3 Assisting the bereaved to find an acceptable formulation of his future relationship to the psychic representation of the deceased.
- 4.7.4 Acting as a programmer of some of the activities of the bereaved and organizing among available suitable friends or relatives a flexible, modest scheme for the same purpose.
- 4.7.5 Assisting the bereaved in dealing with reality situations, care of children; legal problems etc.
- 4.7.6 The offer of assistance in making future plans.
- 4.7.7 The interpretation of key defences and highly charged unconscious trends should be avoided because

they can best be handled by suitably trained persons such as clinical psychologists.

4.7.8 The baseline attitude of the caretaker, should be one of compassionate but temperate concern, avoiding sentimentality and overidentifications. The caretaker should recognise the full extent of the emotional loss but gently convey to the bereaved - after the subsidence of the acute; initial, intense phase of grief - that it is the normal, expected course that he/she recover, like anyone else and that the bereaved person does indeed possess the required inner strength for this.

4.7.9 Special emphasis is placed on a "family-systems" approach to bereavement, on recognising the interpersonal as well as the intrapsychic aspects of bereavement. If possible the bereaved should be seen in their homes.

The writer firmly believes that professional persons such as Social Workers, Psychologists, Sociologists and other suitably trained persons such as the clergy, can make a significant input in upgrading the functions of self-help burial associations by offering members training in the



handling of bereavement. Some of the skills which can be imparted to such trainees are an understanding of the crisis of bereavement, and an understanding, through group process, of one's own attitudes and feelings about death, dying and bereavement.

#### **4.8 EXPERIENCE OF BEING WIDOWED.**

Silverman (1976, p233) designed a programme called Widow to Widow Programme. The purpose of this programme was to assist widows undergoing the trauma of bereavement. The care giving group consisted of other widows who have recovered from their bereavement. It was based on the hypothesis that if another widow reached out to the new widow she would be accepted as a friend because she was someone who understood since she had gone through a similar experience.

The experiences of the caregivers in this programme contradicted the notion that within one year, or less, a widow has recovered from her bereavement. It was found that although by then she might be over the acute stage of her grief, she has not recovered, and may even be depressed by her growing awareness of what the loss means. Their experiences further revealed that a widow never recovers but

rather learns to adjust to the situation. At most this takes two years to accomplish. It involves an ability to repattern her life without a husband, to find new friends, new interests and sometimes a new career. It also means learning to live with loneliness. These experiences are also applicable to widowers, although because of their nature, they might adjust differently to the situation.

Silverman (op.cit, p239) states that many women see widowhood as a social stigma. They see themselves as marked women, different from everyone else, even carrying this so far as to see themselves as defective, that something must be wrong with them if they lost their husbands. In addition, all widows report they experience a growing social isolation as time passes after their husband's death. They no longer belong with their married friends who they find gradually withdrawing from them. They are viewed by others as being in a special situation.

The above-mentioned programme was successful and helpful to many widows because they learned to change from seeing themselves as married to thinking of themselves as widowed. This was the first step to recovery. They also learned to make decisions independently without the guidance or help of

a husband, and, fulfilled their growing need to make new friends and be out with people.

The writer feels that many burial associations have an excellent potential for making such services available to members, by encouraging contact between members who have undergone similar experiences. Such members may give direct advice to bereaved members concerning issues such as the benefits they are entitled to and how to apply for them. A programme of this nature would greatly enhance the services of burial associations. Such help should, however, not be imposed on the recipients.

#### 4.9 CONCLUSION

This chapter has portrayed the multiple effects of bereavement on people and the significance of grief and mourning as processes which assist the bereaved to re-adjust to their situation. It is assumed that extra-familial groups such as members of burial associations can play a vital role in assisting their bereaved members to resolve successfully the problems which ensue from the experience of grief. Lastly it is felt that relevantly trained professionals such as Social Workers, Psychologists and Sociologists can train

the members of such associations as caretakers of their bereaved members. It is felt strongly that bereaved persons who receive timely rehabilitative help would suffer significantly less from the negative consequences of bereavement than those persons in whose mourning there is no systematic intervention.

## **CHAPTER 5**

### **PROFILES OF THE AREAS WHERE THE STUDY WAS UNDERTAKEN.**

#### **5.1 INTRODUCTION**

This study was carried out in the three Pretoria townships of Mamelodi, Atteridgeville and Soshanguve. An exposition of the characteristics of these townships is presented in this chapter in order to provide valuable background information about the settings in which burial societies operate.

#### **5.2 PROFILE OF MAMELODI TOWNSHIP**

##### **5.2.1 Local History**

Mamelodi Township is a residential area for Blacks and is situated approximately 25 kilometres East of Pretoria. This township was established in 1953 when the residents of Riverside, Cullinan, Eastwood, Newclare, Derdepoort and later on, Lady-Selbourne, were moved to this area in terms of the Group Areas Act of 1950 (Act No. 41 of 1950), which made provision for the gradual introduction of residential segregation of Whites, Indians, Coloureds and Blacks. According to this Act, persons of one racial group are not allowed to

own or occupy property in the controlled area of another group, except under permit. Other areas which were relocated in terms of this Act are Sophiatown, Martindale and New Pietersburg. Commenting on the removal of Blacks from New Pietersburg to Seshego in terms of this Act, Bopape (1975, p72) writes;

"The removal of the African from New Pietersburg Township was in accordance with the avowed policy of the South African government, reiterated since 1955, that Africans must gradually and systematically be withdrawn from the White areas".

Mamelodi Township is thus similar to other townships in many respects, which were established in accordance with the Group Areas Act.

### **5.2.2 Population**

According to the June 1987 statistics obtained from the office of the Mamelodi Town Clerk, the population of Mamelodi is approximately 92,295. Table 1 below reflects a breakdown of the member of different ethnic groups residing in this township.

**TABLE 1**  
**SIZE OF DIFFERENT ETHNIC GROUPS RESIDING IN MAMELODI**  
**TOWNSHIP**

<u>Ethnic Group</u>	<u>Number of Persons</u>	<u>Percentage</u>
South Ndebele	11 060	12,0
North Ndebele	7,753	8,4
Tsonga	9,850	10,7
Venda	2,132	2,3
Xhosa	1,352	1,4
Swazi	8,802	9,5
Tswana	5,845	6,3
Zulu	6,057	6,6
North Sotho	37,204	40,3
South Sotho	1,440	1,6
Unclassified	800	0,9
<b>TOTAL</b>	<b>92,295</b>	<b>100</b>

The above statistics are updated monthly through information obtained from the Registrar of Births and Deaths, and the register of legal residents. It should, however, be mentioned that the population of this township might be more than the above-mentioned figure due to the presence of persons who are not registered. It is evident from these figures that more than two fifths of the residents of this township belong to the North Sotho ethnic group. The Xhosa

and South Sotho residents are fewer (1,4 percent and 1,6 percent respectively). This is probably due to the fact that the latter ethnic groups are more concentrated in the South. The unclassified residents (0,9 percent) comprise immigrants from other countries such as Malawi and Zimbabwe, and Coloureds living in the area.

### **5.2.3 Form of Local Government**

Since 1 July 1973, the administration of Black urban areas outside the Black national states has been the responsibility of Administration Boards which were created in terms of the provisions of the Black Affairs Administration Act, 1971 (Act No. 45 of 1971). These areas were previously administered by White municipal councils. The Community Councils Act, 1977 (Act No. 125 of 1977) made provision for the election of Black Community Councils in the Black residential areas.

In 1982 the Black Local Authorities Act, 1982 (Act 102 of 1982) was passed. This Act made it possible for fully fledged municipal authorities for the urban areas outside the Black national states in the Republic of South Africa to be established. Mamelodi Township is presently administered by a Town Council established in terms of the above-mentioned Act. The residents have elected 12 Councillors who each represent a ward in the township. The chairman of the Town



Council is the mayor of the township who is also an elected councillor.

The administrative head of the township is the Town Clerk, who coordinates the activities of the following departments which are each headed by a director:

#### **5.2.3.1 Community Services Department**

This department embraces housing, hostels, sports and recreation, welfare services and the police. At the time of investigation arrangements were underway to transfer the police station to the newly created Department of Emergency and Protection Services.

#### **5.2.3.2 City Secretary**

The above department provides personnel, secretarial and legal services. It also performs registry and administrative functions.

#### **5.2.3.3 City Treasurer**

This department is responsible for the administration of all financial matters.

#### 5.2.3.4 City Engineer

The City Engineer's department undertakes the general maintenance of the township. This department coordinates road construction works, electrical services, water supply, refuse removal and other technical services.

#### 5.2.4 HEALTH SERVICES

Mamelodi has two clinics which are presently administered by the Pretoria City Council. It is envisaged that at a later stage, the administration of these clinics will be transferred to the Mamelodi Town Council. Mamelodi Day Hospital provides curative health services for complaints of a less serious nature and also handles maternity patients. Kalafong Hospital, which is situated about 40 kilometres from this township treats patients with serious ailments. There are nine private medical practitioners in this township who treat patients at their respective surgeries.

#### 5.2.5 HOUSING

Mamelodi Township has 17,710 housing units. This township has been built along the lines of a typical Black township which is described as follows in the State of South Africa, Year Book (1967, p89):

"..... the township should be planned on modern lines, with the living quarters outside the business centre. Ample provision must be made for schools, playgrounds, community halls, cinemas and churches. Though houses are standardized, monotony is avoided by curving the streets and planting trees".

The majority of the houses are the traditional four roomed variety. According to the South African Year Book (Ibid), the rationale for building four roomed houses is that if conventional house building methods had been employed, the cost of the housing programme would have exceeded the financial resources of the Republic. These houses were originally let at approximately R5-00 per month. Due to escalating costs, the present monthly rental, including water, electricity, and refuse removal is approximately R60-00. Many people have bought these houses in accordance with the 99 year leasehold scheme and have improved them by adding more rooms.

As in most townships, sites have been set aside in Mamelodi to enable the affluent residents to build their own houses. Some of these houses have been built with loans obtained from financial institutions.

In order to overcome the critical housing shortage, a site and service scheme has been devised to enable people in the lower income groups to build two roomed houses under the supervision of the Town Council.

Presently, the government has devised a new housing plan for Blacks in the Pretoria, Witwatersrand and Vaal (PWV) areas. In terms of this plan 13,000 hectares of land have been made available for housing in order to reduce the existing acute housing backlog. Planners however believe that this allocation falls far short of the land that is needed to cope with the natural population expansion and the influx of people.

"A conservative estimate is that 700,000 units are needed to address the housing backlog and to cope with expansion until the year 2,000. Working on present density levels, the land made available would be able to accommodate only 350,000 units" (Sunday Star, June 5, 1988, p13).

It can be seen that housing is a broad problem which prevails in most Black Townships. Strong government intervention and involvement of the private sector is necessary if this problem is to be resolved effectively.

### 5.2.6 EDUCATIONAL FACILITIES

Mamelodi has various educational institutions which provide educational opportunities for the residents of this township. There is also a branch of Vista University in the township, which mainly serves students living in the Pretoria area. According to Mr J M Sekese, the Assistant Director of the Department of Education and Training for the Pretoria East area, distribution of schools in the area is as reflected in table 2 below.

**TABLE 2**  
**DISTRIBUTION OF EDUCATIONAL FACILITIES IN MAMELODI TOWNSHIP**  
**AND TEACHER PUPIL RATIO.**

	Pre-Schools	Primary Schools	Secondary Schools	Technical Schools
<b>Number</b>	7	36	11	1
<b>Pupils</b>	898	24,84	13,659	200
<b>Teachers</b>	29	672	449	18
<b>Teacher</b>				
<b>Pupil Ratio</b>	1:30	1:36,9	1:30,4	1:11

Figures could not be obtained on the number of creches which operate privately under the auspices of churches and private persons. These creches are not registered by the Department because they do not perform educational functions, but mainly

provide day care services for working parents. The registered pre-schools follow a curriculum prescribed by the Department of Education.

Table 2 shows that the number of secondary school students is almost half that of primary school pupils. This suggests a high drop out rate at primary schools, which could be due to the influence of urban conditions. The teacher pupil ratio is high at primary schools and slightly lower at secondary schools. The technical school has a very low teacher pupil ratio which is probably due to the fact that learner technicians require a lot of individual attention because of the nature of their training. The number of students at this school fluctuates from time to time, because training is provided to the employees of different companies who enroll for specified periods during the course of the year.

#### **5.2.7 CHURCHES**

There are 66 registered churches in Mamelodi Township. These churches are a combination of the larger congregations such as the Methodist, Lutheran, Roman Catholic, Anglican, Presbyterian, Dutch Reformed and Zion Christian Churches. There are also various separate churches and apostolic sects which broke away from established churches to form religious sects free from white influence. Many of these smaller sects practise religious healing, which serves as a major source of

attraction to people experiencing various problems.

### 5.2.8 RECREATIONAL FACILITIES

Mamelodi has various recreational facilities which cater for the different needs of the residents. As in most Black areas, soccer is a popular sport in Mamelodi. This township has one professional soccer team, Mamelodi Sundowns, which plays in the National Soccer League. Table 3 below gives an indication of the recreational facilities available in this township.

**TABLE 3**

**TYPES OF RECREATIONAL FACILITIES EXISTING IN MAMELODI TOWNSHIP**

<u>Type of Facility</u>	<u>Number</u>	<u>Percentage</u>
Soccer Stadium	1	2,0
Soccer playgrounds	10	20,4
Tennis Courts	14	28,6
Swimming Pools	2	4,1
Community halls	3	6,1
Cinema	1	2,0
Netball grounds	8	16,3
Volleyball grounds	4	8,2
Basketball Courts	4	8,2
<u>Baseball grounds</u>	<u>2</u>	<u>4,1</u>
<b>TOTAL</b>	<b>49</b>	<b>100</b>

The above-mentioned facilities are used by various clubs operating in the township.

This township seems to have many tennis courts which comprise 28,6 percent of the existing facilities. Compared to the number of tennis clubs in the area, these facilities appear to be underutilised. Soccer fields make up one fifth of the total recreational facilities. There is a significant number of netball grounds which is an indication that there is growing interest in this sport.

**TABLE 4**

**RECREATIONAL CLUBS EXISTING IN MAMELODI**

<u>Nature of Club</u>	<u>Number</u>	<u>Percentage</u>
Professional Soccer Team	1	0,7
Amateur Soccer Teams	80	63,5
Boxing Clubs	3	2,4
Karate Clubs	7	5,6
Baseball Clubs	2	1,6
Basketball	4	3,2
Dancing	4	3,2
Youth Clubs	5	4,0
Tennis	8	6,3
Netball	8	6,3
Volleyball	4	3,2
TOTAL	126	100



The number and variety of clubs operating, shows that sporting activities are diversified in this township. The various churches have also established youth clubs which function under their auspices. The high ratio of amateur soccer teams to professional soccer teams is probably an indication that it is extremely difficult for the former clubs to penetrate professional soccer.

#### 5.2.9 ECONOMIC FACTORS

Most of the residents of Mamelodi are employed around Pretoria and the nearby Waltloo Industrial Area. A small percentage of the residents commute daily to Johannesburg. In order to stimulate trade, an industrial site has been reserved for small businesses, within the township. There are also self-employed professional persons such as medical practitioners, pharmacists, and businessmen who operate in this township. Table 5 lists the type and number of businesses registered by the City Council of Mamelodi.

**TABLE 5**

#### **TYPES OF BUSINESSES IN MAMELODI TOWNSHIP**

<u>Type of Business</u>	<u>Number</u>	<u>Percentage</u>
General Dealers	21	12,0
Butcheries	17	9,7

Cafes	20	11,4
Supermarkets	7	4,0
Liquor Outlets	8	4,6
Night Clubs	4	2,3
Kentucky Fried Chicken	2	1,1
Offal Depot	2	1,1
Herbalists	3	1,7
Wood and Coal Yards	14	8,0
Barbershops	6	3,4
Garages	5	2,9
Dry Cleaning Depot	11	6,3
Funeral Parlours	4	2,3
Pharmacies	2	1,1
Bottle, Bag and Bone Depot	6	3,4
Upholsterers	2	1,1
Surgeries	9	5,1
Driving Schools	5	2,9
Fresh Produce	8	4,6
Hair Salons	3	1,7
Watch Repairs	3	1,7
Dentist	1	0,6
Sportshop	1	0,6
Estate Agency	1	0,6
Travel Agency	1	0,6
Confectionery	1	0,6
Tombstone Seller	1	0,6

Florist	1	0,6
Bicycle Shop	1	0,6
Record Bar	1	0,6
Banks	2	1,1
<u>Bookshop</u>	<u>2</u>	<u>1,1</u>
<u>TOTAL</u>	<u>175</u>	<u>100</u>

It is clear from table 5 that Mamelodi has a large variety of businesses which provide the residents with an opportunity to participate in the free enterprise system. This situation is partly due to the fact that Mamelodi is an old township which has developed economically. As in most Black areas, the highest percentage of businesses comprises general dealers (12,0 percent), followed by cafes (11,4 percent) and butcheries (9,7 percent). The reason is that these types of businesses provide for the immediate and daily needs of the residents. Other purchases which are less urgent are made in town. The other types of businesses occur on a smaller scale.

**TABLE 6**

**LIST OF SMALL INDUSTRIES EXISTING IN MAMELODI TOWNSHIP**

1. Radio Repairs.
2. Printing Press.
3. Carpenter.

4. Welding Works
5. Upholstery
6. Shoe Repairer
7. Watch Repairer
8. Electrical appliances and lampshades
9. Second hand bricks
10. Scrapyard and used spares
11. Panel Beating.

In accordance with the policy of free enterprise, small industries are encouraged in Mamelodi. These industries are, however, not developing adequately, due to the fact that they compete with bigger and more established industries.

The working population of Mamelodi is approximately 40,000. This figure could have been higher if the unemployment rate was low. In order to curb the unemployment problem, the Department of Manpower has established a training centre which is designed to equip unemployed people with marketable skills such as bricklaying, carpentry and dressmaking. Those attending the courses are paid R12-00 per week.

Mamelodi has adequate transport facilities which enable the residents to travel conveniently to their places of work. The common means of transport are buses, taxis, trains and

private vehicles. The two railway stations adjoining Mamelodi Township are Denneboom and Eerste Fabrieke.

#### **5.2.10 SOCIAL WELFARE SERVICES**

Social Welfare Services in Mamelodi are rendered by the City Council of Mamelodi and private welfare organizations. The Transvaal Provincial Administration renders statutory services. The three basic social work methods of casework, groupwork and community work are practised by social workers attached to these agencies, together with the auxilliary method of social work administration. Research is being undertaken to a limited extent. The different types of welfare organizations operating in this township are listed in Table 7. A brief exposition of the services provided by each welfare organization will be presented separately.

#### **TABLE 7**

#### **LIST OF WELFARE ORGANIZATIONS AND INSTITUTIONS OPERATING IN MAMELODI TOWNSHIP**

1. Mamelodi Society for the Care of the Aged  
Fund Raising No. 02-200046-000-6
2. Mamelodi Child And Family Care Society  
Fund Raising No. 02-20007-100-0

3. Mamelodi Committee of the South African National Council On Alcoholism and Drug Dependence.
4. Mamelodi Branch of Pretoria and Northern Transvaal Mental Health Society.  
Fund Raising No. 02-200-155-000-1
5. Mamelodi Branch of the South African National Institute on Crime Prevention and Rehabilitation of Offences  
Fund Raising No. 03-800-201-000-3
6. Save Our Soule Children's Village  
Fund Raising No. 02-200-155-000-1

#### **5.2.10.1 Welfare Services Provided by the City Council of Mamelodi**

The welfare services of the City Council of Mamelodi fall under the community development section. This section is headed by a Chief Social Worker who is responsible for co-ordinating the activities of the welfare division, parks and recreation, library services and pre-primary schools cum creches, division. The welfare division has seven social workers on its staff. At the time of investigation there were seven social workers employed by the Council.

The functions of this division are outlined as follows on the staff establishment;

1. Develop welfare services
2. Co-ordinate welfare services
3. Give professional advice on;
  - a) Child welfare.
  - b) Family care.
  - c) Rehabilitation.
4. Co-ordinate the welfare services of institutions.

#### 5.2.10.1.1 Casework Services

The social workers of Mamelodi City Council practise generic social work. Although they are involved in all the methods of social work, they are mainly pre-occupied with rendering casework services. The following table reflects the combined statistics of this division for May 1988.

**TABLE 8**

#### **MONTHLY STATISTICS OF MAMELODI CITY COUNCIL WELFARE SECTION**

<u>Types of Cases</u>	<u>Active</u>	<u>Closed</u>	<u>Total</u>	<u>Percentage</u>
1. Marital Problems	128	-	128	35,3
2. Domestic Problems	56	-	56	15,4
3. Maintenance	12	-	12	3,3
4. Maintenance grants	42	-	42	11,5
5. Rent remission	2	-	2	0,5

6. Poor Relief	0	0	0	0
7. Registration	0	0	0	0
8. Tuberculosis	0	0	0	0
9. Miscellaneous	86	-	86	23,7
10. Other	37	-	37	10,3
<u>TOTAL</u>	<u>363</u>	<u>0</u>	<u>363</u>	<u>100</u>

It is apparent from the above table that over one third of cases handled by social workers attached to this agency, during the month under review, fall within the category of marital problems. These mainly involve couples who experience conflict within the family and seek counselling in an effort to resolve their conflicts. Some of these couples, who are unable to be reconciled institute divorce proceedings in order to terminate their marriages.

Domestic problems which form 15,4 percent of the caseload entail other problems within the family such as delinquency, pre-marital problems and financial problems. Nearly one quarter of the cases (the second largest category of cases handled) fall under miscellaneous. These are cases reported to the agency such as lost children, abandoned children, applications for admission to institutions for the aged or handicapped persons, and requests for legal aid.



The cases classified under "other" comprise casual contacts such as cases which are referred to other community members inquiries made by community members concerning available resources in the community. Cases in this category formed 10,3 percent of the total caseload for the month.

Maintenance cases refer to instances where fathers of children neglect to maintain them and are compelled through a court order to make monthly financial contributions towards the maintenance of their children. Most of these cases concern unmarried mothers who got involved in pre-marital sexual relations. These cases comprised 3,3 percent of the monthly caseload.

In his study of premarital relations in East London, Pauw (1975, p108) found that most cases entail pre-marital love affairs between young people, in which the partners do not live together as spouses, but have sexual relations as a regular feature of their relationship. The other type entails adult men and women who stay together as husband and wife, without their relationship having been regularised in any way. Pauw found that this relationship figures most prominently among migrants. Apparently most cases of illegitimacy reported at welfare agencies arise from the above-mentioned types of relationships.

Maintenance grant cases which make up 11,5 percent of the caseload in table 8 are the cases of widows who do not have an adequate means of making a livelihood, after the death of the breadwinner. These cases are rife because in most instances women outlive men.

#### **5.2.10.1.2 Group Work services**

The group work method is practised minimally in this agency. The social workers are, however, utilising this method in their community work projects.

#### **5.2.10.1.3 Community Work Services**

The Mamelodi City Council Social Workers are involved in the following community work projects which are run with the assistance of volunteers.

##### **(i) Mamelodi Itsoseng Feeding Scheme**

This scheme provides nourishing meals to indigent persons. In addition, beneficiaries are encouraged to cultivate vegetable gardens.

**(ii) Self-Help Group of Unemployed Women**

This group is offered training in sewing and knitting by volunteers with the necessary expertise, and is also taught the various methods of preparing nourishing food.

**(iii) Mamelodi Welfare Co-ordinating Council**

In order to co-ordinate the activities of the various welfare organizations registered in terms of the National Welfare Act, 1978 (Act No 100 of 1978), which operate in this township, the City Council Social Workers initiated the above-mentioned co-ordinating council which consists of the representatives of welfare organizations listed in table 7.

**5.2.10.1.4 Institutional Work**

The welfare division of Mamelodi City Council is responsible for the administration of Boikhutso Old Age Home, which admits indigent, homeless aged male persons temporarily whilst they await permanent admission to other old age homes in the country. At the time of investigation this institution had 50 inmates.

**5.2.10.2 MAMELODI SOCIETY FOR THE CARE OF THE AGED.**

Mamelodi Society for the Care of the Aged is a regional office of the South African National Council for the Aged. It is staffed by one social worker and one administrator. This staff is assisted by a committee of twelve drawn from the residents of Mamelodi.

The Mamelodi Society for the Care of the Aged is involved in initiating and sustaining community work projects which benefit the aged residing in this township. Due to operational problems, this organization has not embarked on projects which have had a significant impact on the lives of aged persons in this township. This situation is outlined by the chairman as follows in the 1986/87 annual report of the Society (1987,p2);

"Absenteeism and poor attendance of meetings continued and this resulted in certain urgent and important matters on the agenda having to be adjourned to later dates. Secondly, lack of full time staff to monitor the day to day administration of the Committee's work hampered effective execution of decisions and implementation of the Society's objectives".

In order to function more effectively the Society succeeded in appointing a Social Worker and a secretary-typist, whose salaries are paid by the Anglo-American Chairman's Fund. The current community work projects of this organization are outlined below.

**(i) Luncheon Club**

The Luncheon Club consists of aged persons who meet every Tuesday at the Young Men's Christian Association (Y.M.C.A.) hall, where meals are served and some form of entertainment offered on a limited basis. The members also participate in handicraft work, games, exercises, singing, health talks, spiritual services and excursions to places of interest. Putco bus company has offered to transport members free of charge to and from the club. Other sponsors are Pretoria West Flour Mills which supplies mealie meal, Albany Bakery which provides bread, and the Rotarians Club which makes utensils available. Approximately 300 aged persons attend this club regularly.

**(ii) Pension Pay Out Point**

Pension pay out for the Senior Citizens of Mamelodi is conducted bi-monthly and is paid over a period of five consecutive days. The aged are still subjected to long

queues because the government has not yet succeeded in arranging payments through banks, post offices or other financial institutions. Apparently the delay is caused by the fact that the government is requesting the financial institutions to render a service which is not coupled with any profitable investments.

The Mamelodi Society for the Aged has made arrangements with Putco Bus Company to transport the aged free of charge. The Salvation Army caters for the aged on pension days. According to the Chairman's Report (1987,p4) the committee's appeal to the local Taxi Association to help in transporting the sickly and bedridden Senior Citizens to the pension pay out points has met with little sympathy and success. The committee is presently devising alternative measures to overcome this problem.

### **(iii) Physical Development**

The Mamelodi Society for the Aged is currently negotiating with the Mamelodi City Council to transfer the Boikhutso Old Age Home to the Committee for control and supervision purposes. The Council has agreed in principle to accede to this request, but the matter has not yet been finalised.

**(iv) Health Centre**

The Mamelodi Society for the Aged hopes to open a health centre where the aged will be assisted with their various health problems. It is hoped that medical practitioners operating in the township will offer voluntary services to make this project a success.

It is evident from the above that this organization is making worthwhile endeavours to improve the quality of the life of aged persons in this township.

**5.2.10.3 MAMELODI CHILD AND FAMILY CARE SOCIETY**

Mamelodi Child And Family Care Society is a branch of the Pretoria Child and Family Care Society, which renders welfare services to Black, Coloured and White families living in the Pretoria area. The latter is a private organization registered in terms of the National Welfare Act, 1978 (Act No 100 of 1978), and is affiliated to the South African National Council for Child and Family Welfare.

The objectives of child welfare organizations are to protect and preserve the welfare of children and their families by carrying out the following functions outlined in the constitution of the South African National Council for Child

and Family Welfare;

- (i) Protect the interests of children and their families either inside or outside an institution.
- (ii) Activate communities to initiate the provision of preventive and decentralised services and facilities in the interest of children and their families.
- (iii) Take steps to prevent cruelty to and neglect and corruption of children, and to formulate policies and cause effect to be given to legislation formed for the protection of children and their families.
- (iv) Gather and disseminate information relating to social, psychological and educational problems with a view to promoting a better understanding of child and family welfare work.
- (v) Inform the public on matters affecting the welfare of children and their families and enlist their support in achieving the objectives of the society.

The Mamelodi agency of the Pretoria Child and Family Care Society specialises in rendering adoption and foster care services in accordance with the provisions of the Child Care



Act, 1983 (Act No 74 of 1983), and in assisting foster parents to procure foster care grants. The staff of the agency comprises one supervisor, one community worker and three caseworkers.

**(i) Casework Services**

Statistical information relating to the collated caseload of Mamelodi and Atteridgeville child welfare agencies is as indicated in the following table. This information was obtained from the supervisor, who is responsible for supervising services in both townships.

**TABLE 9**  
**TYPES AND NUMBER OF CASES HANDLED BY NAMELODI AND**  
**ATTERIDGEVILLE CHILD AND FAMILY CARE SOCIETIES**  
**DURING 1987.**

<u>Type of Case</u>	<u>Number</u>	<u>Percentage</u>
Adoptions	92	18,0
Foster Care	418	82,0
<b>TOTAL</b>	<b>510</b>	<b>100</b>

The above caseload reveals that foster care cases comprise more than four fifths of the cases handled. The reason is probably due to the fact that adoption (18,0 percent) is a

permanent placement whereas foster care is temporary, and also because, initially, children are placed in foster care with prospective adoptive parents. It was also indicated that 231 foster parents were recipients of foster care grants. This implies that slightly less than half of the foster parents do not receive such grants. This could be due to the long procedure involved in processing applications for foster care grants, and the fact that some of the foster parents have not applied for these grants. This occurs most often in instances where children are fostered by relatives who have sufficient means to care for children placed with them.

**(ii) Groupwork Services**

Mamelodi and Atteridgeville Child Care Societies have the following groupwork programmes;

**(a) Groupwork with Adoptive Parents**

This programme is designed to give adoptive parents an opportunity to share their experiences with others in similar circumstances.

**(b) Groupwork with Foster Parents**

The aim of this programme is to acquaint foster parents with each other and to give them an opportunity to discuss their common problems.

**(c) Groupwork with Volunteers**

In the above programme volunteers are informed about the range of child welfare services and encouraged to offer their services in accordance with their talents.

**(iii) Community Work Services****(a) After School Centres**

The agency operates two after-school centres at Mamelodi East and Mamelodi West. There are similar centres at Atteridgeville Township. Each centre has 59 and 35 children respectively. These centres occupy children constructively after school whilst their parents are at work.

**(b) Childminding Projects**

Social Work students attached to this agency have been active in the establishment of childminding projects involving the

care of 100 children. These are situations where young children are cared for by child-minders.

It is clear from the above exposition that Mamelodi Child and Family Care Society offers a range of services aimed at catering for the welfare of children and their families in this township.

**5.2.10.4 MAMELODI COMMITTEE OF THE SOUTH AFRICAN NATIONAL COUNCIL ON ALCOHOLISM AND DRUG DEPENDENCE (SANCA)**

The South African National Council on Alcoholism and Drug Dependence has established a welfare agency, staffed by one social worker who serves both Mamelodi and Atteridgeville Townships. She liaises closely with the existing committee.

The broad aims of this organization are outlined as follows in the constitution;

- (i) To bring to the notice of the public an understanding of alcoholism and drug dependence as a disease with special reference to its nature and treatment.
- (ii) To deal with the problem of alcoholism and drug dependence in so far as it affects health and society.

- (iii) To awaken public responsibility to the problem of alcoholism and drug dependence.
- (iv) To collaborate with any interested bodies in combating alcoholism and drug dependence.
- (v) To promote and establish treatment facilities and after-care services for alcoholics and drug dependents.

#### ACTIVITIES OF THE AGENCY

The Social Worker attached to this agency indicated that her committees were not very effective, with the result that the above stated objectives of the organization are not fully realised. Most of the cases she handles relate to drinking problems. There is only one case of drug dependence. Her caseload for both Mamelodi and Atteridgeville is indicated in the following table.

**TABLE 10**

**ALCOHOLISM AND DRUG DEPENDENCE CASES HANDLED BY THE SANCA  
SOCIAL WORKERS**

<u>AREA</u>	<u>ALCOHOLISM</u>	<u>DRUG DEPENDENCE</u>
Mamelodi	33	1
Atteridgeville	26	-
TOTAL	59	1

Compared to the population of Mamelodi and Atteridgeville which are 92,295 and 89,442 respectively, the number of cases brought to the attention of the Social Worker are few. Her caseload suggests that there are many cases of alcoholism and drug dependence which are unreported in both townships, with the result that the problems which do exist, including drug dependence, are not being sufficiently addressed.

For treatment purposes, the Social Worker refers her cases to Tsakane Alcoholism Centre at Giyani, Themba Alcoholism Centre at Piet Retief and Madadeni Institution for Alcoholics at New Castle. She renders after care services to discharged alcoholics.

The Social Worker is also carrying out alcohol awareness programmes by addressing school children and community groups on the adverse effects of alcohol. She teams up with the Social Worker of the National Institute on Crime Prevention and Rehabilitation of Offenders in implementing this programme. She indicated that her long term objective is to form chapters of the Alcoholics Anonymous in both townships.

#### **5.2.10.5 MAMELODI BRANCH OF PRETORIA AND NORTHERN TRANSVAAL MENTAL HEALTH SOCIETY**

The Mamelodi Branch of the Pretoria and Northern Transvaal

Mental Health Society was established in 1983. It is a welfare agency which is staffed by one Social Worker who also serves Atteridgeville Township.

The stated aims of the Society are indicated as follows in the information brochure.

- (i) Promoting interest, understanding and growth of mental health in the community.
- (ii) Prevention and alleviation of emotional difficulties.
- (iii) Investigation, treatment, care and supervision of those suffering from psychopathological conditions.
- (iv) Care, training and supervision of the mentally handicapped.
- (v) Counselling services for children teenagers and adults.
- (vi) Resource centre for information regarding mental health.

The social worker attached to this agency utilises the inte-

grated methods of social work, namely, casework, groupwork and community work.

**(a) CASEWORK SERVICES**

Casework services entail the counselling of the parents of mentally handicapped children to enable them to cope with their situation.

**(b) GROUPWORK SERVICES**

The groupwork services undertaken comprise the training of young parents in parenting skills and guidance services to the youth. The latter are aimed at giving them an opportunity to learn better coping skills for a balanced life by participating in groups.

**(c) COMMUNITY SERVICES**

The Pretoria and Northern Transvaal Society for Mental Health has established community self-help groups and committees of parents of children admitted at its training centres. The Society has the following training centres in the Pretoria area.



TABLE 11

ESTABLISHED TRAINING CENTRES OF THE PRETORIA AND NORTHERN  
 TRANSVAAL SOCIETY FOR MENTAL HEALTH

TRAINING CENTRE	ETHNIC GROUP	PUPILS	STAFF
Zodwa (Atteridgeville)	Blacks	48	8
Mamelodi	Blacks	46	2
Eersterust	Coloureds	29	10
Laudium	Indians	25	11
Soshanguve	Blacks	13	2
<b>TOTAL</b>		<b>161</b>	<b>33</b>

Table 11 depicts that Atteridgeville and Mamelodi have a higher number of mentally retarded children at their training centres. Despite having fewer children, Coloureds and Indians have a high teacher pupil ratio. The Mamelodi Training Centre is grossly understaffed. This is due to the fact that this centre is not yet subsidised by the government.

At these centres, mentally retarded children are taught by specially trained teachers who also co-ordinate their services with occupational therapists, psychiatric nurses and doctors. These schools are registered with the Department of Education and Training.

The Society has identified a need for the establishment of protective workshops for Blacks in Mamelodi and Atteridgeville Townships. Presently there is only one protective workshop for Whites in Pretoria - the Roger Stephen Protective Workshop with 21 pupils and 4 staff members.

It is apparent from the above exposition of the services rendered by Pretoria and Northern Transvaal Mental Health Society that this organization is involved in offering complex services which still need to be developed further. The society makes extensive use of pamphlets in order to spread information about its activities and about mental health in particular.

**5.2.10.6 MAMELODI BRANCH OF THE SOUTH AFRICAN NATIONAL  
INSTITUTE ON CRIME PREVENTION AND REHABILITA-  
TION OF OFFENDERS (NICRO)**

The Pretoria Branch of the South African National Institute for Crime Prevention and Rehabilitation of Offenders has three Social Workers who render services to ex-prisoners in Mamelodi and Atteridgeville Townships. Two of the social workers are based at regional offices in these two townships, to organize and carry out community services. The third social worker provides casework services to ex-offenders who reside in the two townships.

The social workers operate in accordance with the broad objectives of this organization, which are;

- (i) To ameliorate the conditions that result in large-scale criminality.
- (ii) To salvage those human beings who, through an inadequate or faulty upbringing, emotional or social problems, or social pressures, have engaged in criminal behaviour.

**(a) CASEWORK SERVICES**

The caseworker offers services to the following categories of prisoners;

- (i) Awaiting trial prisoners.
- (ii) Sentenced prisoners.
- (iii) Prisoners released on parole.
- (iv) Unconditionally released prisoners.

The services offered include dealing with feelings towards imprisonment, providing the prison authorities with family background information, preparing the family for the prisoner's return, and assisting released prisoners to find a job and facilitating their adjustment in the community.

Table 12 below reflects the statistical return of the social worker for June 1988 for Mamelodi and Atteridgeville Townships.

**TABLE 12**

**CASELOAD OF THE MICRO SOCIAL WORKER - PRETORIA BRANCH DURING JUNE 1988.**

CATEGORY	FAMILY	OFFENDER	TOTAL	PERCENTAGE
Awaiting Trial	-	-	-	-
Old Prisoners	2	7	9	10,4
Released on Parole	-	27	27	31,0
Family Services	2	49	51	58,6
Other	-	-	-	-
<b>TOTAL</b>	<b>4</b>	<b>83</b>	<b>87</b>	<b>100</b>

More than half of the social worker's caseload entails the provision of family services according to the above table. This is due to the fact that family ties play a significant role, especially during the trauma of imprisonment. The family is thus used extensively by this agency as a support system. Prisoners released on parole constitute 31 percent of the caseload. These are prisoners who seek assistance with their various problems. The cases of old prisoners are fewer, apparently due to the fact that their problems diminish as they adjust to life in society.

**(b) COMMUNITY WORK PROJECTS**

Similar community work projects are undertaken in Mamelodi and Atteridgeville. The social workers also visit the various schools in the townships to talk about crime prevention and the services offered by the National Institute on Crime Prevention.

**(i) THE BUS PROJECT**

The bus project is designed to transport relatives of prisoners from the townships to the various prisons, like Barberton, Leeukop and Daviaanspoort. The frequency of the visits is determined by the distance from the departure point. For instance monthly visits are arranged to Daviaanspoort Prison, whereas visits to Barberton prison take place once every three months and Leeukop on a bimonthly basis. This project helps families to keep contact with prisoners.

**(ii) SKILLS TRAINING TO UNEMPLOYED WIVES OF PRISONERS.**

The unemployed wives of prisoners are offered training in sewing and knitting at Waltloo Training Centre. The long term objective of this project is to initiate a home industry which will produce garments which can be sold to the public.

An attempt is being made to acquire sewing machines.

**(iii) YOUTH PROGRAMMES.**

The social workers have initiated youth programmes in both townships designed to encourage constructive use of leisure time. The programme includes training in communication amongst youth and between parents and youth. Educational trips to places of interest are organised frequently. Approximately 60 youths are involved in these programmes in both townships.

It is apparent from the above exposition of the services rendered by the South African National Institute On Crime Prevention and Rehabilitation of Offenders, that the services vary according to the circumstances of prisoners. A notable effort of social workers attached to this agency is their provision of primary preventative services at schools.

**5.2.10.7 SAVE OUR SOULS CHILDREN'S VILLAGE - MAMELODI**

Mamelodi Save Our Soul's Children's Village was officially opened early in 1987. Presently there are 86 children admitted at this institution. It operates according to the objectives of the International Association of SOS Children's Villages which are:

- (i) to give orphaned and abandoned children a new home where they are cared for by an SOS mother within the framework of a family community, which is the village;
- (ii) Each family consists of 10 children of varying ages and different sexes;
- (iii) the mother runs her home as an independent unit and is taught to budget accordingly. There are staff training programmes designed to equip the housemothers to become better than average mothers, to enable them to deal with children who have been physically and emotionally traumatised;
- (iv) the children are brought up in their own culture and religion, the aim being to integrate them, through education, into the society in which they live;
- (v) the children are cared for until they are capable of supporting themselves and are totally independent and self-reliant.

**(a) FACILITIES AVAILABLE AT MAMELODI SAVE OUR SOULS  
CHILDREN'S VILLAGE.**

Mamelodi SOS Village has numerous facilities which enable it

to carry out the above-mentioned objectives. The facilities existing at this Village are stipulated in the following table.

TABLE 13

## FACILITIES EXISTING AT MAMELODI SOS CHILDREN'S VILLAGE.

<u>TYPE OF FACILITY</u>	<u>NUMBER</u>
Family houses	15
Youth hostels	2
Community Centres	1
Pre-school Day Care Centres	1
Administrative Centre	1
<u>Director's house</u>	<u>1</u>
<u>TOTAL</u>	<u>21</u>

Since each house is occupied by 10 children and a house-mother, the total capacity of this village is 150 children. At the time of investigation there were 64 vacancies for children. The children who are eligible for admission are abandoned, orphaned, severely neglected, battered and abused children. Permanent placement of children is considered in those cases with little or no possibility of success with the reconstruction services rendered by Social Workers.



**(b) COMMUNITY OUTREACH PROGRAMMES**

Mamelodi SOS Children's Village has outreach programmes in the surrounding community designed to improve parenting skills and to halt the breakdown of family life which is characteristic of the urban condition. This programme consists of;

**(i) The Parental Education Programme.**

The above programme is run by trained SOS Community Workers and deals with the following aspects;

- techniques for overcoming communication barriers and achieving family unity.
- understanding and coping with children's problems at various stages of development.

**(ii) A Youth Development Programme**

This programme is designed to offer a range of activities and services including;

- peer group study cells, promoting scholastic achievement

- training in skills of leadership, management and communication, channelled into community service projects.
- career guidance and preparation for work.
- discussion groups dealing with problems of teenagers and young adults.

**(c) STAFF STRUCTURE OF MAMELODI SOS CHILDREN'S VILLAGE**

It is evident from the above that this institution offers a variety of services that can only be effectively carried out through having an adequate staff structure. The existing staff structure is presented in the following table.

**TABLE 14**

**STAFF STRUCTURE OF MAMELODI SOS CHILDREN'S VILLAGE.**

<u>DESIGNATION</u>	<u>NUMBER OF INCUMBENTS</u>
Village Director	1
Social Workers	3
Nurses	2
Remedial Teacher	1
Fund Raiser and Public Relations Officer	1
Community Workers	13
Coordinator of Community Services	1
Housemothers	15
Relieving Housemothers	4

Educare Field Workers	2
Kindergarten Principal	1
Kindergarten Teachers	5
Kindergarten Cooks	2
Security Officers	6
Handyman Driver	1
Seamtress	1
Gardeners	2
Cleaners	5
<u>TOTAL</u>	<u>67</u>

The above table shows that this institution has a large staff which necessitates an effective co-ordination of the various tasks performed. This function is carried out by the Village Director with the assistance of other senior staff members. It is interesting to note that this institution has a high number of community workers who are involved in implementing community outreach programmes in Manelodi, designed to prevent unfavourable conditions which ultimately lead to the institutionalization of children.

The other high category of employees comprises housemothers who are responsible for providing motherly care to the institutionalized children. In order to enable them to carry out their tasks efficiently, they are exposed to regular training courses which focus on the acquisition of good parenting skills.

**(d) FUNDING OF MAMELODI SOS CHILDREN'S VILLAGE.**

The services rendered by this institution and size of the staff suggest that considerable funds are required to maintain the institution. The institution largely depends on funds received from the private sector through various social responsibility programmes. The second source of funding comes from individuals or friends of SOS Village, who regularly, but consistently donate small amounts to this institution. The government has granted the institution construction loans repayable at 1% interest over 40 years. In addition the government subsidises the children admitted at the institution. The SOS Kinderdorf International (SOS KDI) also provides financial support to the institution. It is estimated that each SOS Village costs between R2,3 and R3 million to establish, depending on the facilities attached to the particular village.

It is clear from the above description of Mamelodi Save Our Souls Children's Village that this is a massive institution which offers significant and unique services to children and also plays a role in upgrading the quality of life in its immediate community through its outreach programmes.

**5.2.10.8 WELFARE SERVICES RENDERED BY THE TRANSVAAL  
PROVINCIAL ADMINISTRATION.**

The Transvaal Provincial Administration provides statutory welfare services in Mamelodi, Atteridgeville, Soshanguve Townships, and the neighbouring areas. The various statutory services offered are based on the provisions of different Acts outlined hereunder.

**(i) The Child Care Act, 1983 (Act No. 74 of 1983)**

The services rendered under this Act relate to the protection of children alleged to be in need of care, foster placements, adoptions, admissions to Places of Safety, Children's Homes, Places of Care, Reform Schools and Schools of Industries.

Orders are issued by the Commissioner of Child Welfare on the basis of the recommendations made by Probation Officers in their reports after investigating the circumstances of the persons concerned.

**(ii) The Criminal Procedure Act, 1977 (Act No. 51 of 1977)**

These are cases of convicted juveniles who committed criminal offences and in respect of whom the court desires pre-sentence reports in order to gain insight into the

circumstances under which they live. Such juveniles can be sent to reform schools or be placed under the supervision of a probation officer in terms of sections 14 and 15 of this Act.

**(iii) Abuse of Dependence - Producing Substances and  
Rehabilitation Centres Act, 1971 (Act No. 41 of  
1971)**

Probation Officers provide supervision, reconstruction and after care services to persons who have been institutiona-  
lised at a rehabilitation centre because of their continued  
abuse of dependence producing substances, such as alcohol and  
drugs.

**(iv) The Divorce Act, 1979 (Act No. 70 of 1979)**

Probation Officers assist the Divorce Court by investigating  
the circumstances of parties whose marriages have been  
dissolved in terms of the above-mentioned Act. Their major  
function is to safeguard the welfare of children in  
accordance with Section 6 of the Act which states;

"(1) A decree of divorce shall not be granted until the  
court is satisfied that the provisions made or contemplated  
with regard to the welfare of any minor or dependent child of

the marriage are satisfactory or are the best that can be effected in the circumstances".

In addition to the provision of statutory services, probation officers also render pre-statutory welfare services in respect of abused children, uncontrollable children, workshy persons, and unmarried mothers. Counselling services are provided to persons and families who experience these problems. Statutory action is taken with regard to cases which cannot be resolved through counselling.

The cases handled by Probation Officers overlap with those rendered by private welfare organizations, such as the South African National Council On Child and Family Welfare, the National Institute for Crime Prevention and Rehabilitation of Offenders, and the South African National Council on Alcoholism and Drug Dependence. Reference is made as follows, to this problem in the manual of the Transvaal Provincial Administration (p20);

"Certain categories are normally treated by the Departmental Officers in terms of the agreement on co-operation between the Department and private welfare organizations".

Table 15 gives an indication of the collated caseload of the Transvaal Provincial Administration, Welfare Division, for

May 1988. These are services rendered in Mamelodi, Atteridgeville, Soshanguve and neighbouring areas.

**TABLE 15**

**CASELOAD OF SERVICES RENDERED BY THE TRANSVAAL PROVINCIAL ADMINISTRATION - WELFARE DIVISION, MAY 1988.**

<u>TYPE OF CASE</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. Supervision	1	0,4
2. Foster Care Supervision	53	20,7
3. Reconstruction (Children's Home)	8	3,2
4. Reconstruction (Reformatory)	9	3,5
5. After Care (Children's Home)	1	0,4
6. After Care (Reformatory)	3	1,2
7. Supervision (Criminal Procedure Act)	6	2,4
8. After Care (Prison)	1	0,4
9. Reconstruction (Psychiatric Cases)	3	1,2
10. After Care (Psychiatric Cases)	1	0,4
11. Abused Children	4	1,7
12. Uncontrollable Children	22	8,6
13. Alcohol Dependent	2	0,8
14. Juvenile Criminal Offender	12	4,7
15. Aged Person	13	5,1
16. Physically Handicapped Persons	5	1,9
17. Mentally Ill Persons	2	0,8
18. Child Neglect (Lost Children)	14	5,5



19. Orphanhood	3	1,2
20. Adoption	1	0,4
21. Protected Infants	13	5,1
22. Foster Care	5	1,9
23. Divorce	7	2,7
24. Marriage Problems	10	3,9
25. Non-maintenance	2	0,8
26. Person or family In Material Need	22	8,6
27. Legal Aid	30	11,7
28. Other Pre-Statutory Tasks	2	0,8
<u>TOTAL</u>	<u>255</u>	<u>100</u>

The above table reflects that the welfare division of the Transvaal Provincial Administration is involved in handling a wide range of cases of a statutory nature in the three townships of Mamelodi, Atteridgeville and Soshanguve and the surrounding farm areas. The highest number of cases (20,7%) entail foster care supervision. These are mostly cases which receive state financial aid in the form of foster care grants. The next highest category of cases entail uncontrollable children and persons or families in material need (8,6 percent each). Uncontrollable children are mostly children who play truant at school. The urban environment seems to produce many such children because they are subjected to many influences which bring them into conflict with the wishes and the values of their parents.

The high number of persons or families in need of material assistance is probably due to the high unemployment rate, which causes many families and persons to rely on other sources of assistance outside the family. Such persons or families are granted poor relief as a temporary measure. This type of assistance is usually stopped when the circumstances of the person or family improve.

The lowest number of cases, according to the above table are after-care cases from Children's Homes, prisons, psychiatric cases and adoptions. This is due to the fact that cases of this nature are also handled by private welfare agencies. Another category which seems to have a substantial number of cases entails the requests for legal aid (11,7 percent). This implies that there are many persons who cannot afford to finance legal representation before the courts. This can be attributed to unemployment problems and the unfavourable economic climate which precludes people from being able to meet their needs.

The above exposition of the welfare services available at Mamelodi Township clearly reveals that there is a high degree of specialization in the provision of these services. The state, local authority and private welfare organizations supplement each other in rendering these services.

### 5.2.11 VOLUNTARY ORGANIZATIONS.

There are voluntary organizations in Mamelodi which are largely made up of women's self-help groups, which undertake various community activities. Other projects are embarked upon by voluntary groups formed by the various churches. Table 16 indicates the types of voluntary organizations existing at Mamelodi and their major objectives.

**TABLE 16**

**LIST OF VOLUNTARY ORGANIZATIONS OPERATING IN MAMELODI TOWNSHIP**

<u>TYPE OF ORGANIZATION</u>	<u>OBJECTIVES.</u>
1. National Council of African Women	To promote the general amelioration of the position of women and to involve women in community and national life.
2. The African Housewives League	To strengthen family ties and interest African women in social problems affecting their families.

- |  |  |
|--|--|
| 3. Zenzele Young Women's Christian Association | To unite members in groups for fellowship service and activities, including opportunities for prayer and Bible study, informal education and recreation. |
| 4. Young Men's Christian Association.          | Same as 3.   |

#### 5.2.12 BURIAL SOCIETIES.

Like most townships, Mamelodi Township has many burial societies which have been formed by the residents to assist each other in the event of death in the families of members. The activities of these organizations will be explored in this study in order to obtain insight into their operations and the extent to which they provide for the welfare of their members.

#### 5.2.13 CULTURAL PRACTICES

Mamelodi Township comprises Black people of various ethnic groups, who have different cultural backgrounds. The most common cultural practice is the payment of lobola before marriage. This custom is usually followed by marriage

according to Civil or Christian Rites. Some people still enter into polygamous marriages.

Most residents of this township still believe in traditional healing and witchcraft. This is evidenced by the presence of witchdoctors in the township. Eiselen (1956, p247) states that among the Northern Sotho there is a general acknowledgement of certain supernatural beings who are able to influence for good or for evil the destinies of the living. Pitje (1950, pp39-40) adds that foremost among these are the spirits of dead ancestors, around whom has developed an elaborate system of worship. These practices are prevalent not only among the North Sotho ethnic group as stated, but also among many other different ethnic groups. This is due to the fact that historically, the various ethnic groups have common roots.

#### **5.2.14 CONCLUSION**

It is apparent from the aforementioned profile, that Mamelodi Township is highly urbanised, with the result that it has complex structures which are typical of most urban townships. This township has various welfare resources which cater for the different problems experienced by the residents of this township. There are also numerous rotating credit associations and burial societies in this township.

### 5.3 PROFILE OF ATTERIDGEVILLE-SAULSVILLE TOWNSHIP

#### 5.3.1 LOCAL HISTORY

Atteridgeville-Saulsville is a Black residential area situated approximately 11 kilometres West of the central business area of Pretoria. This township forms part of the urban complex of Pretoria. It was established in 1936 as a result of poor housing conditions and overcrowding at Bantule Township, Marabastad and Hoves Ground, near Pretoria. This township was established through the efforts of Mrs P M Atteridge who was a Council Member. She pointed out the need to create a new township for Blacks in order to alleviate their living circumstances. Hence this township was named Atteridgeville in her honour. It was established in terms of Government Notice No. 1840 of 1936.

#### 5.3.2 POPULATION

In July 1988, the population of Atteridgeville-Saulsville was 89,442, according to the statistics of the township manager. The hostel population is 11,511. This brings the total population to 100,953. The township is inhabited by people belonging to different ethnic groups such as the North Sotho, Tswana, Venda, Shangaan, South Sotho, Zulu, Xhosa, Ndebele and Swazi. Each ethnic group was allocated a specific area in the township to promote cultural development. This system is no longer strictly followed.

### 5.3.3 FORM OF LOCAL GOVERNMENT

Atteridgeville-Saulsville is administered by a Town Council in accordance with the Black Local Authorities Act, 1982 (Act No. 102 of 1982). As in most Black urban areas its population was only recently recognised as being permanent in the urban area, and thus it became entitled to leasehold in terms of the 99 year leasehold scheme. A further development is that legislation has been passed making it possible to convert leasehold to full freehold title on properties being registered for the first time.

The abolition of influx control and the adoption of a positive urbanisation strategy, which aims to remove restrictions in respect of Black urbanization, and to create conditions under which urbanization can take place in an orderly manner, coupled with the abolition of Development Boards as important factors in the administration and development of Black areas, have created unprecedented challenges for the new local authorities. It is thus the policy of Atteridgeville Town Council to adopt an emphatically developmental outlook. The Council will upgrade the existing services and infrastructure, as well as providing the required recreational and other community facilities.

The residents have elected a mayor and eleven councillors who represent their respective wards. The ruling civic body is the Black Progressive Organization.

The Town Clerk as chief administrator co-ordinates the activities of the departments of Community Services, Treasury, City Secretary and City Engineer.

In 1983 the Atteridgeville-Saulsville Residents Organization was formed with a view to addressing the political grievances of the residents of this township. This organization was not recognised by the authorities and has been inactive since the declaration of the State of Emergency in 1986. Some of the members of this organization have been detained and subsequently released.

#### 5.3.4 HOUSING

A total of 1,533 houses were built in Atteridgeville-Saulsville between the years 1940 and 1949, when due to financial difficulties, development was curtailed. Squatter camps sprang up around the Pretoria area and following on the recommendations set out in the Nel Report, which investigated the squatter issue, a decision was taken to add a further 391 hectares of land to Atteridgeville and, at the same time, to proceed with development accordingly. From



1954 to 1962, further housing development brought the total to 9,830 houses.

In January 1968, family housing in Atteridgeville-Saulsville was once again frozen. It was decided that family housing be provided in the newly established township of Soshanguve, North of Pretoria. The government's intention was only to continue with the development of hostels and facilities other than family housing in Atteridgeville-Saulsville Township.

This situation led to the present over-population in the existing dwelling units in Atteridgeville due to lack of houses. In 1984 new houses were built again and presently there are 10,200 housing units according to the office of the Town Clerk.

In order to alleviate the housing backlog, building contractors have been commissioned to develop some of the idle sites in the township. Unlike in the past, residents are now allowed to purchase stands for the purpose of building their own houses. This development is further stimulated by the fact that residents can now acquire housing loans and some are granted housing subsidies by their respective employers. A self-help housing scheme has also been devised to benefit the lower income group. This scheme is explained as follows in the Bureau for Information magazine, Southern Africa Today (September 1987, p6);

"A policy in all residential areas under the control of urban councils these days is to permit squatting on surveyed sites until the squatter can build a dwelling (a certain time limit is specified). Building materials are supplied at wholesale prices and owners are allowed to erect their permanent dwellings with their own labour, under the watchful eye of building inspectors. This system provides an instant solution to lack of housing and reduces cost".

#### **5.3.5 HEALTH SERVICES**

Atteridgeville-Saulsville Township has two clinics which are administered by the Pretoria City Council. Kalafong Hospital which is situated near the entrance of the township is the major health centre. Patients suffering from tuberculosis are treated at the nearby Tshepong Hospital. Private patients utilise the services of the six medical doctors practising in the township.

#### **5.3.6 EDUCATIONAL FACILITIES**

The schools operating in Atteridgeville-Saulsville Township are registered by the Department of Education and Training. There are also special schools, private schools and pre-schools which are registered by this department. The following table reflects the number of schools, teachers and

pupils under each category. There are no institutions which provide tertiary education in this township.

**TABLE 17**

**STATISTICS OF SCHOOLS, TEACHERS AND PUPILS AT ATTERIDGEVILLE-SAULSVILLE TOWNSHIP.**

SCHOOLS	PRE- SCHOOLS	PRIMARY	HIGH	PRIVATE	SPECIAL	TOTAL
Number	5	25	7	1	1	39
Teachers	18	398	250	21	8	695
Pupils	646	12 710	7 016	357	48	20,777
Teacher-Pupil Ratio	1:35,8	1:39,9	1:28	1:17	1:12	

According to the records of the Town Council of Atteridgeville-Saulsville Township, there has been a significant drop in the number of school going children, which is due to the fact that expansion of the township was halted when Soshanguve Township was established. Most of the newly married and child-bearing couples from this township moved to Soshanguve. This phenomenon changed the social structure of this township because of the ageing population. There was now a lesser need for schools and sports facilities and a greater need for old age homes and clinics. Due to the present expansion programme, the latter process is being

reversed, because younger people are once more settling in the township.

Table 17 reflects that there is a high teacher pupil ratio at the pre-schools and primary schools (1:35,8 and 1:31,9 respectively). This ratio can, however, be regarded as reasonable because it does not suggest overcrowding. Private and special schools have the lowest teacher pupil ratio. This is due to the need to give pupils more individual attention at such schools.

#### 5.3.7 ECONOMIC FACTORS

Most of the residents of Atteridgeville-Saulsville Township are employed in Pretoria Central and the surrounding industrial areas. A small percentage of the residents commute daily to Johannesburg. A special industrial site has been created within the township in order to encourage self-employed small businessmen such as welders and carpenters to practise their trades in favourable circumstances. The working population is +60,000.

An informal market, which will provide vendors with stalls, is being established in the township. It is hoped that this arrangement will stimulate trade in the area. Previously there was no proper control over the activities of vendors

and most of them were subjected to police harassment. Apparently the above development is not limited to this township. Mention is made of similar occurrences in other areas in Southern Africa Today (op.cit., p16):

"The SBDC (Small Business Development Corporation), an organization dedicated to the development of entrepreneurship among all population groups in South Africa, assists hawkers in several ways regarding the application for licences which could prove very tedious, the erection of facilities, the rendering of legal advice and obtaining loans. In Johannesburg, for instance, the SBDC in conjunction with a food manufacturing company and the Johannesburg City Council, have provided stalls, tables and stools in certain areas".

Statistical information on the various types of businesses existing at Atteridgeville-Saulsville Township is presented in the following table.

**TABLE 18**  
**TYPES OF BUSINESSES EXISTING IN ATTERIDGEVILLE-SAULSVILLE TOWNSHIP.**

<u>TYPE OF BUSINESS</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. General Dealers	42	37,5
2. Cafes	22	19,6

3. Coal Yards	7	6,2
4. Surgeries	7	6,2
5. Printer	1	0,9
6. Green Grocers	6	5,4
7. Dry Cleaners	4	3,6
8. Tailor	1	0,9
9. Electrical Equipment	1	0,9
10. Undertaker	1	0,9
11. Barbershops	2	1,8
12. Bicycle Shop	1	0,9
13. Bookshop	1	0,9
14. Chemist	1	0,9
15. Garages	4	3,6
16. Cinema	1	0,9
17. Fruit and Vegetable Market	1	0,9
18. Hardware	1	0,9
19. Fruit and Vegetable Stalls	8	7,1
<u>TOTAL</u>	<u>112</u>	<u>100</u>

Most of the businesses in Atteridgeville-Saulsville Township are general dealers (37,5 percent), followed by cafes, which comprise 19,6 percent. This is due to the fact that these two types of businesses provide most of the immediate needs of the residents. The other businesses which are prominent are coal yards and fruit and vegetable stalls. The needs related to the other types of businesses, which exist in a

small degree, are apparently satisfied through the large variety of businesses existing around Pretoria. The following table indicates the list of small industries situated in the special industrial area in the township.

**TABLE 19****TYPES OF SMALL INDUSTRIES ESTABLISHED IN ATTERIDGEVILLE  
-SAULSVILLE TOWNSHIP.**

1. Fencing and Burglarproofing.
2. Self-starters and Alternator Repairs.
3. Typewriter repairs.
4. Radio repairs
5. Door and Ceiling Fitters.
6. Knitwear Manufacturer
7. Shoemaker and Repairs.
8. Clothing Manufacturers.
9. Welding and Building of Window Frames
10. Mineral Water Works.
11. Plumbing
12. Carpeting.
13. Wedding Gown Manufacturers.
14. Furniture Repairs.
15. Furniture Manufacturers.
16. Panel Beating.

The above table indicates the presence of various types of small industries in Atteridgeville-Saulsville Township. Apparently, these industries are unable to expand significantly due to competition with the larger, well established industries in Pretoria and the Pretoria-Witwatersrand-Vaal area as a whole.

#### **5.3.8 CHURCHES**

There are 52 registered churches in Atteridgeville-Sauleville Township. As in Mamelodi all the major religious denominations and separatist churches are represented. Most of the churches have well constructed buildings in the township, but some operate in schools due to lack of funds to build proper churches. The latter group largely comprises the small separatist churches.

#### **5.3.9 RECREATIONAL FACILITIES**

Amongst others, the existing recreational facilities in this township include three community centres which serve as venues for various community activities such as musical shows, conferences, seminars, dancing and eisteddfod competitions. The Saulsville Arena provides open air entertainment for different types of activities, such as traditional dance competitions and musical shows. Other



types of recreational facilities existing in this township are indicated in the following table.

TABLE 20

**EXISTING RECREATIONAL FACILITIES IN ATTERIDGEVILLE-  
SAULSVILLE TOWNSHIP**

TYPE OF FACILITY	NUMBER	PERCENTAGE
1. Soccer Fields	7	25,0
2. Soccer Stadium (Closed)	1	3,6
3. Swimming Pools	2	7,1
4. Bowling Green	1	3,6
5. Softball Ground	1	3,6
6. Netball Ground	5	17,8
7. Volleyball Grounds	3	10,7
8. Badminton Court	1	3,6
9. Basketball Ground	3	10,7
10. Cinema	1	3,6
11. Holiday Resort	1	3,6
12. Tennis Courts	2	7,1
<b>TOTAL</b>	<b>28</b>	<b>100</b>

Due to the popularity of soccer in most of the Black areas, this sport usually has more facilities than other types of sports. In this township more than a quarter of the recreational facilities are devoted to soccer. Netball,

which comprises 17,8 percent of the recreational facilities is being played increasingly, especially at schools which participate in annual leagues. The bowling green is used by the aged who play bowls. This is a significant development because most Black areas do not have adequate recreational facilities for the aged. It is hoped that more of such facilities will be made available to the aged so that they should utilise their ample time constructively.

TABLE 21

RECREATIONAL CLUBS OPERATING IN ATTERIDGEVILLE-SAULSVILLE  
TOWNSHIP.

NATURE OF CLUB	NUMBER	PERCENTAGE
1. Amateur Soccer Teams	54	56,8
2. Boxing Clubs	2	2,1
3. Karate Clubs	6	6,3
4. Baseball Clubs	2	2,1
5. Basketball	5	5,2
6. Dancing	3	3,2
7. Youth Clubs	7	7,4
8. Tennis	6	6,3
9. Netball	5	5,2
10. Volleyball	3	3,2
11. Bowling	1	1,1
12. Badminton	1	1,1
<b>TOTAL</b>	<b>95</b>	<b>100</b>

Table 21 shows that 56,8 percent of the existing recreational clubs are soccer teams. Karate and tennis clubs each comprise 6,3 percent. The latter two types of sport seem to be gaining more membership. Youth clubs (7,4 percent) are becoming increasingly popular in townships. This is apparently due to the influence of television which gives youth club members exposure to the activities of other youth groups. As a result they become motivated to engage in activities which will enable them to compete favourably with other clubs. Netball and basketball have an equal number of clubs (5,2 percent). The other types of clubs still need to gain significant membership.

#### 5.3.10 SOCIAL WELFARE SERVICES

Social welfare services in Atteridgeville-Saulsville Township are rendered by the Municipality, the Transvaal Provincial Administration and private welfare organizations. It was found that the existing private welfare organizations in the township also offered similar services at Mamelodi, and most of the statistical information obtained was collated for the two townships. As a result the activities and the objectives of these agencies will not be repeated in this presentation of the nature of welfare services existing in this township. Table 22 hereunder lists the types of welfare agencies operating in the township and a brief indication of their objectives.

## 5.3.10.1 TABLE 22

LIST OF WELFARE AGENCIES OPERATING IN ATTERIDGEVILLE-  
SAULSVILLE TOWNSHIP.

TYPE OF AGENCY	OBJECTIVES
1. Atteridgeville- Saulsville Municipality	To provide family welfare services to the residents and undertake suitable community work projects.
2. Transvaal Provincial Administration (Welfare Division)	To render statutory welfare services and community development projects in the surrounding areas.
3. Pretoria and Northern Transvaal Mental Health Society	To promote interest, understanding and growth of mental health in the community.
4. Child And Family Welfare Society, Pretoria	To protect the interests and the welfare of children and their families.
5. The South African National Institute for Crime Prevention and	To ameliorate the conditions that result in large scale criminality and to salvage

- |  |   |
|--|---|
| Rehabilitation of Offenders.   | those human beings who have engaged in criminal behaviour.                          |
| 6. Atteridgeville Society for the Care of the Aged.  | To initiate community projects designed to improve the quality of life of the aged. |
| 7. The Atteridgeville - Committee of the South African National Council on Alcoholism and Drug Dependence. | To awaken public responsibility to the problem of alcoholism and drug dependence.   |

The above-mentioned welfare organizations offer welfare services related to their fields of specialization. The residents of the township serve in the committees established by these organizations, which undertake suitable community projects.

**5.3.10.2 WELFARE SERVICES RENDERED BY ATTERIDGEVILLE-SAULSVILLE MUNICIPALITY.**

Atteridgeville-Saulsville Municipality has seven social workers in its employ. They are controlled by the Director of Welfare Services. These social workers practise all the methods of social work.

**(i) CASEWORK SERVICES**

The casework services provided entail a variety of cases ranging from marital problems to requests for material assistance. Cases which fall within the purview of private welfare agencies operating in the township are referred to these agencies. The following table reflects the types of cases handled during June 1988 at this welfare agency.

**TABLE 23**

**TYPES OF CASES HANDLED BY ATTERIDGEVILLE-SAULSVILLE  
MUNICIPALITY SOCIAL WORKERS DURING JUNE 1988.**

<u>TYPE OF CASE</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. Non-support	10	16,4
2. Marital Problems	27	44,3
3. Disabled Persons	1	1,6
4. Family Welfare	11	18,1
5. Financial Problems	3	4,9
6. Housing	1	1,6
7. Pre-marital problems	8	13,1
<u>TOTAL</u>	<u>61</u>	<u>100</u>

Most of the cases treated by Social Workers at the above-mentioned welfare agency are marital problems which comprise slightly less than half of the June caseload. These marital

problems are of different kinds, such as alcohol abuse, violence in the family, incompatibility and personality disorders.

The next highest category of cases handled at this agency entails family welfare services (18,1 percent), such as the counselling of uncontrollable children, who are reported by their parents. If the Social Workers are unable to resolve such cases, they are referred to Probation Officers who take the necessary statutory steps in terms of the Child Care Act, 1983 (Act No 74 of 1983), to commit such children to suitable institutions.

Another category which carries a significant caseload concerns non-support cases which comprise 16,4 percent of the total monthly caseload. Cases of this nature are rife in most Black townships because of other concomitant problems such as unemployment, pre-marital relations and extra-marital affairs.

The cases which are fewer according to Table 23 are those concerning the disabled, financial problems and housing problems. The latter cases are usually handled by the township manager, who has the authority to allocate residential accommodation.

**(ii) GROUP WORK SERVICES**

Atteridgeville-Saulsville Municipality welfare agency does not practise the method of groupwork extensively. The two types of groups run by Social Workers entail tuberculosis and cancer patients. The problems experienced by the participants suffering from these ailments are discussed. The next-of-kin of these patients are encouraged to be supportive to the family members suffering from these diseases and to encourage them to take the necessary medication.

**(iii) COMMUNITY WORK SERVICES**

In order to co-ordinate welfare services for disabled persons in the area, a Committee for the Disabled was established, consisting of the representatives of the Municipality, the Northern Transvaal Cripple Care Association, the Mental Health Society and Westfort Hospital. The formation of this committee is commendable because it has eliminated the overlapping of services for the disabled.

The Welfare Section is also responsible for the administration of Saulsville Old Age Home which admits homeless female aged persons. At the time of investigation this institution had 45 inmates.



### 5.3.10.3 VOLUNTARY ORGANIZATIONS

There are various voluntary organizations in Atteridgeville-Saulsville Township which function in accordance with the objectives agreed to by their members. Most of these organizations comprise women's groups which undertake different community activities. These organizations are the same as those which operate in Mamelodi. Members of these organizations meet occasionally to discuss common issues related to the objectives of their respective organizations.

The active voluntary organizations are the National Council of African Women, the African Housewives League, the Zenzele Young Women's Christian Association and the Young Men's Christian Association. There are also smaller women's groups which engage in various activities such as rotating credit. Burial societies which assist their members when they experience death in their families also exist. They are indigenous voluntary organisations which have been specifically formed to provide for the welfare of their members in times of crisis.

### 5.3.11 CULTURAL PRACTICES

People of different ethnic groups residing at Atteridgeville-Saulsville Township observe cultural traditions, norms and

mores peculiar to their particular group. Most of these practices have been influenced by the urban environment and are no longer being undertaken in their pure form. Some beliefs, however, persist, such as respect for ancestors, traditional healing and funeral rituals.

#### **5.3.12 CONCLUSION**

Atteridgeville-Saulsville Township is an autonomous residential area which is being developed in order to improve the quality of life of its residents. Like other urban townships, it has the characteristics of urban life, with typical problems such as delinquency, crime, illegitimacy, unemployment, alcoholism and housing. As a result of the influence of urbanisation, most of the residents of this township have lost their tribal ties. There are, however, some who maintain close links with their relatives in the rural areas, and even participate in the communal activities undertaken at their respective villages.

### **5.4 PROFILE OF SOSHANGUVE TOWNSHIP**

#### **5.4.1 LOCAL HISTORY**

Soshanguve Township is situated approximately 30 kilometres, North of Pretoria. This township was established in 1974

when the former residents of Walmansthal, and the surrounding White farms were resettled in this area. Due to the housing backlog at Atteridgeville, Mamelodi and Ga-Rankuwa, people from these townships were also allocated houses at Soshanguve.

#### **5.4.2 POPULATION**

According to information obtained from the Township Superintendent, the present population of Soshanguve is 101,200. At first the population was distributed according to various ethnic groups, which mainly comprised the Sotho, Shangaan, Venda, Zulu and Xhosa groups. Since 1987 consideration is no longer given to ethnicity when residential allocations are made. There is also a hostel population of 1,440 at Soshanguve. The total population of Soshanguve is slightly more than the populations of Mamelodi and Atteridgeville. This is due to the rapid population expansion and the crucial need for houses. As a result, new townships where houses are available attract many people from different areas.

#### **5.4.3 FORM OF LOCAL GOVERNMENT**

Unlike Mamelodi and Atteridgeville-Saulsville Townships, Soshanguve is administered directly by the government through

the Department of Development Aid, which is mainly responsible for housing and maintenance services. Other government departments operating in the area are the Department of Home Affairs which undertakes the issuing of identity documents. Welfare services in this township fall under the regional representative of the Transvaal Provincial Administration. These services were previously provided by the Department of Constitutional Development and Planning.

#### **5.4.4 HOUSING**

According to the office of the township superintendent, Soshanguve has approximately 19,000 housing units. Residents have an option of renting or purchasing the houses under the 99 year leasehold scheme. A large proportion of the houses are built in the customary four roomed fashion. There are also six-roomed houses which are occupied by the higher income groups. In order to alleviate the housing backlog which is a problem in most areas, residents are being encouraged to purchase plots and built their own houses. Building contractors are also putting up houses which are sold to residents who can afford them. Some residents acquire loans and others are subsidised by their employers to enable them to purchase these houses.

#### 5.4.5 EDUCATIONAL FACILITIES

Soshanguve Township has different types of educational institutions which provide education to the residents and people living outside the township. An overview of the statistical information regarding the educational facilities existing at this township is presented in the following table.

**TABLE 24**

**EDUCATIONAL INSTITUTIONS EXISTING IN SOSHANGUVE TOWNSHIP.**

Schools	Pre-School	Primary	High	Tech-nical	Teacher Training	Adult	Special	Bible College
Number	1	27	10	3	1	1	1	1
Pupils	60	27,358	10,899	690	980	1,548	260	94
Teachers	2	450	342	66	91	54	40	12
Ratio	1:30	1:60,80	1:31,87	1:10,5	1:10,8	1:28,7	1:6,5	1:7,8

According to the Circuit Education Officer, there is only one registered pre-school at Soshanguve. There are no proper statistics of creches which have been initiated by community members. Most of these creches-cum-preschools operate in church halls and private garages. Tsolomuzi Baby Care Centre is a private institution which serves as a day care centre for children between the ages of 6 months and 5 years. It is

run on a profit basis and the children who attend the Centre are charged R4-50 per day. This Centre has 50 children who are cared for by 3 adults.

A comparison of the figures of primary and high school pupils indicates that less than half of the pupils at primary schools in this township reach high school. There is thus a high drop out rate, which can be attributed amongst other things to the urban environment. This township has tertiary educational institutions in the form of the teacher training college, technical schools and the Bible college. The statistics of the adult centre suggest that there are many adults who are striving to improve their qualifications. This centre offers tuition from primary education up to matriculation.

#### **5.4.6 HEALTH FACILITIES**

Health services in Soshanguve are provided by two clinics which fall under the control of Ga-Rankuwa Hospital. These clinics treat all types of ailments and refer serious cases to the hospital. Medicos Centre for the Retarded operates on the premises of the clinic. Day care facilities are offered to 32 children and 40 adults at the centre. They are classified according to their functional ability. The centre is serviced by psychiatrists, nurses, psychologists and

medical doctors from Medunsa Medical School. The student medical doctors are involved in the project as part of their training.

#### 5.4.7 ECONOMIC FACTORS

Most of the residents of Soshanguve are employed at Rosslyn and Pretoria. They commute daily to their places of work. In order to encourage private initiative, a site has been set aside for small industries, which provide employment for a small percentage of the population. Some of the residents are employed by the state as teachers, nurses, and clerks and in various other capacities. There are also self-employed professional people such as lawyers, doctors, book-keepers and businessmen. The work population is approximately 70,000.

**TABLE 25**

#### **TYPES OF BUSINESSES EXISTING IN SOSHANGUVE TOWNSHIP**

<u>TYPE OF BUSINESS</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. General Dealers	37	16,7
2. Bakery	1	0,4
3. Cafes	18	8,2
4. Bank	1	0,4
5. Funeral Undertaker	1	0,4

6. Beer Depots	4	1,8
7. Bottle Stores	4	1,8
8. Dry Cleaners	5	2,3
9. Light Industries	30	13,5
10. Tailor	1	0,4
11. Green Grocers	3	1,4
12. Hair Dressers	2	0,9
13. Hotel	1	0,4
14. Wood and Coal Merchants	3	1,4
15. Milk Depot	1	0,4
16. Garages	4	1,8
17. Shoe Repairs	3	1,4
18. Brick makers	3	1,4
19. Hawkers	<u>±100</u>	<u>45,0</u>
<b>TOTAL</b>	<u>222</u>	<u>100</u>

As in most townships, the majority of businesses at Soshanguve comprise general dealers and cafes, 16,7 and 8,2 percent respectively. There are many hawkers in the township who sell fruit and vegetables. They make up slightly less than half of the total number of businesses. The high industries in the township are represented by radio and television repairers, carpenters, welders, tailors, and motor electricians.



#### 5.4.8 RECREATIONAL FACILITIES

Soccer appears to be the most popular recreational activity in this township. All such activities are coordinated by a sports officer who is attached to the office of the township manager. There are also various music and cultural groups in the township. The existing recreational facilities are listed in the following table.

TABLE 26

#### TYPES OF RECREATIONAL FACILITIES IN SOSHANGUVE TOWNSHIP

<u>TYPE OF FACILITY</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. Soccer Fields (Undeveloped)	7	30,5
2. Soccer Grounds	6	26,1
3. Soccer Stadium	1	4,3
4. Tennis Courts	2	8,8
5. Netball Grounds	2	8,8
6. Softball Ground	1	4,3
7. Gymnasium	1	4,3
8. Basketball Ground	1	4,3
9. Swimming Pool	1	4,3
10. Community Hall	1	4,3
<u>TOTAL</u>	<u>23</u>	<u>100</u>

The above table reflects that 50,0 percent of the recreational facilities at this township are for soccer. One third

of the soccer fields, however, still need to be developed. The other facilities, which seem inadequate when the population of the township is taken into consideration, are tennis courts (8,8 percent), netball grounds (8,8 percent), volleyball and softball which each make up 4,3 percent. Other recreational activities such as volleyball, boxing, badminton, karate, table tennis and dancing are carried out at the community hall. Table 27 gives an indication of the recreational clubs operating in this township.

**TABLE 27****EXISTING RECREATIONAL CLUBS IN SOSHANGUVE TOWNSHIP**

<u>TYPE OF CLUB</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
1. Soccer Clubs	21	42
2. Youth Clubs	11	22
3. Netball	3	6
4. Karate	3	6
5. Tennis	2	4
6. Boxing	2	4
7. Softball	2	4
8. Dancing	2	4
9. Basketball	1	2
10. Badminton	1	2
11. Table Tennis	1	2
12. Volleyball	1	2
<u>TOTAL</u>	<u>50</u>	<u>100</u>

The number of soccer players comprise more than four fifths of the total sports participants. This high number is due to the fact that each club has seven divisions which range from players under 10 to adult players. Each age groups participates in league games. Despite the high number of soccer clubs in this area, there is no professional soccer team which participates in the National Soccer League. Apparently, this is due to the stringent requirements imposed on amateur clubs before they can qualify to become professional soccer clubs.

According to the above table, karate seems to have a significant number of participants (5,9 percent). The various youth clubs in the area also seem to have a substantial following. Their activities vary from religious to cultural programmes such as modern dance, drama and various games. Netball is also becoming a popular sport in the townships. This is due to the fact that it has been introduced at most of the schools. The other types of sporting activities are undertaken on a smaller scale.

#### **5.4.9 SOCIAL WELFARE SERVICES**

##### **5.4.9.1. TRANSVAAL PROVINCIAL ADMINISTRATION**

Social Welfare Services in this township are rendered by three Social Workers attached to the Transvaal Provincial

Administration (Welfare Division). Because of the absence of private welfare organisations, as compared to Mamelodi and Atteridgeville Townships, the Social Workers carry out both statutory and non-statutory welfare services. Their caseload is collated with that of Probation Officers providing services at Atteridgeville, Mamelodi, and the neighbouring Pretoria areas. (See table 15).

The types of cases handled by the Social Workers entail marital problems, juvenile delinquency, foster care, adoption, divorce, psychiatric cases and the institutionalization of children, young people and the aged. Community services offered by this welfare agency entails the feeding of pensioners on pay day.

#### **5.4.9.2 SOSHANGUVE MENTAL HEALTH SOCIETY**

The only established private welfare agency in the township is the Soshanguve Mental Health Society which is a branch of the Pretoria and Northern Transvaal Mental Health Society. This agency operates in accordance with the objectives set by the National Council for Mental Health (See paragraph 5.2.10.5). There is one Social Worker attached to this Society. She works closely with a committee drawn from the residents of the township, and practices the three primary methods of social work.

**(i) CASEWORK SERVICES**

At the time of investigation the Social Worker had a caseload of 16 mentally retarded children. She counsels the parents of mentally retarded children to support them and enable them to cope with the tasks and demands of raising such children.

**(ii) GROUPWORK SERVICES**

The Social Worker runs two groups on mental health promotion. The major purpose of these groups is to offer training in life skills for self-development. The training includes knowing yourself, communication, assertiveness, goal setting, time management, productive problem-solving and stress management.

**(iii) COMMUNITY WORK**

The Soshanguve Mental Health Agency is involved in the development of a special care unit for severely retarded children, who are not educable. The educable mentally retarded children are cared for at Medicos Centre which operates under the auspices of the Medical University of Southern African. Presently there are 17 children in the project who are looked after by one housemother. In order to raise funds to support this project, the Social Worker and her committee organised a fun run and a glamorous granny

contest.

#### **5.4.9.3 SELF-HELP ORGANIZATIONS.**

The existing self-help organizations at Soshanguve are the National Council of African Women, the African Housewives League, Tize Women's Club and various women's church groups. In addition there are a number of indigenous self-help organizations in the form of burial societies, which are the subject of this study.

#### **5.5 CONCLUSION**

It is evident from the above exposition that the form of local government operative at Mamelodi and Atteridgeville Township is the same. The residents of these townships also share an almost similar way of life. Soshanguve, on the other hand differs from these townships mainly because of the direct involvement of government departments in its administration. All three townships are experiencing huge housing problems. There are building programmes in all of them in order to overcome this problem. As indicated, there are various self-help organizations in these townships which have the common purpose of resolving or alleviating social problems encountered by the residents. There are also many burial societies operating in these townships at the present time.

**CHAPTER 6****THE FOUNDING OF BURIAL SOCIETIES AND THE NATURE OF THEIR MEMBERSHIP.****6.1 INTRODUCTION**

This chapter depicts the various types of people who founded the burial societies investigated in this study. The areas of operation of these societies and the extent to which they are affiliated to larger bodies are also outlined. This chapter further explores the nature of these societies when they originated, the period for which they have been in existence and their registration. Facts about the growth of their membership and the characteristics of their membership are also presented.

**6.2 CLASSIFICATION OF PERSONS WHO ESTABLISHED THE BURIAL SOCIETIES INVESTIGATED.**

Burial societies are formed by different types of people under varying circumstances. In order to obtain insight into the manner in which societies in this study were established, respondents were requested to indicate the types of persons who were instrumental in the founding of their societies. Table 28 below reflects the responses obtained in this respect.

TABLE 28

TYPES OF PERSONS WHO ESTABLISHED THE BURIAL SOCIETIES  
INVESTIGATED.

<u>TYPE OF PERSON</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. People living in the same neighbourhood	26	43,3
2. Private person	20	33,3
3. People related to each other	7	11,7
4. People working together	2	3,3
5. People belonging to the same profession (Occupational Group)	2	3,3
6. People or an organisation outside the community	1	1,7
7. People belonging to the same church	1	1,7
8. Uncertain	1	1,7
9. A professional person in social services	-	-
10. People originating from the same area.	-	-
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table reflects that nearly half (43,3 percent) of the burial societies in this study were founded by groups of persons living in the same neighbourhood. This is mainly due



to the fact that Blacks generally expect people who live together to help each other in many respects, especially when one of them experiences a crisis situation such as death in the family. This practice is embedded in their culture. Thus most people do not rely solely on their relatives in the resolution of their daily problems, especially because kinship assistance is sometimes not practicable when relatives reside far away. This situation is predominant in the South African urban areas because Blacks who migrate from rural areas and settle in the urban areas continue to maintain links with their rural relatives. The latter are, however, sometimes not easily available when their urban relatives experience crisis situations such as the death of a family member. It is therefore desirable that people should maintain and cherish good relationships with their neighbours, so that they should be able to use them as resource persons when problems arise.

Neighbours do tend to rally around each other in times of crisis and offer each other much needed support. In order to ensure that the type of support given, in matters related to death, is uniform and co-ordinated, people living in the same neighbourhood ultimately establish burial societies. Caplan (1976) aptly refers to this phenomenon as social aggregates which consist of continuous or intermittent links with significant individuals, networks, groups, or organizations,

which fortify and augment the adaptive capacity of persons and families exposed to acute life crises.

Ndlovu (1987, p10) states:

"Most burial societies have a policy of 'one hand washes the other'. This simply means that a member gets as much sympathy and service as she gives to the other members during their time of grief".

The founding of burial societies by neighbours is vividly portrayed in the following account by one member.

"A few families had just moved into new houses whose rents were sky high when Mr Mkhize, a neighbour, passed away. His family wanted to give him a decent burial but had no money. They did not belong to any burial society nor did they have insurance. So, a few of us got together to donate something to help bury our neighbour.

In the Mkhize dilemma we mirrored ourselves for it could have been any of us. That is when the idea of forming a burial society hit us". (Ndlovu, 1987, p11).

One third (33,3 percent) of the societies studied were initiated by a private person, who mobilised others to

establish a self-help organization designed to assist members when death occurred in their families. The general problem recognised by such persons was that bereaved people in their neighbourhoods did not receive sufficient support when they experienced a crisis related to death. In the absence of an organization, people did not feel committed to make substantial or adequate financial contributions, or to offer the bereaved person the necessary support. As is customary, they only contributed a nominal amount. Such people turned up on the day of the funeral, after the bereaved person had struggled with minimal support, to make the necessary funeral arrangements. Thus many persons initiated burial societies to counter this kind of situation.

The above manner of establishing burial societies is in many respects similar to the findings of Katz (1970) in his work on the evolution of self-help groups. He discerned a "natural history" of five stages or phases in the growth and development of these organizations, which are;

1. Origin.
2. Informal organization.
3. Emergence of leadership.
4. Beginnings of formal organization.
5. Paid staff workers and professionals.

Most burial societies in Black Townships are at the fourth stage. They are formal organizations which do not have employed staff. They rely largely on the voluntary services offered by their members.

Table 28 also shows that slightly more than one tenth (11,7 percent) of these societies were founded by people related to each other. These types of societies are popular because traditionally relatives support each other in times of crisis. In most situations, however, especially in instances where the relatives are not formally organized, they tend to be available immediately when the death of a family member is announced, and up to the time of the funeral. Thereafter they often withdraw, leaving the bereaved person, in certain cases, with insufficient support.

In referring to the above-mentioned phenomenon, Stephens (1972) states that firstly there is gradual withdrawal of the family's social network, which had been active and helpful in the initial period of bereavement. Secondly, there is isolation of the bereaved by friends. He further states that this situation is aggravated by the lack of training and sensitivity on the part of professionals who deal with grieving people and the unavailability of "specialists" and "volunteers" to help the bereaved.

Caplan (1976, p275) rightly mentions that; "Intervenors should ensure that the helpful interactions continue after the acute phases of the crisis have passed, when the volunteering spirit usually dies down, but when the needs for continuing support by the stricken families may continue, or even increase as they struggle to adjust to the long-term consequences of their tragedy". The purpose of this continuing contact is to provide emotional support, cognitive guidance, and concrete help with crisis related tasks.

Relatives who have formed burial societies, thus ensure that they grant each other adequate financial and emotional support during times of bereavement. Members are obliged to make uniform financial contributions when death occurs. In some cases these contributions are collected in advance and saved for this purpose.

A few burial societies (3,3 percent) were initiated by people working together. Apparently there are less societies of this nature. This can be attributed to the fact that people who work together live in different localities. As a result, they find it difficult to form a cohesive group outside the work situation. The other factor is that some employers do not encourage the establishment of organisations within their companies. They fear that such bodies have a potential of

expanding activities to include adverse reactions to unsatisfactory working conditions. This phenomenon was also found by Gosden (1973, p14) in his study of friendly societies. He wrote:

"Where a majority of the members of a local friendly society belonged to a single industrial occupation, there was an obvious possibility that the society would become involved in industrial disputes".

It should, however, be mentioned that some employers encourage the establishment of self-help organizations within the work situation. They regard this activity as part of their social responsibility programme and assist such bodies to attain their objectives.

3,3 Percent of the societies were established by people belonging to the same profession. This low percentage implies that there are few burial societies of this nature. The inference that can be drawn from this finding is that professional associations normally have broad objectives related to the activities of their profession. This often includes paying homage to their deceased members. It is thus not essential for such associations to focus their activities on the ways and means of assisting their bereaved members.

Only one burial society was formed by persons or organizations outside the community. This is an indication that in most instances people are not prompted by external factors to establish such organizations. They are on the contrary motivated by the reality of the circumstances in which they live.

One society was started by people belonging to the same church. The reason for this situation is that churches play a significant role in giving their members spiritual support in times of bereavement. This activity supplements the emotional support provided by burial societies to their members. Hence many people are not motivated to form such organization within the existing church structure. They regard this as a duplication of services.

### **6.3 AREAS IN WHICH BURIAL SOCIETIES STUDIED OPERATE.**

Burial societies usually specify in their constitutions or regulations, the area in which they operate. This is, however, a flexible arrangement which is often changed due to the mobility of people. As a result, in most situations the services of a burial society are not confined to the township in which the society is based. Table 29 below reflects the areas in which the societies in this study operate. It was not possible to study exhaustively the different areas in

which these societies operate. Hence areas outside the three townships have been designated as other areas.

TABLE 29

## AREAS IN WHICH BURIAL SOCIETIES IN THIS STUDY OPERATE

AREA(S)	FREQUENCY	PERCENTAGE
1. Mamelodi	10	16,7
2. Mamelodi, Atteridgeville, Soshanguve	10	16,7
3. Soshanguve	9	15,0
4. Atteridgeville	8	13,3
5. Soshanguve and other areas	5	8,2
6. Atteridgeville and other areas	4	6,7
7. Mamelodi, Atteridgeville, Soshanguve and other areas	4	6,7
8. Mamelodi and other areas	3	5,0
9. Mamelodi and Atteridgeville	2	3,3
10. Mamelodi and Soshanguve	2	3,3
11. Mamelodi, Atteridgeville and other areas	1	1,7
12. Mamelodi, Soshanguve and other areas	1	1,7
13. Atteridgeville, Soshanguve and other areas	1	1,7
<b>TOTAL</b>	<b>60</b>	<b>100</b>



According to the above table, 16,7 percent of the burial societies operate only in Mamelodi. Another 15 percent and 13,3 percent operate in Soshanguve and Atteridgeville respectively. These are societies which offer services to members residing within the mentioned townships, and do not accept members from other areas.

The table also reveals that 16,7 percent of the societies operate simultaneously in the three townships. They thus accept membership from persons living in any of the three townships, and possibly also from other areas. This is due to the fact that there is a high rate of mobility amongst the residents of the three townships, brought about by factors such as marriage, residence, familial circumstances or employment opportunities. Consequently people who belong to a particular burial society and are compelled by circumstances to settle in another township, or another area, continue with their membership if they are still interested in the society. In most instances they are reluctant to terminate their membership because of the investments they have already made in the society in terms of contributions. One condition normally made by burial societies on members who do not reside in the area in which the society is based, is that they should make the necessary efforts to attend the scheduled meetings of the society. They are also required to pay their dues promptly so that they should not disrupt or

inconvenience the normal operations of the society. It is thus not unusual to see people travelling long distances in order to attend meetings of burial societies, and fulfilling their obligations to these societies.

Social Workers who were interviewed in this study, mentioned that they have experienced incidents where spouses complain that their partners have a tendency to return home late or stay overnight when attending the meetings of burial societies which are based in areas far from their homes. This is an indication that membership of such societies sometimes creates family tensions, when the persons concerned behave irresponsibly.

Table 29 further depicts that a smaller percentage (6,7 percent) of the societies situated in the three townships, also extend their services to other areas. This is largely due to the fact that many members of burial societies maintain ties with their rural relatives. Some register these relatives as beneficiaries in the event of their death. One typical situation is the case of a member whose parents are deceased and is required by his society to register two relatives who will replace his parents. This provision is made by some societies to give all their members equal chances of claiming benefits. In such circumstances members of societies have a tendency to register relatives who are

dependent on them for a living, or who live in unfavourable circumstances in the rural areas. Their aim is to receive financial support from the society in the event of the death of such persons. This will enable them to shoulder the financial responsibilities of burying such persons. This characteristic of societies clearly demonstrates the welfare nature of their activities, by making it possible for members to cater for their less fortunate relatives. This is especially important, in the light of the present unfavourable economic climate which makes it extremely difficult for people to provide sufficiently even for their own needs.

There are, however, many instances in which burial societies are abused through the above arrangement. Some members register very old and sickly relatives as beneficiaries. Their objective being to increase their chances of claiming benefits. Sometimes the persons registered are not their direct dependents. As a result when such a person dies, the member accordingly claims benefits and uses the funds obtained for other purposes.

Some respondents in this study indicated that their societies have identified the above element of abuse in their operations. In order to counter this problem, when a member reports the death of a relative who does not reside

in the area, society members accompany him to the funeral of the reported person. This is done to ensure that a legitimate claim has been made, and that the benefit received from the society is used for the purpose for which it was intended.

#### 6.4 AFFILIATION OF BURIAL SOCIETIES TO LARGER BODIES

Respondents were requested to indicate if their societies were functioning independently or were part of a larger body. The following table shows the extent to which societies have ties with larger bodies which promote their objectives.

TABLE 30

#### AFFILIATION OF BURIAL SOCIETIES TO LARGER ORGANIZATIONS.

TYPE OF SOCIETY	FREQUENCY	PERCENTAGE
1. Independent Body	57	95
2. Part of a larger body	3	5
TOTAL	60	100

According to table 30 nearly all (95,0 percent) the burial societies studied function as independent organizations not affiliated to an umbrella body. This characteristic of societies reveals that they rely heavily on experiential knowledge in conducting their affairs, because they do not

receive guidance from well established larger bodies, which might also be benefitting from the input of professionals. Borkman (1976, p446) defines experiential knowledge as;

".... truth learned from personal experience with a phenomenon rather than truth acquired by discursive reasoning, observation, or reflection on information provided by others".

Borkman further states that sometimes experiential knowledge supersedes professional knowledge because it is based on what the individual has gone through. This type of knowledge is emphasised in the Latin proverb "Ruperto experto credite" ("Believe Rupert, who's been through it").

Most societies consist of persons who share the same concern. They can thus be regarded as being made up of individuals who are peers by virtue of their experiential knowledge about the shared problem; which is the provision of support to bereaved members. They therefore use their experiential expertise in conducting the affairs of their organization. Silverman (1980) identified the following characteristics of self-help groups such as burial societies. These characteristics demonstrate their relative independence.

1. They have developed an organizational structure, with officers, a governing body, and procedures for continuity of the organization.
2. The members determine all policy and control all resources. They are both the providers and recipients of the services.

The above feature of burial societies is a major positive factor, because their resources are not controlled by external agents, as in the case of burial insurance companies. The members of the latter companies pay premiums, but have no control over the resources of the organization. Being the providers and recipients of services, burial societies are able to determine the quality of services they render to their members. They also continually strive to improve the benefits enjoyed by members, by for instance raising subscription fees from time to time. This enables them to pay members realistic condolences related to the prevailing cost of living.

Fuchs (1968) regards this feature of self-help organizations as consumer intensivity. It refers to a situation where the productivity of the provider depends on the consumer. As the providers and consumers of their services, the productivity of burial societies is greatly enhanced by organizing their

activities in a way which involves members more fully in the provision of services.

Only 5,0 percent of the respondents in this study mentioned that their societies are affiliated to a larger body. Further probing revealed that the larger bodies referred to are the Mapulana Burial Society, Women for Business and the National Council of African Women. With the exception of Mapulana Burial Society, the other two organizations have broader objectives, besides being involved in supporting their bereaved members. For instance the National Council of African Women has been in existence for many years, and concerns itself with national issues which affect women.

Richardson (1983, p203) found the above characteristic of burial societies to also be present in other types of self-help groups. She describes this diversity of self-help groups as follows;

"Some are small, unaffiliated to any larger body, and surprisingly ephemeral. Others are sizeable and enduring organizations with large numbers of members at the local level and a well developed national structure".

#### **6.5 ORIGIN OF BURIAL SOCIETIES.**

There are burial societies which were originally

organizations established for other purposes. In the course of time, these organizations became increasingly involved in the activities of a burial society. Other organizations were initiated with the express purpose of fulfilling the objectives of a burial society. The following table shows the origin of the societies studied.

TABLE 31

## NATURE OF THE ORIGIN OF BURIAL SOCIETIES

ORIGINAL ORGANIZATION	FREQUENCY	PERCENTAGE
1. Burial Society	50	83,3
2. Women's Club	5	8,3
3. Rotating Credit Association	3	5,0
4. Social Club	1	1,7
5. Business Women's Club	1	1,7
<b>TOTAL</b>	<b>60</b>	<b>100</b>

The above table reveals that more than four fifths of the societies in this study were originally established for the purposes of assisting their bereaved members. Only 16,7 percent were initially formed for other purposes. This finding manifests the popularity of burial societies in the Black townships studied. More and more people are creating these types of organizations. They have realised the benefits that are derived from these types of self-help groups.



There are also organizations which initially had different objectives but are now operating as burial societies. It was found that some of these organizations started as Women's Clubs, Rotating Credit Associations, and Social Clubs. Due to changing circumstances and the interests of their members, their objectives were transformed into those of burial societies. It should, however, be stated that some of them are still pursuing their original objectives to a lesser degree. For instance some have combined the activities of helping their bereaved members, with those of a rotating credit association, whereby members receive financial contributions made in turns. The amount contributed is determined by the members of the organization.

One respondent who belongs to a large society, which has 300 members indicated that members are visited in turns. During such visits each member contributes an amount of R1-00, which is given to the host. Another respondent stated that at their monthly meetings, members contribute R20-00 each. The total amount received is then given to two members whose turn is due. It can be seen that these societies have combined rotating credit with their normal activities.

One other respondent mentioned that at their monthly meetings, three members are given contributions which they would have received if they had a death case. The

recipients are expected to save this money in anticipation of death. They are however, allowed to use their discretion, if they want to use the money received for other purposes. This society is unique because members are given equal opportunities of claiming benefits. This is not left to chance, as it is the case in other societies. In the latter societies, some members contribute for very long periods without being entitled to benefits. It is possible that they might lose large amounts of money in the process.

Kuper and Caplan (1944, p184), whilst recognizing the benefits of rotating credit, mention the disadvantage of such an arrangement as follows;

"Though large sums of money are put into circulation, the actual purchasing power of this money is in most cases nil. Once a member has had a turn, the demands made on him are particularly heavy, and the greater part of his proceeds must be reserved to meet future commitments".

#### **6.6 PERIOD OF EXISTENCE OF BURIAL SOCIETIES**

Table 32 below reflects the period for which the societies in this study have been operating. It will be noticed that in recent years, the formation of burial societies has gained momentum.

**TABLE 32**  
**PERIOD OF EXISTENCE OF BURIAL SOCIETIES**

<u>NUMBER OF YEARS IN EXISTENCE</u>		<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1.	0 -3	9	14,9
2.	4 -7	18	30,1
3.	8 -11	19	31,5
4.	12-15	8	13,3
5.	16-19	2	3,4
6.	20-23	1	1,7
7.	24-27	2	3,4
8.	28-31	-	-
9.	32-35	1	1,7
<u>TOTAL</u>		60	100

The above table shows that nearly one third (31,5 percent) of the societies studied have been in existence for more than seven years. This is a clear manifestation that burial societies have come to be a permanent feature of urban townships. The fact that they are able to sustain their activities for so many years and, in the process, increase their membership is confirmation of the satisfaction experienced by members. This is mainly due to the benefits they derive through their involvement in the activities of these associations.

Riessman (1976) states that there are subjective reports of the members themselves to the effect that they have been helped by the group experience in self-help groups. Riessman believes that while continued membership does not necessarily indicate that members of self-help groups are benefitting, it does imply that they are obtaining some satisfaction. One other significant characteristic which demonstrates the value of these types of organizations is that their membership does not only comprise people who have in the past experienced difficulties relating to death in their families. Some respondents stated that they had never experienced such problems, but had joined to satisfy both their manifest and latent needs. Hall (1987) in his study of burial societies in Harare, agrees that the number of these self-help groups and their continuity over long periods of time is an indication of their appeal, popularity and success in their activities.

It was also found that only 14,9 percent of the societies in this study have been in existence for three years. This finding suggests that people in the townships studied tend to join the existing societies and those belonging to the old societies are not leaving them to form new societies because their needs are satisfied.

Table 32 reveals that there are fewer societies which are more than fifteen years old. Apparently prior to this period

the needs which are presently fulfilled by burial societies were satisfied in other ways. It is assumed that most Black people had burial insurance policies during this period. Due to dissatisfactions experienced with the services provided by burial insurance companies, which probably did not offer them the expected benefits when death struck, and the impersonal manner in which these companies rendered their services, people started forming burial societies and controlling the quality of services provided to their members.

#### 6.7 THE REGISTRATION OF BURIAL SOCIETIES

An attempt was made to determine the extent to which burial societies are registered or recognised by the existing authorities. The following table reflects the responses received on this issue.

TABLE 33

#### THE REGISTRATION OF BURIAL SOCIETIES BY VARIOUS INSTITUTIONS.

TYPE OF INSTITUTION WITH WHICH REGISTERED	FREQUENCY	PERCENTAGE
1. Local administration office	4	6,7
2. Church	4	6,7
3. Government Department	3	5,0
4. Welfare Agency	3	5,0
5. Undertaker	3	5,0
6. Not registered	43	71,6
<b>TOTAL</b>	<b>60</b>	<b>100</b>

According to the above table nearly three quarters (71,6 percent) of the societies studied are not registered with any authority. They are operating autonomously. A few respondents indicated that their societies are registered with the organizations listed in the above table. At the moment there is no proper legal provision for the registration of burial societies. Most of them, however, do seek registration, especially if it will be accompanied by benefits such as recognition, professional guidance and channels for the resolution of conflicts.

During October 1988, the writer was invited by Social Workers based in Mankweng, Lebowa, to address the members of various burial societies on how to draw up a constitution and how to conduct meetings effectively. At this gathering, which was well attended, members expressed a strong desire to have their organizations registered. Although they appreciated the initiative and the positive gesture of the Social Workers, they regarded registration as their top priority. They made a plea that this issue be given urgent attention.

Borman (1976) comments about the above situation by stating that most indigenous support groups are not legally recognised institutions in the society. He attributes this non-recognition to the fact that most self-help groups are not classified as profit-making or non-profit making

organizations. Tax (1976) suggests that this situation be corrected and that these indigenous groups be provided with a new legally recognised status. He further states that self-help organizations should be recognized for the unique contribution they are making in fulfilling major needs in our society. These needs are not being met by existing recognised agencies and institutions.

It is the view of the investigator that legal recognition of self-help organizations such as burial societies will make it possible for the authorities to keep statistics of such organizations. They will also obtain more insight into their activities and enhance their functioning through appropriate professional intervention. This is especially important because burial societies are a significant feature of social life in most Black Townships.

#### **6.8 CLASSIFICATION OF THE MAJOR ACTIVITIES OF BURIAL SOCIETIES.**

Respondents were requested to classify the organizational features which best describe the activities of their group. Their varied responses are shown in the following table.

**TABLE 34**  
**CLASSIFICATION OF THE MAJOR ORGANIZATIONAL ACTIVITIES**  
**OF BURIAL SOCIETIES.**

<b>TYPE OF ACTIVITIES</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1. Burial Society	52	86,5
2. Women's Club	4	6,7
3. Welfare Organization	1	1,7
4. Rotating Credit Association	1	1,7
5. Social Club	1	1,7
6. Savings Club	1	1,7
<b>TOTAL</b>	<b>60</b>	<b>100</b>

More than four fifths (86,5 percent) of the respondents regarded the activities of their organization as being essentially those of a burial society according to the above table. As stated earlier, some of these societies combine the activities of a burial society with those of a rotating credit association. There is thus an overlapping of activities, although basically these organizations regard themselves as burial societies.

Four respondents described their organizations as being women's clubs, although they also performed the functions of a burial society. Only 6,8 percent of the respondents



regarded their activities as conforming to those of a welfare organization, rotating credit association and a social club respectively. It can thus be concluded that most organizations formed for the purpose of assisting their bereaved members, regard themselves as burial societies. Only a few view themselves as being other types of organizations besides being burial societies.

Although most societies have many common features, such as being concerned with mutual assistance, each society seems to have developed a dynamic character of its own. This is due to the many inherent factors which are different from those obtaining in other societies. This is typical of many other types of self-help groups. In referring to this phenomenon of self-help groups, Silverman (1980, p129) writes;

"Each group also has unique features depending on the personalities of its members, their social and political outlooks, the particular demands of or difficulties inherent in the problem with which they are concerned, and so on".

#### **6.9 THE SIZE OF THE BURIAL SOCIETIES STUDIED.**

In order to determine the growth of burial societies over the years, respondents were requested to indicate the number of persons who launched their particular societies. The

following table reflects the initial membership of these societies.

TABLE 35

NUMBER OF PERSONS WHO LAUNCHED THE BURIAL SOCIETIES  
STUDIED

<u>NUMBER OF INITIAL MEMBERS</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Below 9	17	28,4
2. 10-19	24	40,1
3. 20-29	10	16,7
4. 30-39	5	8,4
5. 40-49	1	1,7
6. 50-59	2	3,4
7. 60-69	-	-
8. 80-89	-	-
9. 90-99	-	-
10. 100-109	-	-
11. 110-119	-	-
12. 120 and over	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

According to the above table slightly more than two fifths (40,1 percent) of the burial societies studied, had between 10 and 19 members when they were launched. This is an indication that people who establish societies make an

attempt to recruit other persons before they operate. Less than a third of the societies (28,4 percent) had fewer than ten persons when they started. 16,7 Percent had between 20 and 29 members. Only one society had between 110 and 120 members when it was launched. Apparently the latter society consisted of persons who had already established an organization with different objectives, and came to include the assistance of bereaved members as one of their activities.

Like most self-help groups, such as Alcoholics Anonymous, burial societies have a system of sponsors for new members. This makes it easier to get new members involved. A new member is usually introduced by a sponsor or an acquaintance who recommends him to the group, explains the activities of the organization and is available as a friend during difficult times. This individual support is supplemented by regular meetings at which there are discussions about the activities of the organization. Generally new members are expected to comply with the existing rules of the society. Musi (1988, p39) describes this characteristic of societies as follows:

"The structure of burial societies is such that there is peer pressure on each member to meet his or her commitments to the group. That pressure makes members remain committed to the

group. That is why burial societies won't accept strangers as members. You have to be known by some members of the society".

**TABLE 36**

**PRESENT NUMBER OF MEMBERS OF BURIAL SOCIETIES STUDIED.**

<u>NUMBER OF MEMBERS</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Below 9	-	-
2. 10 - 19	11	18,2
3. 20 - 29	17	28,1
4. 30 - 39	13	21,7
5. 40 - 49	3	5,1
6. 50 - 59	6	10,0
7. 60 - 69	3	5,0
8. 70 - 79	1	1,7
9. 80 - 89	2	3,4
10. 90 - 99	-	-
11. 100 -109	-	-
12. 110 -119	-	-
13. 120 and over	4	6,8
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Table 36 reflects that less than one third (28,1 percent) of the societies studied have between 20 and 29 members at the moment. About one fifth (21,7 percent) of the societies have

between 30 and 39 members. Only four societies had a membership exceeding 120.

A comparison of the latter table with table 35 shows that there has been a steady increase of the members of burial societies over the years. As a result there are presently more societies with a membership ranging between 50 and 99 members. Even those societies whose members exceed 120 have increased. This is another indication of the popularity of these types of organizations in Black Townships.

The above findings also imply that most societies prefer to have a reasonable number of members, so that they should be able to exercise effective control over their activities. They also desire to minimise problems which might be caused by having a large membership.

Riessman (1976) alludes to this need by most self-help groups to operate effectively, by stating that the members of such groups regard them as stimulating, because they give them an opportunity to feel and use their own strengths and to have control over their own lives.

#### **6.10 SEX COMPOSITION OF THE MEMBERS OF BURIAL SOCIETIES**

The sex composition of the members of burial societies

differs from one society to the other. The following table depicts the composition of the members of burial societies in terms of sex.

**TABLE 37**

**SEX COMPOSITION OF THE MEMBERS OF BURIAL SOCIETIES**

<u>SEX</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Men	-	-
2. Women only	41	68,3
3. Both men and women	19	31,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table shows that over two thirds (68,3 percent) of the members of societies in this study are females. This situation affirms the fact that more women are involved in the activities of self-help groups than men. In his study of the psychological processes entailed in the activities of self-help groups, Levy (1976, p315) remarked as follows;

"The other observation of interest is that, with the exception of AA, the membership of all other self-help groups was either exclusively or predominantly female".

Levy further states that in most instances the success achieved in recruiting men seems to be very limited. He

attributes this phenomenon to the influence of cultural factors, because it is unlikely that the problems with which these groups deal are less prevalent among men than among women. It could be that men are less able to publicly admit their need for help or they do not regard self-help groups as likely to be effective in meeting their needs. There is therefore a need for research to determine the attitude of men towards self-help groups. Such an investigation might furnish cogent reasons for the low involvement of men in self-help movements. One possible reason, regarding this lack of involvement of men, amongst Blacks, is that traditionally men prefer to discuss matters which are of concern to their lives in the absence of females. This explains why most women's groups do not make provision for the acceptance of male members in their groups and vice versa.

The investigator obtained the following varied answers from the respondents in this study regarding the involvement of a greater number of women than men in the activities of burial societies.

1. Women provide essential labour during funerals, hence their high involvement in the activities of burial societies.

2. Women are more visible as members of burial societies because they wear uniform. Although men are also involved, they are less visible.
3. Women are better able to organise themselves into groups than men are.
4. Men participate more actively in social groups which provide them with pleasure, than in groups which deal with more serious issues such as death.
5. When there is a major problem such as death in the family, people look upon the female to resolve that problem, while the male occupies the backseat. Hence the desire of more women to become members of burial societies.
6. Men are family heads only in theory, and when it comes to practical issues such as arranging a funeral, females play a more prominent role.
7. Only the smaller burial societies are being run by females. Most of the societies with a large membership are controlled by males.

The above remarks made by the respondents seem to confirm



that women are more active in the activities of burial societies than men. It should, however, be mentioned that due to the increasing popularity of societies, more men are becoming involved in their activities.

Almost one third (31,7 percent) of the societies in this study had a heterogeneous membership. In most of these societies this type of situation was probably caused by the fact that when a member died, or was unable to attend meetings due to unavoidable circumstances, he or she was replaced by the spouse at the society. Thus despite the fact that many societies initially had a homogeneous membership, they gradually became heterogeneous due to the changing circumstances of members. It can be assumed that most of them had to amend their original constitutions in order to make provision for developments which occurred, such as the death of the founder members.

Although table 37 does not reflect societies which have a membership of males only, some respondents indicated during interviews that such societies do exist, although they are outnumbered by societies with female membership.

#### **6.11 AGE RANGE OF THE MEMBERS OF BURIAL SOCIETIES**

In response to the question regarding the age range of the

members of societies; all the respondents stated that their members comprised people belonging to different age groups. Generally, it was found that the age range was approximately between 25 years and 65 years. The respondents further indicated that there are societies which consist of members who fall within a specific age range, for example, young persons between the ages of 20 and 30 years. Such societies include in their operations rotating credit and entertainment activities.

Because of the overlapping in the ages of members of burial societies, it was not possible to compile a table reflecting specific percentages of the various age groups.

#### **6.12 THE MARITAL STATUS OF THE MEMBERS OF BURIAL SOCIETIES**

It was found that the societies studied had members of varying marital statuses. Most of the members are married. There are also those members who are widows, divorcees and unmarried mothers. The latter category comprises mainly single parents who take precautions to ensure support in crisis situations. It is understandable that most unmarried mothers join burial societies because they carry responsibilities which are normally shared between husband and wife.

None of the societies investigated had single persons who did not have children. It can thus be concluded that societies are largely regarded as a means of providing security to people and their offspring. Single persons without children do not feel a compulsion to join these organizations, because they do not have the same responsibilities. The majority of members (83,0 percent) in the study made by Hall (1987) gave "financial security" as their first priority for joining burial societies. Hall further found that the maintenance of tribal/regional links received second priority. Entertainment and social activities, third priority, and a sense of group belonging fourth priority.

### 6.13 CLASSIFICATION OF BURIAL SOCIETIES

Burial societies generally consist of people belonging to particular community groups. The various societies in this study were categorised to determine the extent to which their members belonged to specific groupings in the community.

TABLE 38

#### CLASSIFICATION OF BURIAL SOCIETIES IN TERMS OF SOCIETAL INSTITUTIONS.

<u>CATEGORY OF SOCIETY</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Neighbourhood group	37	61,7
2. Women's Club	10	16,6
3. Kinship group	3	13,3

4. People working together	3	5,0
5. People belonging to the same church	1	1,7
6. People belonging to the same home- <u>land</u>	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Slightly less than two thirds (61,7 percent) of the societies studied comprise people who live in the same neighbourhood. This situation tends to counter the negative effects of urbanization, one of which is secondary relationships. Such relationships make it difficult for people to enlist the help of others in times of crisis. Cormack (1983) in his studies of burial societies in Zimbabwe also noted that they are a product of urban living. Most of them evolved with a view to aiding the migrant from the rural areas who finds himself facing problems in a strange and hostile environment.

The fact that most of the societies in this study consist of people living in the same neighbourhood, is also an indication that many Black people have settled permanently in the urban areas. As a result they identify less with the rural areas from which they originate. The present political development in South Africa which recognises the permanence of Blacks in the urban areas is apparently also having an influence on the nature of burial societies. Consequently societies which are made up of migrants from the rural areas

seem to be decreasing. Only one society in this study fell into this category.

It should, however, be mentioned that one of the significant functions of societies comprising people from the same area, is that members have been helped to maintain some of their traditions and cultural values. This is a result of the frequent social contact of such persons. These members are also able to arrange their funerals in accordance with their cultural customs because of their homogeneous membership. It can therefore be inferred that with the increase of societies with a heterogeneous membership, there is no longer a strict observance of cultural practices and traditions by the members of societies, when arranging funerals. Most of their activities are influenced by the prevailing urban conditions. The manner in which a particular funeral is conducted depends mainly on the extent to which the family of the deceased has been urbanized. This phenomenon tends to blur any studies which seek to focus on cultural matters, because of the growing impurity of cultural practices. Referring to this issue, Du Toit (1969) states that in studying any aspect of the culture or any social institution in this country, the researcher has to keep sifting the traditionally African from the changes brought about by the Whites. This is mainly caused by the fact that Blacks who settle in urban areas have to adjust to a variety of economic and environmental pressures which are completely alien to them.

In establishing the degree of urban commitment of the members of burial societies in Harare, Hall (1987) took into consideration factors such as the length of time members had lived in an urban area, the member's family situation, ownership of a house, land and livestock in rural areas and how often members visited their rural homes. He found that the majority of members appeared to have very few or no ties with the rural areas and that they were highly urbanised. Although in this study, the above-mentioned factors were not explored, it can be assumed that they are also applicable to the members of burial societies in this country.

13,3 percent of the societies consisted of persons who are related to each other. Although the family as a natural support system plays a significant role during crisis situations, many families have realised that they need to formalise the type of assistance they give to each other. This is done to ensure that they provide their next of kin with adequate support in times of crisis. As a result many families have formed kinship burial societies which are in many respects similar to the other types of burial societies. Their members make regular contributions and funds are saved and made available when a member or his registered dependent dies. Some of them also own common property.

Vachon and Stylianos (1988) have made an interesting observation, which is relevant to kinship burial societies. They warn that the structure of a social network may facilitate or interfere with the provision of social support. They regard one important variable in this instance as network density, which refers to the extent to which members of a social group know and contact one another. They further distinguish between high and low density networks, which have differing effects. High density networks, such as relatives who are close to each other, increase the possibility that, in stressful life events involving loss, several group members may concurrently experience distress - a condition termed "network stress". In such situations, network members may not have the emotional energy to deal with one another's needs. This type of situation occurs easily in kinship burial societies, because of the closeness of members.

In contrast, it was found that in low density networks, where members were not very intimate with one another, the possibilities of experiencing network stress were remote. Such groups are thus able to fulfill their supportive roles effectively. The investigator has observed that most people in the townships belong to both kinship and neighbourhood societies. These societies supplement each other when a member who belongs to both of them dies.

It was found that slightly more than one sixth (16,6 percent) of the societies also operate as women's clubs. This finding apparently confirms the fact that more women are involved in the activities of societies. The other societies consisted of persons who work together and those who belong to the same church.

#### **6.14 THE OCCUPATIONAL GROUPS OF THE MEMBERS OF BURIAL SOCIETIES.**

It was found that the members of burial societies belong to different occupational groups. The people who belong to the low occupational groups, such as unskilled workers (labourers, factory workers, domestic workers, office cleaners etc.) and semi-skilled workers (painters, plumbers, motor mechanics, drivers, machine operators, etc). outnumber those who belong to the higher occupational groups (teachers, lawyers, nurses, social workers, doctors etc.). The reason for this difference in the membership representation of occupational groups, is that most Blacks in the higher occupational groups apparently feel self-sufficient and secure. As a result they do not regard the joining of a burial society as a priority. People in the lower occupational groups, on the other hand, feel more secure in being members of burial societies.



In describing the members of self-help groups she studied, Richardson (1983, p206) writes;

"..... members came from many different walks of life, varying not only between groups, but also within them. They often ranged considerably in age".

Her findings are consistent with those in this study. The following table shows the requirements of the various societies regarding qualifications for membership.

**TABLE 39**

**REQUIREMENTS REGARDING QUALIFICATION FOR MEMBERSHIP**

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Specific Requirements	48	80,0
2. No Requirements	12	20,0
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table shows that four fifths of the societies studied have specific requirements regarding qualifications for membership. People who apply for membership have to comply with certain conditions before they can be accepted as full members. The conditions imposed on new members differ from one society to another. The most common requirement is that new members have to pay a stipulated amount agreed upon

by the society before they are granted membership. This amount is supposed to cover the expenses incurred by the older members in establishing the society. In some societies new members are required to condole financially, society members who were bereaved in the past. Gosden (1973) writes as follows concerning this phenomenon.

"Most societies incorporated in their rules some sort of provisions to save them from the obvious financial hazards. New applicants for membership had to be in good health at the time of joining - and they would not qualify for benefit until they had paid contributions for a minimum stipulated period".

One fifth of the societies in this study indicated that no conditions are imposed on new members. These are probably societies which have not been in existence for a long time and are still recruiting new members. Such societies have also not yet accumulated sufficient property to seek compensation from new members.

#### 6.15 CONCLUSION

Burial societies are generally established by people who live in the same neighbourhood, private persons, relatives or colleagues. They are thus formed under varied circumstances.

Their activities are not necessarily confined to a single area. This is due to the mobility of people between different areas. Most societies operate independently. Very few are affiliated to a larger body. As a result their activities are not co-ordinated. There are societies which have been in existence for more than ten years. This is an indication that there are stable societies which satisfy the various welfare needs of their members. The majority of societies are not registered. There is no proper mechanism providing for their registration.

Most societies had between 10 and 19 members when they were launched. This shows attempts are made to recruit interested persons prior to their establishment. The average membership of existing societies is approximately thirty members. There are, however, societies which have over 120 members. There are more females than males involved in the activities of societies. This is because women are generally more emotionally responsive to bereavement. There are, however, indications that men are presently becoming increasingly involved in the activities of burial societies. The age range of the members of societies is between 25 and 65 years. They consist mainly of married persons and single parents. The various societies have members who belong to different occupational groups. Almost all societies have specific requirements concerning qualifications for membership.

## CHAPTER 7

## THE MANAGEMENT OF BURIAL SOCIETIES

## 7.1 INTRODUCTION

Burial societies are administered in different ways by their members. The manner in which these societies are controlled and how their office bearers are chosen, is discussed in this chapter. In addition, the administrative activities of these organizations, such as the frequency of their meetings, the recording of proceedings and their stated objectives are presented.

## 7.2 THE MANNER IN WHICH BURIAL SOCIETIES ARE CONTROLLED

An attempt was made to establish the manner in which the various societies studied are controlled. It should be mentioned that the effectiveness of the control exercised has a significant bearing on the benefits derived by members and the satisfaction of their needs. The responses obtained are shown in the following table.

TABLE 40

## TYPES OF CONTROL OF BURIAL SOCIETIES

<u>TYPE OF CONTROL</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Group of individuals (Committee)	55	91,7
2. Single individual	5	8,3
<u>TOTAL</u>	60	100

According to table 40 more than ninety percent of the societies studied are controlled by a committee which has been chosen by the members. There are only a few instances (8,3 percent) where a society is controlled by a single person. Usually such persons are the founders of the society and take charge of the affairs of the society during its initial stages. As membership increases and administrative work becomes more demanding, such persons enlist the assistance of other members in operating the society.

TABLE 41

**MANNER IN WHICH THE OFFICE BEARERS OF BURIAL SOCIETIES  
ARE CHOSEN**

<u>MANNER OF SELECTION</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Election	39	65,0
2. Appointment	20	33,3
3. Other (Self-appointed)	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table shows that almost two thirds (65,0 percent) of the societies elected their office bearers. This factor was also found by Silverman (1980, p11) in his study of self-help groups. He wrote:

"Most burial societies have a traditional hierachical structure based on parliamentary procedures and majority rule".

It should, however, be mentioned that although most societies hold elections, some of them have a membership which comprises people with elementary education or no education at all. In such societies, the more literate members are elected every year, with the result that the office bearers tend to be the same people throughout. Societies which have a well balanced membership are able to rotate their office bearers.

The problem of literacy in self-help groups seems to have also been prevalent during the 19th Century. Gosden (1973, pl5) describes this characteristic of self-help groups as follows;

"As late as 1870 the Royal Commission noted the difficulty which many societies apparently experienced in finding a sufficiently literate secretary. Even among registered societies the state of the annual returns - or their complete absence year after year - indicated that many clubs had no one competent to act as clerk".

This state of affairs seems to prevail amongst many burial societies in the Black Townships. The writer has observed that most of them do not keep adequate records. Their financial books are seldom submitted for auditing. Members are satisfied when they are presented with unaudited financial statements, which appear to be convincing. At meetings members are usually given an opportunity to ask questions and to seek clarification on the issues raised. This casual financial control sometimes opens the way for problems such as the embezzlement of funds, which greatly weakens the strength of these societies.

The investigator has observed that some members of burial societies seem to have a low literacy level. This situation can probably be attributed to the long history of educational deprivation to which many Blacks have been subjected. This is especially so because most of the present members of societies grew up during an era when educational opportunities were limited. There are, however, hopeful signs that this situation is changing. This is evidenced by the apparent growth in the numbers of literate persons.

In exploring the possibility of providing the committee members of burial societies with some training in order to remedy the problem of illiteracy, 68,0 percent of respondents in Hall's study (1987), indicated that some kind of training was necessary, while one third did not feel that this was

needed. Those that responded in favour of training generally listed accounting and book-keeping as the most needed skills. A few members, although feeling that training was required, were concerned that this would involve using much of the society's funds. Training was therefore seen as potentially useful by most of the members.

Burial societies in Black Townships would also benefit greatly if they could be exposed to a structured training programme designed to improve their operations. It is the view of the investigator that the training of office bearers who carry out the administrative functions of societies is essential in order to enhance the effectiveness of these societies. Such training should be particularly directed at the secretaries, treasurers and chairmen of these organizations, to enable them to acquire skills related to undertaking cost effective activities and obtaining maximum benefits from their accumulated funds. In order to minimise financial costs, several societies could sponsor such a training programme. To facilitate continuity, the trained office bearers should be allowed to hold their positions for a reasonable period. They should also be given an opportunity to orientate the new incumbents when their period expires. The training offered should take into account the level of education of the participants and should be tailored to the needs of burial societies.



One third of the respondents indicated that their societies appointed office bearers and did not hold elections. These societies apparently appoint office bearers on the strength of their abilities. For instance the more articulate members are appointed as chairpersons and the literate ones as secretaries. Such societies may be exposed to the danger of placing power in the hands of a few capable members. This situation may make them vulnerable to various abuses such as embezzlement of funds. The other disadvantage is that when such office bearers leave the society, the society may become unable to continue with its activities and may ultimately dissolve. It may be concluded that the existence of societies which operate in this manner is very often short-lived.

TABLE 42

## FREQUENCY OF MEETINGS OF BURIAL SOCIETIES

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Monthly	51	85,0
2. Infrequently	7	11,6
3. Quarterly	1	1,7
4. Only at times of bereavement	1	1,7
5. Weekly	-	-
6. Half yearly	-	-
7. Once a year	-	-
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Table 42 shows that more than four fifths (85,0 percent) of societies hold their meetings once a month for the purpose of discussing their affairs. In order to facilitate the collection of premiums, most of the meetings are held during the first week of the month, when members still have money at their disposal. The experience of many societies is that if meetings are held during the month, many members fall into arrears. This situation ultimately causes financial problems for the society. If such problems persist, the society may find it difficult to provide members with the necessary benefits, such as assisting members financially when claims are made. If a particular society is unable to meet this basic obligation, members may become dissatisfied and lose confidence in the society. This may cause them to join other more viable societies.

The above situation illustrates that there are many risks involved in the membership of burial societies. This applies especially to the weak ones which are not properly managed. Such societies have a very short life-span and usually dissolve without being able to give their members a fair compensation. Some of these societies are riddled by too many funerals and very little money. Their members dropout easily while others fail to keep up their monthly payments, despite the penalties imposed by the society.

This situation is highlighted by one member of a burial society who described her experience as follows;

"I have had a nasty experience with a certain burial society. While a member we buried several people but when my turn came the society folded. I never got a penny back, so, you can understand why burial societies or any other society for that matter is out as far as I am concerned". (Ndlovu, 1987, p.12).

This situation was also found by Gosden (1973, p16) in his study of friendly societies. He writes:

"There are plenty of examples of local societies founded in the late eighteenth century which survived until the twentieth century, but there were also many which collapsed financially and left their members bereft of provision".

At the monthly meetings of societies the payment of the full subscription and any outstanding moneys is required of members. In some societies whether the member is present or not his share of the cost of refreshment is collected and spent.

One burial society in this study holds meetings quarterly. This often happens with societies which have a large member-

ship. One respondent who belongs to a society which has a membership of 300 indicated that this society has devised a system of "runners" or premium collectors. They are assigned specific areas, where they collect premiums from members. The amounts collected are given to the treasurer for safe keeping and banking. Members are given reports at the end of each quarter about the state of affairs of the society. For instance, issues such as the financial strength of the society, deaths within the society, members who are in arrears and other matters which are of interest to members are discussed.

Another respondent mentioned that in her society, meetings are held only when there is a death case. At such meetings the necessary contributions are received and then handed over to the bereaved family. Apparently these are societies which have a loose structure. Their members are not keen to commit themselves to many activities such as attending meetings frequently, and carrying out assignments of the society. Such an arrangement seems to be preferred by younger persons who are more interested in pleasurable activities such as recreation, music, travelling or extra-mural studies. The newly established societies also fall into this category. At first they adopt a very simple system of operating. For example, meeting only when there is a reported death case. These societies then gradually increase their activities when

they realise that such a system does not satisfy their needs adequately. For instance when they identify the need to have reserve funds, or to own property which will facilitate their operations, and improve the benefits enjoyed by members. Ultimately these societies find themselves having devised a more complicated system of functioning, designed to satisfy the various needs of members. Richardson (1983, p207) describes this tendency of self-help groups as follows;

"The principal activity of many groups, certainly, is a regular meeting, enabling members to discuss mutual problems, exchange information, and plan future developments".

None of the societies in this study held meetings weekly, half-yearly or annually. The reason could be that weekly meetings are too soon and tiring. Half-yearly and annual meetings on the other hand are unrealistic because members have to be fully informed at all times about the affairs of their societies. If a long period lapses before meetings are held, members lose touch, and this might lead to a loss of interest in the activities of the society. In the meantime these societies may accumulate a lot of unresolved problems, due to the unrealistic spacing of meetings. Hence such an arrangement is unsuitable for most burial societies.

11,6 percent of the societies adopted different systems of

holding meetings. Some meet every second month, others whenever it is necessary and some fortnightly.

The above findings clearly show that burial societies in Black Townships do not have a uniform system of holding meetings. Their meetings are held in accordance with the wishes and the needs of a particular society.

### 7.3 PROCEEDINGS AT MEETINGS OF BURIAL SOCIETIES

In order to function effectively as organizations, societies are obliged to keep records of their proceedings. These records ensure continuity, when new office bearers are entrusted with the task of administering the affairs of the society.

TABLE 43

#### RECORDING OF PROCEEDINGS OF BURIAL SOCIETIES

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Records kept	58	76,7
2. No records kept	2	3,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table shows that almost all the societies in this study (96,7 percent) keep a record of their proceedings at

meetings. Most societies do not, however, keep an elaborate record of their activities. Their records usually consist of the minute book, record of payments made, receipt books and the savings book. Some do not even provide their members with receipts as proof of payment. This simple record keeping is due to the fact that there is very little interaction between burial societies and other external organizations, which might necessitate a frequent exchange system in the form of correspondence. The other contributory factor is that the membership of most societies is made up of lay people who do not have sophisticated administrative skills. In some societies professional persons who are members are given administrative portfolios such as secretary or treasurer. The latter are, however, required to operate in accordance with the rules of the society, which emphasize simple record keeping which can be understood by members.

Levy (1976, p310) confirms the above-mentioned characteristic of self-help organizations such as burial societies as follows;

"Few, if any, groups make any kind of systematic attempt to assess their effectiveness, or keep records".

This observation by Levy, shows that because of the simplicity of the records kept, it is sometimes difficult for

investigators to determine the effectiveness of societies, despite their high visibility as self-help organizations.

Only 3.3 percent of the respondents in this study indicated that their societies do not keep any records. Apparently the only record kept by such societies is their savings book. It may be assumed that these are societies in which all the portfolios are centered in the chairman or the founder of the society. Such a person functions as if he owns the society and has vested in him the responsibility to uphold all the rules and regulations of the society. Societies of this nature are able to operate effectively only as long as the members hold their leader in high esteem, and trust him absolutely. They are, however, vulnerable, in the sense that when such a leader departs, the society collapses or finds it extremely difficult to adapt to a new system of operating.

#### **7.4 AIMS AND OBJECTIVES OF BURIAL SOCIETIES**

In an attempt to gain insight into the objectives of burial societies, respondents were requested to state if their societies have written constitutions, and to specify the objectives of their societies as mentioned in the constitution. The following table illustrates the number of societies in this study which had written constitutions.



**TABLE 44**  
**CONSTITUTIONS OF BURIAL SOCIETIES**

<u>POSSESSION OF CONSTITUTION</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Yes	52	86,7
2. No	7	11,6
3. Uncertain or do not know	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Table 44 reveals that more than four fifths (86,7 percent) of the societies studied had written constitutions. The investigator found however, that most of these societies kept their constitutions in their minute books. They made reference to this book whenever members sought clarity regarding their manner of operation, or when new members were orientated. Only a few societies had typed constitutions.

The constitutions of most of the societies were not detailed. They contained one or two objectives, conditions of membership and contributions payable. The latter had to be updated from time to time as benefits were adjusted to suit the prevailing cost of living.

Seven societies in this study did not have a written constitution. They apparently relied on verbal agreements, entered into in the past, regarding their mode of operation.

They did not formalize these agreements into a constitution which they could use as a source of reference. It may be inferred that societies which function without a constitution sometimes operate in a cumbersome manner. This occurs especially when they have to resolve controversial issues. In societies which are not run democratically, the chairperson's ruling is regarded as final. In others, the opinions of the majority of members are accepted when controversial matters are settled. It should be mentioned that most of the societies which operate in this manner, benefit very little from precedence. They are not able to update their constitutions, to accommodate issues which were not initially provided for in the constitution. As a result similar issues may be handled differently, depending on conditions prevailing at the time. Such a state of affairs may lead to unfairness in instances where members are not dealt with objectively. This may cause dissatisfaction amongst the members and may ultimately destroy the society. Societies which operate in this manner need to be informed by professionals, such as Social Workers, on the value of a constitution. Such guidance is most important as the majority of members of societies lack the expertise to formulate an effective constitution.

Only one respondent did not know, or was uncertain, whether the society she represented possessed a constitution. This

often happens with societies which have been in existence for a long time and which seldom make references to the constitution. In some instances there is a tendency by members to lose constitutions which are given to them by the society.

TABLE 45

## THE PRIMARY OBJECTIVES OF BURIAL SOCIETIES

STATED OBJECTIVE	FREQUENCY	PERCENTAGE
1. To offer material and non-material assistance to bereaved members and their next of kin.	52	86,6
2. To participate in rotating credit	2	3,3
3. To engage in activities aimed at the development of members	2	3,3
4. To support members financially and materially when they have family celebrations	1	1,7
5. To discuss matters of common concern affecting women	1	1,7
6. To promote family harmony	1	1,7
7. To assist the needy	1	1,7
<b>TOTAL</b>	<b>60</b>	<b>100</b>

More than four fifths (86,6 percent) of the societies in this study have as their main objective the provision of material and non-material assistance to their bereaved members, and their next of kin. This is the central objective of most burial societies, around which all their major activities revolve. Two respondents indicated that the main objective of their society is to engage in rotating credit. Some of the respondents interviewed mentioned that this activity is combined with their major activity of assisting bereaved members. This supplementary activity of societies sometimes serves as a source of attraction to new members. They always look forward to their turn to receive the agreed contributions of their members.

3,3 percent of the societies regarded the development of their members as their main objective. These are organizations such as the various women's groups, professional associations and peer groups whose major objective is the improvement of members. Although these organizations may regard the support of their bereaved members as one of their objectives, they are not necessarily pre-occupied with this activity. Apparently such organizations do not offer their bereaved members substantial benefits.

One society regarded its main objective as the support of

members financially and materially when they have family celebrations. This society considers the assistance of bereaved members as a secondary objective. During interviews with the members of burial societies, the investigator found, however, that most of them did not only rally around their members during times of grief. They also had an arrangement whereby financial and non-material support was given to members who had family celebrations such as church confirmations, birthday parties, weddings or ancestral worship occasions. This is one of the important benefits that people derive from their membership of burial societies, because they are always assured of the support of these organizations. Some societies have even stipulated in their constitutions the type of assistance that is given to members during family celebrations. Others have left this aspect to members to use their discretion in determining the type of support to be given to members on such occasions. In the latter organizations it is sometimes only those members who are close to the celebrating member, who go out of their way to assist such a member. The disadvantage of this arrangement is that new members who have not yet gained popularity in the association or old members who have not endeared themselves to the other members, are not given adequate support when they have family celebrations. It may be concluded that societies which fall in the latter category, do not offer their members maximum benefits, because of their loose structure.

With regard to organizations which view the assistance of members during family celebrations as their primary objective, the investigator has noted the existence of groups of women who buy each other presents on their birthdays. These presents are given to the member who celebrates and she in turn entertains the members of the group at her home. As a result these women have an opportunity to attend birthday celebrations every month throughout the year. Members are requested to indicate the type of presents they require in order to eliminate duplication. In some groups members are advised to request those presents which will ensure that they have suitable catering equipment should death strike. Items needed are usually pots, crockery, tea kettles and large dishes. When one member family is bereaved, the other members help where necessary with equipment. It may thus be inferred from the above that people who do not belong to any self-help groups, struggle greatly when they are bereaved. Besides coping with their grief, they also have to set about borrowing equipment from other people.

One respondent indicated that the main objective of her organization is the promotion of family harmony. Apparently this kind of objective is adopted by most kinship burial societies, which strive to bring family members together, and assist them in resolving problems which they bring to the attention of the group. For instance, if a member complains

about the unbecoming behaviour of her spouse, which causes conflict and disharmony in the family, the partner who is the culprit is duly admonished by the other members of the group. In this way family harmony is enhanced and members develop a feeling of belonging, which enables them to function more effectively in their other life tasks.

The investigator has observed that other types of burial societies, such as neighbourhood groups or people who work together do not regard the promotion of family harmony as one of their objectives. They obviously hesitate to adopt this objective due to the sensitivity with which people react to issues concerning their private lives. They fear that other members would regard their involvement in this aspect of their lives as an intrusion. Despite the above reservations manifested by most societies, the investigator feels that these organizations could fulfill a significant role if they were to take a more active interest in the lives of their members. This is especially important as people do not only experience social problems related to bereavement. There are a host of other problems, which might be resolved through assistance that can be obtained from competent persons. Caplan (1976) states that the monitoring of the needs of members should be tactful and unobtrusive and should be regarded as part of a community care-giving structure. The members of societies can in addition to becoming resource

persons to other members, also act as a channel of referral to professionals. The latter can offer the necessary assistance to members who experience, for instance, personality problems which inhibit their adequate functioning. Caplan (1976, p276) suggests that there should be "... a communication system which ensures that messages are passed without delay from the caregivers to the specialists when a family's behaviour arouses the suspicion that it is not coping adequately on its own or with the spontaneous help of its normal social entourage. These messages should immediately lead to specialized investigation or to planned intervention".

In stressing the continuing positive relationship between professionals such as social workers and community caregivers such as the members of burial societies, Caplan further states that the professional or human relations specialist should communicate to the members of self-help groups the patterns of maladaptive responses, so that they will recognise the early signs of these in the families with which they are in routine contact. He warns however, that in certain situations professionals should avoid speaking directly to families wherever possible because "... irrespective of the outcome of such a contact the fact that it takes place increases the possibility that the family may label itself deviant or may be so labelled by others". (1976, p277).



One respondent indicated that the main objective of the society she was representing was to assist the needy. This society identified needy people in the community and offered them the necessary material assistance such as old clothes or limited financial assistance. The researcher found this aspect of welfare work lacking in most of the burial societies contacted. They did not extend their services to the wider community. One respondent reacted to this issue by indicating that these organizations are seldom approached by those who seek assistance.

Another society regarded its main objective as the discussion of common matters affecting women. This was one of the numerous women's organizations existing in the Black Townships. These societies engage in various activities ranging from the enhancement of housekeeping skills such as cooking, home decorating and handicraft work, to the discussion of topical issues. The support of bereaved members is thus regarded as a secondary objective by organizations falling in this category.

The preceding outline of the objectives of burial societies confirms the fact that they have different goals, depending on their nature. Though most of them regard the assistance of bereaved members as their major objective, some tend to emphasize other objectives. Auslander and Auslander (1988,

p74) describe this characteristic of self-help organizations as follows:

"The goals of self-help groups are as varied as the groups themselves, although they fall into four major categories: providing emotional support, disseminating information, providing material support, and advocating on behalf of members".

#### 7.5 OTHER ACTIVITIES UNDERTAKEN BY BURIAL SOCIETIES

Besides their major activity of assisting bereaved members, burial societies engage in a variety of other activities which are agreed upon by members. Respondents were requested to indicate these activities. Their responses are reflected in the following table.

**TABLE 46**

#### DIFFERENT ACTIVITIES OF BURIAL SOCIETIES

<u>TYPE OF ACTIVITY</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No activities are undertaken	31	51,6
2. Educational trips	11	18,3
3. Exchange gifts and celebrate birthdays	6	10,0
4. Hold Christmas Parties	4	6,7
5. Buy crockery for members	4	6,7
6. Assist refugees materially	2	3,3
7. Fund-raising	2	3,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Table 46 shows that slightly more than half (51,6 percent) do not undertake any additional activities, to their main activity of helping bereaved members. Apparently these are societies which have not been in existence for a long time. These societies have not yet consolidated their major activities to an extent that they could consider undertaking other supplementary activities. This finding confirms the fact that there are many societies whose major activities revolve around helping bereaved members. This characteristic of the societies is an indication that they require external intervention by professionals such as social workers, to assist them to function more effectively. They could help societies to grow beyond being preoccupied with issues related to bereavement. They could undertake other activities designed to satisfy some of the welfare needs of their members like helping members to resolve their personal problems, referring them to appropriate resources and responding to community appeals for assistance. The latter call upon responsible and sympathetic citizens for support, on occasions when there are disasters such as floods. Those activities imply that societies have the potential to be a significant resource in meeting some of the needs of their members and non-members.

Slightly less than one fifth (18,3 percent) of societies undertook trips to places of interest. This is often done at the end of the year when members are on holiday and need some diversion from their routine activities. Popular places visited included holiday resorts such as the Kruger National Park, Sun City and Pilanesburg Game Reserve, the Natal Coast and Cape Town. These interests of burial societies can be explored further by professionals working in the field of tourism. Due to a lack of information these organizations are often unaware of the number of places of interest which can be visited in this country and as a result, their choices are limited. Given the number of societies which have mushroomed throughout the country, one can see the great potential that exists for the tourism industry, if advantage could be taken of this situation.

One tenth of the societies celebrated the birthdays of members and exchanged gifts. This offers burial organizations a diversion from their preoccupation with death and adds a touch of spice to their activities. It offers them an opportunity to interact at a different level in an atmosphere of camaraderie. Members are thus able to enjoy recreation and entertainment in a relaxed atmosphere.

6.7 percent of the societies hold an annual Christmas party. This percentage appears to be unrealistic compared to the

actual number of societies. This is one of the most popular activities of societies, especially those which do not have many entertainment activities during the course of the year. The Christmas party is an occasion which enables members and their families to come together and enjoy themselves. It gives the different families an opportunity to become acquainted with each other. This party gathering has a profoundly supportive effect on members, because it enables them to co-operate better at other levels.

Four societies bought crockery for members. As already stated this crockery enabled members to possess equipment which facilitates their supportive activities when assisting a bereaved member. This activity also helps members to purchase other household items which are of value to their families. It can thus be seen that societies contribute indirectly towards a harmonious family life through some of their activities.

Two burial societies responded to appeals to assist destitute refugees with material help. As already indicated burial organizations have the potential to be a significant resource which could be tapped by professionals, such as social workers and other charitable organizations, in their work of alleviating the misery suffered by destitute persons. Unfortunately, they are seldom approached directly, and there

appears to be very little contact between them and professional persons in this regard.

Only 3,4 percent of the societies undertook fund-raising activities. Most societies rely solely on the contributions made by members. They seldom undertake fund-raising activities. The lack of activity in this area is apparently due to the fact that many societies do not view themselves as charitable organizations. Therefore they do not see the need to raise additional funds. It should however, be stated that if these organizations are to expand their range of activities in order to improve the benefits enjoyed by members, they need to explore fund-raising opportunities which can increase their existing capital.

The above presentation has clearly revealed some of the welfare activities of burial societies. These activities are presently undertaken on a limited scale. There is a need for professional persons, individuals involved in charitable work and societies themselves, to tap their own resources in order to extend their activities to satisfy the various needs of members.

## 7.6 CONCLUSION

The majority of burial societies are controlled by committees elected by members. There are a few which are controlled by an individual, who is usually the founder. These societies hold their meetings on an average of once a month. At these meetings proceedings are recorded. Due to the low literacy level of members, some societies do not keep elaborate records. They have simple constitutions which specify their manner of operation and the benefits offered to members. Almost all societies have as their major objective the provision of material and non-material assistance to bereaved members. Some regard rotating credit, the development of members, discussion of matters of common concern and the promotion of family harmony as very important objectives. In addition to these activities some societies also undertake educational trips, hold Christmas parties, exchange gifts, assist needy members and also engage in limited fund-raising activities. These organizations have the potential to expand their activities to satisfy the needs of their members.

**CHAPTER 8****THE FUNDING AND MATERIAL ASSETS OF BURIAL SOCIETIES****8.1 INTRODUCTION**

Burial societies depend on the availability of funds for their survival and viability. These funds greatly determine the strength of these organizations and the extent to which they are able to carry out their objectives to satisfy the various welfare needs of their members. This chapter deals with the internal and external sources of the funding of societies and the manner in which they invest these funds. The approximate values of the material assets of these societies are also presented.

**8.2 SOURCE OF FUNDS RECEIVED BY BURIAL SOCIETIES**

Burial societies normally obtain their funds from a variety of sources. The funding of any particular society is largely determined by its manner of operation which depends upon its rules and regulations. Societies constantly seek better ways of accumulating funds in order to improve the benefits offered to members. The following table depicts the sources of funds received by societies.



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TABLE 47

## SOURCE OF FUNDS RECEIVED BY BURIAL SOCIETIES

SOURCE	YES	NO	PERCENTAGE
1. Registration fees	68,3	31,7	100
2. Subscription fees	83,3	16,7	100
3. Condolence fees	41,7	58,3	100
4. Donations by members	16,7	83,3	100
5. Donations by external bodies	3,3	96,7	100
6. Regular fund-raising drives	10,0	90,0	100
7. Fines imposed by members	73,3	26,7	100
8. Hiring out of property	5,0	95,0	100
9. Other (Transport)	8,3	91,7	100

Table 47 shows that more than two thirds (68,3 percent) of burial societies in this study obtain part of their funds from the registration or affiliation fees paid by members. **These are probably societies** which have an open membership and may still be recruiting members in order to improve their numerical strength. New members have to pay a joining fee in order to have a stake in the assets already possessed by the society. These have been bought with funds contributed by the old members. The other reason for charging affiliation fees is to bring new members on to the same level as the other members who have already incurred expenses in the form of condolences to bereaved members.

This happens particularly in the smaller societies which do not have a long list of bereaved members. The investigator has reservations about this condition because it implies that new members are compelled to condole bereaved members retrospectively, despite the fact that prior to joining, they were not entitled to the benefits offered by these societies. Registration, however, enables members to gain recognition as bona fide members of the society they are joining. It also entitles them to benefits provided to members.

It was found that less than one third (31,7 percent) of the societies did not seek registration fees from new members. These are probably societies which have not been in existence for a long time and have thus not yet accumulated substantial assets. As a result they do not need to be compensated by new members. Other societies in this category could be those which want to stimulate the recruitment of members by not imposing conditions which will discourage new members from joining. It can, however, be expected that as these societies grow and acquire material assets, they will impose affiliation conditions on new members.

More than four fifths (83,8 percent) of the societies receive subscription fees from members. Apparently this is a significant source of income for most burial societies.

These fees are usually paid monthly to the society. Each society determines the amount that should be contributed by members every month. This amount is revised from time to time in accordance with the needs expressed by members and the desire to improve the benefits offered to members. One respondent indicated that initially members in her society were paying a monthly subscription fee of 50c, and presently they are paying R10-00 per month. It is clear that this society increased its subscription fees substantially in order to bring them in line with the prevailing economic conditions. This increase is also an indication of growth within a particular society. Societies which are stagnant and fail to revise their subscription fees and other sources of income, become weak in due course. As a result they find it increasingly difficult to satisfy the needs of their members, or to provide their members with attractive benefits. Ultimately such societies dissolve if they do not take appropriate action to adjust their operations to the prevailing economic conditions.

The above table further reveals that 16,7 percent of the societies do not collect subscription fees from members. They rely on other sources of income. Some of the societies in this category only receive contributions from members when there is a death case. They do not seek to build

financial reserves which can be used to provide bereaved members with financial assistance. The members of these societies probably experience great inconvenience when claims are made, because of the need to collect contributions quickly. Societies in this category probably seek to avoid the responsibility of having to ensure the safe-keeping of funds and having to account frequently to members about the financial state of the organization. These societies do not have the problems experienced by other societies regarding the misappropriation of funds. The latter often causes tension amongst members and this sometimes leads to the dissolution of the society if it is not resolved satisfactorily.

More than two fifths (41,7 percent) of the societies collect condolence fees from members whenever there is a reported death case. Some societies cause members to make their condolence contributions in advance, so that this money should be readily available when needed. The advantage of this arrangement, besides the convenience, is that this money earns the society interest, which, in a way, contributes towards the growth of the society.

More than two fifths (58,3 percent) of the societies do not collect condolence contributions as a source of revenue.

These societies use the fees obtained from monthly subscriptions to pay condolence money to bereaved members. This is an indication that societies employ funds accruing from subscriptions differently. Others use these funds for other purposes, such as purchasing needed assets.

The other major source of income of societies according to table 62 consists of fines imposed on members for offences such as absenteeism and late coming. Other matters which are punishable in some societies are arrear payments, unbecoming conduct and the embezzlement of funds. It was found that almost three quarters (73,3 percent) of the societies generated income through the imposition of fines. These fines are significant in inducing members to participate in a disciplined manner in the activities of their societies. Otherwise, members tend to adopt a lax attitude, by, for instance, arriving late at meetings or being continually absent from meetings. Such behaviour ultimately weakens societies because plans cannot be properly executed. Members are not able to make significant contributions by participating fully in the activities of the society if there is a high absenteeism rate.

The manner in which funds obtained through penalties are

utilised differs amongst societies. Some use this money to purchase material assets. Others use it to cater for the welfare needs of members such as giving out loans or providing material assistance to incapacitated members.

Slightly more than a quarter (26,7 percent) of the societies do not impose fines on members. These are societies which apparently operate in a lax manner. Further probing revealed that societies of this nature are mostly kinship societies. Such societies do not impose severe restrictions on members, as do neighbourhood societies. The investigator has observed that most kinship societies tend to experience problems of attendance, punctuality and arrears in making payments. All these factors have a negative effect on the operation of these societies. Consequently they are generally not as strong and viable as neighbourhood societies which impose stringent disciplinary conditions on members.

It was found that only 16,7 percent of burial societies receive financial donations from members. Apparently these are societies which have not been in existence for a long time. They are thus still struggling to build up funds. It should also be mentioned that in the older societies there are, at times, members who identify strongly with their societies and voluntarily donate funds from time to time. One respondent related such an instance as follows:

"We wanted to organize a trip to a pleasure resort, but were unable to do so due to lack of funds. As an alternative one of our members offered to entertain us at her own expense by arranging a 'braaivleis' party at her house".

The low percentage of societies which receive donations from members implies that they are not a significant source of income of burial societies. More than four fifths of societies do not obtain donations from members.

Only 3,3 percent of the societies obtained donations from external bodies. This is an indication that most societies rely greatly on their own resources and seldom solicit donations from outside. The investigator is of the opinion that this finding demonstrates that burial societies are generally underestimated as a powerful resource in our communities. Increased contact between these organizations and the business sector could greatly enhance the advertising campaigns of the latter. For instance representatives of companies which seek to advertise their products could address the members of societies at their meetings and offer them donations to foster co-operation. This would be a reciprocal process because societies would benefit from such donations, which would enable them to improve their operations. And of course these outside companies would



expand their market. This is one area which needs to be explored by the business sector.

Nine tenths of the societies do not undertake fund-raising drives in order to augment the funds at their disposal. This is another illustration of the heavy reliance of societies on the contributions made by members. One other factor which precludes societies from organising fund-raising activities is that fund-raising by voluntary bodies is regulated in terms of the Fund Raising Act, 1978 (Act No. 107 of 1978). It is not possible for societies to raise funds without complying with the provisions of this Act. It should, however, be noted that there are instances where organizations can raise funds without having to register in terms of this Act. An example would be a situation where an organization offered a service in return for funds received, such as selling meals or refreshments to the public. It was found that only one tenth of the societies had fund-raising drives. Apparently these are well established societies which have enlightened and active members, who are able to initiate ways of filling the coffers of their society.

Only five percent of the societies hire out their property for gain. These are mostly societies which have been in

existence for a considerable period, and have substantial assets such as tents, chairs, lighting equipments and crockery, which are essential in the organization of funerals. These assets however, tend to lie idle when the society is not involved in any funerals. The percentage of societies which fall into this category (according to the writer's research) suggests that they are very much in the minority.

More than nine tenths (95,0 percent) of the societies do not raise funds through hiring out equipment. The different societies which fall into this category can be classified as follows:

- those which do not own any property.
- those which own property, but prefer not to hire it out for various reasons.
- those which utilise the private property of members.
- those which hire property from other societies.

Five percent of the societies raise funds by charging non-members a fee for using their transport at funerals. In most situations, however, transport is arranged by the family of the bereaved. Hence the small number of societies which engage in this practice.

**8.3 IMPORTANT AND LEAST IMPORTANT SOURCES OF INCOME OF BURIAL SOCIETIES.**

The significance of the various sources of income of burial societies differs from one society to another. Respondents were requested to indicate the most important source of income and the least important source of income of their societies. The aim was to determine the extent to which they relied on particular sources of income. The following tables reflect data obtained in this respect.

**TABLE 4B**

**IMPORTANT SOURCES OF INCOME OF BURIAL SOCIETIES**

<u>SOURCE OF INCOME</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Subscription fees	43	71,6
2. Condolence fees	11	18,3
3. Registration fees	4	6,7
4. Donations by members	1	1,7
5. Fundraising	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Subscription fees constitute the most important source of income for nearly three quarters (71,6 percent) of the

societies. This is due to the fact that these contributions are received monthly from members. Thus most societies have devised a systematic way of collecting these contributions. The payment of subscriptions is a commitment to which members should adhere to avoid penalties. These monthly contributions provide societies with constant income, which enables them to provide their members with the benefits agreed upon. Over a period of time, societies which are stable, succeed in accumulating substantial financial reserves, which put them in a position to continually improve the benefits offered to members.

Less than one fifth (18,3 percent) of the societies in this study regard condolence fees as their most significant source of income. Societies which fall into this category can be classified into two groups. There are those which only receive condolences from members when there is a death case, and hand over the amount received to the bereaved member. The other group collects condolence money in advance from members and saves it for the purpose of assisting bereaved members. The amount withdrawn for the latter purpose is then replaced by members to await the next death case. These societies are also able, in the course of time, to build up substantial funds which accrue from the interest earned by the advance contributions.

Only 6,7 percent of the societies regard registration fees as their most important source of income. These are societies which are still recruiting new members. The latter members are only granted recognition after contributing the stipulated joining fee. Only two societies regarded donations by members and fund raising, respectively as their most important source of income. There were no societies which rely on donations from external bodies, fines or hiring out of property for their survival.

TABLE 49

## LEAST IMPORTANT SOURCES OF INCOME OF BURIAL SOCIETIES.

<u>SOURCE OF INCOME</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Fines (Penalties)	43	71,6
2. Registration	7	11,6
3. Fundraising	4	6,7
4. Hiring out of property	2	3,3
5. Subscription fees	1	1,7
6. Condolence fees	1	1,7
7. Donations by members	1	1,7
8. Donations by external bodies	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table reflects that nearly three quarters (71,6 percent) of the societies regard the amount paid by members for penalties as their least significant source of income. This is due to the fact that, in most instances, nominal amounts are charged for penalties, ranging from fifty cents to five rand. These penalties serve as a deterrent to members to avoid contravening the rules and regulations of their society. If high amounts are charged for penalties, there is a likelihood that members will become dissatisfied and protest. Hence the penalties imposed on members are first agreed upon by the general members to ensure that they are reasonable and acceptable. After approval members willingly pay the penalties imposed in accordance with the stipulations of their constitution.

Slightly more than one tenth (11,6 percent) of the societies identified registration fees as their least important source of income. This finding implies that most societies have a stable membership and consequently do not admit many new members. This is probably due to the large number of societies which have been in existence for a considerable period. Normally the amount charged by societies for affiliation is determined by the value of the movable and immovable assets of society. Thus societies which have been in existence for a long time charge new members a substantial

amount, in order to enable them to enjoy the benefits provided by the society. This high amount serves as a deterrent to new members, with the result that relatively fewer people join such societies. Thus most people prefer to affiliate to societies which have been recently established, because of their relatively low joining fees.

6,7 percent of the societies regard the amounts collected from their fund raising activities as their least significant source of income. These are societies which rely mainly on the contributions of members for their existence. 3,3 percent viewed their least smaller source of income as the money obtained from the hiring out of property. Subscription fees, condolence fees, donations by members and external bodies are each considered by 1,7 percent of the societies as their least significant source of income.

#### **8.4 SUBSCRIPTION FEES PAID BY MEMBERS**

Burial societies impose different subscription fees on members. The amount payable at any given time, is decided upon by the members. Amongst the factors which determine the subscription fees paid by members, are the range of benefits desired by members, these being dependent on the needs expressed. The other factor is the socio-economic status of

the general membership. This is important because if members resolve to pay subscription fees which are above their means, the likelihood is that most of them are going to fall into arrears. This will disrupt the smooth operation of their society. The following table reflects the various amounts paid by members towards subscription fees.

TABLE 50

## AMOUNTS PAID BY MEMBERS TOWARDS SUBSCRIPTION FEES.

AMOUNT	FREQUENCY	PERCENTAGE
1. None	9	15,0
2. R 1 - R10	21	35,0
3. R11 - R20	20	33,3
4. R21 - R30	7	11,7
5. R31 - R40	2	3,3
6. R41 - R50	1	1,7
7. R50 or more	-	-
<b>TOTAL</b>	<b>60</b>	<b>100</b>

slightly more than one third (35,0 percent) of the societies charged members subscription fees, ranging between one rand and ten rand. Apparently these are societies with a large membership, which are able to collect a substantial amount from the joint contributions of members. It may thus be



concluded that the larger the membership, the less the monthly subscription will be.

Table 50 also reflects that a third of the societies collect subscription fees ranging between R11 and R20 from members. This appears to be the average amount charged by these societies. More than one tenth (11,7 percent) charge their members subscription fees of between twenty one rand and thirty rand. This is a fairly substantial amount, which is probably charged by newly established societies which need to accumulate funds. Sometimes societies which have been long established also collect substantial subscriptions in order to improve the benefits of members to satisfy their identified needs.

Very few societies (3,3 and 1,7 percent) charged subscription fees ranging between thirty one rand and forty rand or more than fifty rand. Apparently societies which fall in these categories are only patronised by people who can afford to pay these amounts. Most people are afraid to join such societies because of the fear of being unable to meet their demands. It may be inferred that these societies have fewer members and these fall into the higher income group.

Fifteen percent of the societies did not require their members to pay subscription fees. These are societies which depend largely on other sources of funding such as condolence fees, registration fees, fines and donations by members. It should, however, be noted that because of the significance of subscription fees in providing societies with a steady regular income, societies which do not rely on this source of income probably experience difficulties in becoming financially viable and in providing their members with attractive benefits.

#### **8.5 FINANCIAL ASSETS OF BURIAL SOCIETIES.**

The financial assets of burial societies greatly determine their strength and their ability to gratify the welfare needs of their members. The financial standing of societies depends on factors such as the scale of contributions of members, the size of their membership, administrative acumen, and the extent to which they are able to invest money profitably. Respondents were requested to indicate the amount of money in their coffers.

TABLE 51

## AMOUNT OF MONEY POSSESSED BY BURIAL SOCIETIES.

AMOUNT	FREQUENCY	PERCENTAGE
1. Uncertain	2	3,3
2. Nothing - the association has no money	8	13,3
3. Less than R100	-	-
4. R101 - R300	3	5,0
5. R301 - R500	5	8,4
6. R501 - R700	4	6,7
7. R701 - R1 000 but less than R5 000	27	45,0
8. R5 000 or more	9	15,0
<b>TOTAL</b>	<b>60</b>	<b>100</b>

Nearly half (45,0 percent) of the societies have amounts ranging between seven hundred and one and nearly five thousand rand. This is an important finding signifying that most burial societies are well established and are succeeding in accumulating substantial financial resources which enable them to satisfy the various welfare needs of their members. More than one tenth (15,0 percent) of the societies had more than five thousand rand in their coffers. It can be concluded from this finding that burial societies are becoming a strong financial force to be reckoned with.

Economists have realised this feature of burial societies and are developing increasing interest in their activities. This is evidenced by the following declaration by Musi (1988, p38):

"Millions of rands lying idle in the coffers of thousands of burial societies around the country could soon find their way into venture capital funds to promote black business and community development, help provide educational loans and stimulate the cash economy in the townships".

This is a strong indication that the funds generated by societies can be put into more positive use in the Black communities by initiating various income generating projects. Such actions will enable societies to reap optimal financial benefits which will enable them to meet the welfare needs of their members effectively.

Home Life (February, 1989, pl) makes reference to the interest of financial institutions in the funds generated by burial societies, as follows:

"Some financial institutions have come to realise the power of these organizations. S.A. Perm has started a "Club Account" to encourage people to save money together. The benefits of such clubs or organizations are endless".

8,4 percent and 6,7 percent of the societies possessed amounts ranging between three hundred and one to five hundred rand, and five hundred and one to seven hundred rand respectively. These are societies which are gradually accumulating funds to meet the needs of members. It should be mentioned that amounts possessed by a society at any given time fluctuate, due to factors such as the frequency of death cases reported, the contributions paid by members and the manner in which the funds are generally administered. Bearing in mind the present high cost of funerals, it may be concluded that societies which fall into the above-mentioned categories, and those which possess even smaller amounts, do not have sufficient financial reserves to meet some of the needs of their members. They are thus at best only able to provide for part of the expenses incurred by their bereaved members. It should also be stated that the amount of money possessed by societies does not necessarily reflect the actual amount given to bereaved members. Hence this amount does not necessarily reflect the extent of benefits provided by societies.

13,3 Percent of the societies have no money in their coffers. These are societies whose members only make contributions when there is a death case. As already stated societies in this category appear to suffer many inconveniences which are

caused by factors such as the unavailability of members, and the failure by some members to make their payments promptly.

#### 8.6 THE MANNER IN WHICH BURIAL SOCIETIES SAVE THEIR FUNDS

Burial societies use different methods of saving their funds. The nature of the savings of each society determines the investments made by the society. Consequently some societies are able to invest profitably, whereas others do not. This factor has a significant bearing on the financial strength of societies and on their ability to provide their members with enviable benefits. The following table indicates the various ways in which societies in this study invest their funds.

**TABLE 52**  
**TYPES OF SAVINGS MADE BY BURIAL SOCIETIES.**

<u>TYPE OF SAVING</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Savings account	46	76,7
2. Funds kept in trust by two members	6	10,0
3. Contributions deposited in each member's savings account	5	8,3
4. There are no accumulated funds	2	3,3
5. Each member has bought shares	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

More than three quarters (76,7 percent) of the societies reflected in the above table have a savings account. This shows that most societies deposit their funds at financial institutions to ensure their safe-keeping. Further probing by the investigator concerning the nature of savings accounts operated by societies, revealed that most of them had ordinary savings accounts. These accounts do not yield much interest. This is an indication that many societies do not make maximum use of the investment opportunities provided by financial institutions. This implies that there is an urgent need for burial societies to seek and utilise financial advice. They will derive numerous benefits by working closely with qualified accountants. Such an input would improve their financial strength greatly and make them more viable.

Mr Zweli Nkosi, the founder of the newly established Association of Burial Societies aptly remarked that the potential to mobilise burial societies into a financial giant is there, but needs guidance from financial experts. He further states:

"Some burial schemes have more than R40,000 in the bank and this money could be used to provide educational loans or fund

black business which needs capital for expansion". (Musl, 1988, p39).

One tenth of the societies revealed that their funds are kept in trust by two members appointed for this purpose, usually the treasurer, assisted by another member. These are societies which, for various reasons, do not rely on financial institutions for the safe-keeping of their funds. Some of the reasons advanced for this practice are the unfortunate experiences that occurred in the past, such as the embezzlement of funds by signatories. The banks also subject them to red tape when they have to open accounts and when they need to make withdrawals in emergency situations. Many financial institutions require organizations such as burial societies to furnish them with a copy of their constitution and the particulars of any three members appointed as signatories. Some societies find it difficult to comply with this simple condition, because they do not have properly written constitutions. These are societies whose members lack the expertise to draw up an acceptable constitution - an indication of the need for professional input in the operations of burial societies. The other reason for societies to prefer keeping their funds is that some banks decline to open accounts for burial societies because of the frequent disputes that arise among members



concerning financial matters. The bank then finds itself drawn into a raging controversy emanating from the demands made by members who are not authorised to control the existing savings account. These type of disputes have caused some banks to be reluctant to open accounts for burial societies. The investigator feels strongly that this is an unfortunate development, because, as stated previously, societies have tremendous potential to become a powerful financial resource which can be positively used to provide needed capital for worthy ventures.

Societies whose funds are kept by trustees tend to function in a cumbersome manner. The investigator was informed as follows by one respondent:

"At each meeting the treasurer counts the available funds in the presence of everybody, in order to satisfy members that their funds are still intact. Should one of the members criticise the treasurer, she abandons her task and requests the society to appoint another member as treasurer, so that she should feel what it is like to keep societal funds in her custody".

The above arrangement has many disadvantages because firstly, such funds do not earn interest, with the result that the

financial growth of the society is adversely affected. Secondly, there is a high risk of these funds being stolen should the trustee experience a misfortune such as theft. Thirdly, the person entrusted with the funds has the tremendous responsibility of having to account for the money at each meeting, and of having to ensure that these funds are always safe. It may be inferred that societies which operate in the manner described above experience a host of problems which impede their smooth operation. They are thus only able to satisfy the minimum needs of their members.

Slightly less than one tenth (8,3 percent) of the societies deposit the contributions of members in their savings accounts. These societies combine rotating credit with burial insurance. The members receive the total monthly contributions made in turns, and keep them in their savings account. When death occurs, the bereaved member uses the available funds in her savings book and returns the book to the society after the funeral. It was also found that some societies allowed members to make loans from the funds available in their savings account, provided they undertook to pay them back. If they failed to repay the loan, they ran the risk of depleting their funds and hence being unable to cope in an emergency.

The above arrangement holds several advantages for the members of burial societies. For instance they have free access to their own funds. This enables them to satisfy their various financial needs not necessarily related to death. They are also able to obtain full financial compensation should the society dissolve, as often happens. In such cases they simply claim their savings book. The other advantage is that interest earned by members is credited directly to their savings accounts. It can be concluded that societies which operate in this fashion are better able to provide their members with a wider range of benefits. They have also minimised the risks involved in joining a burial society, such as the lack of access to funds contributed into the common pool.

One respondent indicated that the members of her society buy subscription shares with their regular contributions, which earn them a higher interest. Apparently, an arrangement is made with the bank to make such funds available to a bereaved member when needed, because this kind of saving ties a person to a specific period before the funds mature. Again societies which fall into this category seem to experience less conflicts related to the administration of funds.

Two societies did not have accumulated funds. They only

collected contributions from members when there was a death case and handed them over to the bereaved member. These societies also minimise the problems encountered with the administration of substantial funds.

Respondents were requested to indicate if their societies were flexible or inflexible in the utilization of funds. Their responses are shown in the following table.

**TABLE 53**  
**FLEXIBILITY REGARDING THE UTILIZATION OF FUNDS**

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Society is flexible	13	21,7
2. Society is not flexible	47	78,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Table 53 shows that more than three quarters (78,3 percent) of the societies are not flexible concerning the use of funds. This implies that in most societies, the funds available are used strictly for the purpose for which they are intended; which is primarily to assist bereaved members financially. This inflexibility stems from the fact that most societies fear that if their funds are used for other purposes, such as offering members loans to meet their

financial needs it will be difficult to exercise adequate control over the funds. Some members may also abuse such a service by not repaying their debts timeously. One other factor is that it will be difficult to determine the rate of interest that should be charged on such loans. Lastly, it should be stated that the availability of adequate funds also determines the extent of the flexibility exercised in the employment of funds.

Bearing the above problems in mind, it should be pointed out that societies have the potential to provide more effective services if they could just formulate clear rules and procedures for assisting their members in other matters not related to death. This lack of flexibility is a major disadvantage and greatly curtails the welfare benefits offered by such organizations to members. Thus in most societies members have no access to the funds accumulated through their regular contributions, until such time when death strikes, which could be after a long time.

Just over one fifth (21,7 percent) of the societies exercise flexibility in the employment of funds. These are societies which mainly allow members to obtain loans from the societal funds. Some use their funds in other instances such as

responding to appeals for donations when there are disasters or making a contribution towards alleviating the misery of people who live in pathetic circumstances such as extreme poverty. It follows that societies which are not rigid in the administration of funds are able to satisfy the various needs of members. Unfortunately there are few societies which function in this manner. This potential of societies needs to be explored further.

#### **8.7 THE EXTENT OF TENSION EXPERIENCED BY SOCIETIES REGARDING THE USE OF FUNDS.**

Organizations which administer and employ members' money in their operations frequently experience tension caused by factors such as the maladministration of funds, shortage of funds and members who fall into arrears concerning their contributions. This tension if not sufficiently reduced, through corrective action, may wreck the commendable intentions of the association. The following table shows the extent to which societies experience tension in their operations.

TABLE 54

## FREQUENCY OF TENSION REGARDING THE UTILIZATION OF FUNDS

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Sometimes	32	53,3
2. Never	23	38,4
3. Often	5	8,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

According to Table 54 more than half (53,3 percent) of the societies sometimes experience tension in the utilization of funds. Apparently these are isolated instances where members express their dissatisfaction regarding the financial state of their organization, or where there is evidence of maladministration of funds. Some societies are able to resolve such situations amicably, whereas others are unable to do so, with the result that members may start dropping out of the organization. One respondent described a situation of this nature in her society as follows:

"One of our members gave another member an amount of one hundred rand to handover to the treasurer as payment of arrears. Upon enquiry the treasurer indicated that she had not received the mentioned amount. On being confronted, the culprit member admitted that she had used the amount given to her for her personal needs. She was ordered to repay this

amount and was fined R50-00".

Only 8,3 percent of the societies mentioned that they often experience tension in their organization related to the use of funds. These are probably societies which do not have members who are able to keep satisfactory financial records. As a result there is no proper accountability regarding the financial state of their organization. These societies are open to abuses, such as the misappropriation of funds. This is another indication of the need by societies to obtain guidance in the administration of funds in order to minimise problems of this nature. Such guidance will enable them to concentrate on other issues which will lead towards the growth of services enjoyed by members.

More than a third of the societies never experience tension concerning the use of funds. These are stable societies which have members who are able to keep satisfactory books of account and who frequently furnish their societies with acceptable reports regarding the financial affairs of the society. It may be assumed that such societies are able to grow rapidly and are continually searching for new ways of improving the benefits of members in order to satisfy their various needs. Some of the societies in this category submit their books for auditing in order to ensure that their financial records are in order.



**8.8 VALUE OF THE MATERIAL ASSETS AND TYPES OF PROPERTY  
POSSESSED BY BURIAL SOCIETIES.**

Some societies own movable and immovable property which constitutes a significant part of their assets. This is an indication that societies are advancing beyond the stage where they only have funds, to a point where they invest their funds in the form of property which is needed by the organization.

**TABLE 55  
VALUE OF MATERIAL ASSETS POSSESSED BY BURIAL SOCIETIES.**

<u>VALUE OF MATERIAL ASSETS</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Uncertain	1	1,7
2. Society has no material assets	42	70,0
3. Less than R100	1	1,7
4. R101 - R500	6	10,0
5. R501 - R1 000	5	8,3
6. R1 000 - R5 000	4	6,6
7. More than R5 000	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Nearly three quarters (70,0 percent) of the societies do not have any material assets. These are probably societies which

have not been long in existence or societies which do not have adequate funds to purchase material assets or societies which have decided not to purchase such assets. Some societies do not desire such assets due to lack of storage. In order to overcome the latter problem, some societies encourage members or actually assist members to purchase assets, such as utensils which are essential when there is a funeral.

One tenth of the societies estimate the value of their material assets to be between one hundred and one and five hundred rand. These are probably societies which are still in the process of accumulating further assets or which are precluded from increasing their assets due to factors such as lack of storage. 8,3 percent of the societies have assets ranging between five hundred and one and one thousand rand. 6,7 percent have assets of up to five thousand rand, and only one society has assets exceeding five thousand rand. The above figures suggest that there are a number of societies which have substantial assets which are placed at the disposal of bereaved members. It may be inferred that these societies succeed in gratifying the welfare needs of their members, especially because these assets are not only used during funerals, but also on other occasions. The following table reflects the types of properties possessed by burial societies.

TABLE 56

## TYPES OF PROPERTIES OWNED BY BURIAL SOCIETIES

<u>TYPE OF PROPERTY</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Association has no property	13	21,7
2. Crockery	15	25,0
3. Pots	14	23,3
4. Tents	7	11,7
5. Chairs	5	8,3
6. Lighting equipment	3	5,0
7. Vehicle	2	3,3
8. Office furniture and equipment	1	1,7
<u>TOTAL</u>	60	100

According to Table 56 a quarter of the societies possess crockery, which is usually in the form of dishes, cups, saucers, knives, forks and spoons. This crockery is used mainly for catering purposes. Nearly a quarter (23,3 percent) of the societies also possess cooking pots as part of their property. More than one tenth (11,7 percent) own tents, 8,3 percent have chairs and 5,0 percent even have lighting equipment bought especially to provide sufficient light during vigils. All this equipment is regarded as indispensable when there is a funeral because most Blacks

prepare elaborately for such occasions. Musi (1988, p38) describes this phenomenon as follows:

"Black people have great respect for the dead and when burying a member of a family, respect is demonstrated by buying an expensive coffin, slaughtering a beast and serving mourners with a five course meal".

The above tendency, which appears landable at first, seems to have reached proportions where bereaved people feel pressurized by public expectations when arranging funerals. This situation often leads to unnecessary extravagance which can be avoided if a more rational attitude towards funerals can be maintained. Some people have expressed concern about this situation. In Atteridgeville Township, at one time, a group was formed for the specific purpose of discouraging bereaved families from incurring unnecessary expenses, and of monitoring the manner in which funerals are conducted. Unfortunately due to the resistance of most bereaved families to such interference and the inalienable right of people to conduct their affairs according to their wishes, this group did not operate for a long time. Perhaps this issue could be effectively resolved if taken up by the societies themselves. The bereaved could be encouraged to cut down on their expenses during funerals, so that the funds saved could be

used to meet other needs. A few societies (1,7 and 3,3 percent respectively) possess office furniture and a vehicle. These are undoubtedly very successful societies which function comfortably due to the substantial funds and assets at their disposal. The members of such societies enjoy a wide range of benefits.

#### 8.9 CONCLUSION

Burial societies obtain their funds from the registration fees and subscription fees paid by members. The penalties imposed on members for infringing rules and regulations also provide these societies with income. Only a few societies receive financial donations from members or external bodies. Some societies generate income by hiring out their property for occasions such as the funerals of non-members, and for parties. The majority of societies thus rely largely on the regular contributions made by members.

The financial assets of most of the societies range between five hundred and over one thousand rand. There are societies which have over twenty thousand rand in their coffers. This demonstrates that there are societies which are able to accumulate vast financial assets. There is a growing interest from economists in investing the financial resources

of societies in worthy income generating projects. This move will enable societies to improve the benefits offered to members and in this way, satisfy their various welfare needs. It is especially significant because, due to a lack of expertise, most societies do not invest their funds very profitably at the moment.

## CHAPTER 9

## SERVICES AND BENEFITS PROVIDED BY BURIAL SOCIETIES TO MEMBERS AND NON-MEMBERS.

## 9.1 INTRODUCTION

Burial societies offer their members various benefits. The types of benefits to which members are entitled depend on a number of factors. These are the nature of the organization, characteristics of members, administrative effectiveness and the accumulated assets of the organization. This chapter explores the different benefits granted by societies to their members. The extent to which these organizations give aid to members who experience various social problems is shown. This chapter also deals with the services offered by societies to non-members and their response to national issues such as disaster funds.

## 9.2 TABLE 57

## TYPES OF BENEFITS OFFERED TO MEMBERS OF BURIAL SOCIETIES

TYPE OF BENEFIT	No. of societies	Only at times of bereavement	At other times	Never	Percentage
1. Financial assistance	60	75,0	25,0	.	100
2. Other material assistance	60	36,7	11,7	51,6	100
3. Emotional support	60	81,7	13,3	5,0	100
4. General assistance	60	53,3	31,7	15,0	100
5. Helping with catering	60	56,7	40,0	3,3	100

The above table indicates that three quarters of burial societies offer their members financial assistance only during times of bereavement. Some of these societies receive contributions in advance. These contributions are then saved and made available to bereaved members before the funeral to enable them to make the necessary purchases. Other societies collect contributions from members only when there is a death case. In the third category of societies, the monthly contributions are given to members in turns. The amounts collected are deposited in the members savings account, which is kept by the treasurer. When a member reports a death case, her savings book is made available to her. She is allowed to use any amount that has been saved. The member then returns the book containing the remaining balance. The advantage of this latter system of operation is that members who are compelled by circumstances to leave the society (if, for example they move to a different area, or are dissatisfied), are able to obtain their savings books bearing their full contributions. This system has been devised to avoid the forfeiture of funds by members who terminate their membership.



The tendency of societies to make funds available to members only at times of bereavement manifests the inflexible manner in which most societies operate. This leads to a situation where societies amass large funds which are kept by financial institutions at unfavourable interest rates. Worse, still, there are those societies which prefer to keep their own funds. This is obviously another indication of societies which are unable to make optimal use of their accumulated funds.

The other disadvantage of societies which make funds available to members only at times of bereavement, is that members are not entitled to obtain loans from the available funds of the society. Often members experience financial problems which necessitate the borrowing of money to overcome the immediate problem. Despite their regular contributions to their societies, and their legitimate stake in the funds accumulated by the society, these members are denied access to the funds in times of need. This is one instance where societies do not cater adequately for the welfare of members.

The investigator probed further into this matter in order to determine the reason for this inflexibility or irrational attitude. Respondents stated that if members are allowed to seek loans from their societies, the situation could arise where funds are exhausted. This would occur mainly in those

societies which do not have substantial financial reserves. The other reason given is that if the societies offer these loans interest free, they are going to lose income which should be accruing from interest. This situation will weaken the society. The other problem which militates against the granting of loans by societies, is that some might fail to pay back the loans as stipulated in the conditions under which such loans are granted. This might lead to tensions within the society which could ultimately cause the dissolution of the society.

It is evident from the reasons given by respondents that most societies are compelled to administer the funds at their disposal in a strict manner. This is to ensure that these funds are used for the purpose for which they are intended, which is to assist bereaved members. It is, however, the view of the investigator that societies could increase the benefits offered to members if they could devise effective systems of making funds available to members who experience financial problems. Members could use the loans obtained to resolve problems related to the educational requirements of their dependents, hospitalization costs or the payment of rent when they are unemployed. Burial societies can perhaps benefit from legal opinion in determining how best to make these benefits available to members.

It was found that a quarter of the societies provided their members with financial assistance in situations not related to bereavement. The investigator found that these were mostly societies which kept separate savings books for members. Such societies allowed members to request the executive committee to authorise the treasurer to make the savings book available to the member for personal use. The applicant had, however, to advance the reasons for requesting her savings book, and authorization depended on the validity of the reasons advanced. The book was also released on condition that the member used only the amount applied for. Such a member had to undertake to return the amount used within a specified period. If she neglected to do so, she could find herself at a disadvantage, if there was a bereavement in her family whilst her funds are still low. In order to counter the latter problem some societies which employ this system alter their system of rotation when a member who has limited funds becomes bereaved. They immediately give their contributions to such a member to enable her to overcome her problems. This arrangement minimises the risks taken by members who apply for loans from their societies. Another advantage of this system is that the society is not affected by the interest which should be payable on the loan. It can be concluded that societies which operate in the manner described above, are able to

grant their members better benefits, compared to those which function in a rigid manner. They are in a position to cater for the different welfare needs of their members.

Regarding the granting of material assistance such as groceries, crockery and transport to members, it was found that just over one third (36,7 percent) of the societies only offered this type of assistance to members at times of bereavement. These societies coupled financial assistance with groceries in the form of raw foodstuffs such as mealie meal, sugar, tea, milk, vegetables and meat. This is done to enable the bereaved member to prepare adequate food for the funeral attendants. Societies which fall into this category thus alleviate the burden of shopping from the bereaved members.

Table 57 reflects that 11,7 percent of the societies provided their members with non-monetary assistance at times not related to bereavement. For instance, societies which own common equipment, make it available to members who need it for other occasions such as wedding celebrations, confirmation and birthday parties. This equipment is put at the disposal of a member, on condition that it is returned intact to the society. Damaged articles are replaced by the borrower. If these precautions are not taken, tensions might

arise within the organization caused by irresponsible members who do not take adequate care of property belonging to the society. This situation might weaken the operation of the society and reduce the benefits which should be enjoyed by all members.

There are also instances where members make their own equipment or crockery available to members who have family celebrations. This phenomenon demonstrates the high level of co-operation between the members of a burial society. It also illustrates the potential of societies to cater for the various welfare needs of members.

Some societies have a special fund which is utilised to hire transport for members. Such a fund enables bereaved members to hire a bus which carries mourners around during the funeral. Sometimes this bus is only obtained for the convenience of members of the society. In other situations, the bus is hired for fund-raising purposes. In this instance the bus is made available to other mourners who do not belong to the society for a nominal amount. The profit made is either kept by the society or given to the bereaved member to supplement her financial resources. Other societies only make transport available to the bereaved in instances where the burial takes place at a distant place.

According to the researcher's observations there are only a few societies which own vehicles such as buses or other types of transport. These are societies which have a substantial membership and have been in existence for a considerable period of time. As a result they have adequate financial resources which enable them to purchase a vehicle or vehicles which facilitate their operations. They are thus in a position to assist members who require transport, even for other purposes.

According to Table 57 fifty one percent of the societies do not offer their members material assistance, other than monetary assistance during bereavement, or at other times. These are apparently newly established societies which are still struggling to build up their own financial resources, so that they should be able to improve the benefits granted to members. Other societies which do not offer this benefit are those which have not adopted this system in their operations, and whose members are content to receive only financial benefits from the society. Other societies which fall into this category could be those which were unable to maintain their material assets. It follows that societies which do not offer additional benefits to their members are unable to satisfy some of the welfare needs of these members, as do societies whose members enjoy such benefits. These

societies are obviously less attractive.

More than four fifths (81,7 percent) of the societies support their members emotionally during times of bereavement. It should be stated that although the primary objective of most societies is to assist their bereaved members materially, members of these societies also enjoy non-material benefits. The latter benefits sometimes supersede material help, because of their intrinsic value. More (1988, p101) vividly describes the anguish suffered by a man who experienced a severe blow when his wife and three children were suddenly killed in a car accident. His trauma was, however, alleviated by the support he obtained from other people. In recalling the unfortunate experience, he states;

"I must confess I do not know where I got the strength I had through those hectic days and subsequent weeks. But I guess it was from the people who rallied behind me. I believe they are the ones who gave me the strength to accept what had happened. They were so supportive that they helped to cushion the brutal impact".

It should be mentioned that the kind of support described above is not only given by members of burial societies, but also by the next of kin of the bereaved, friends, neighbours

and other sympathisers. This shows that natural support systems become activated when a person is struck by grief. Burial societies only form part of this support system. These societies are, however, special in the sense that they are formal organizations and are specifically structured to offer assistance to members in such situations.

Vachon and Stylianos (1988) state that social support includes four components, which are emotional support, appraisal support, informational support and instrumental support. They regard emotional support as entailing actions that enhance the affected persons self-esteem. Appraisal support provides feedback on the bereaved person's views or behaviour. Informational support includes advice or information that promotes problem solving. Lastly, instrumental support is the provision of tangible assistance. Societies through their activities offer their members these different types of support in varying degrees. It may be assumed that some people join burial societies mainly because of the afore-mentioned kinds of support which they anticipate receiving from these organizations, and not solely for financial reasons. This applies particularly to people who enjoy reasonable financial security. Levy (1976) refers to this support as reinforcement which is inherent in all social interactions.



Back and Taylor (1976) regard the above-mentioned characteristic of self-help groups, which is also present in burial societies as an "added value" of social movements. They describe these added values as the satisfactions which members obtain simply by belonging to and participating in a movement, whether this participation leads to a desired goal or not. These authors made an interesting observation which the writer regards as valid in terms of time invested in the activities of self-help groups. They state that membership in a social movement is economically "irrational" if the amount of effort expended by an individual member is compared to the likelihood of his achieving the valued goal. This is particularly applicable to burial societies, because many people join these associations due to the anticipation of a crisis such as death occurring in their families. It often happens, however, that members participate in the activities of these organizations for many years without experiencing death in their families. As a result they are not able to benefit materially from their membership. This shows that participation is irrational for some members from a cost benefit point of view. Hence some benefits must be obtained from the membership itself, which is regarded as the "added value" of social movements.

Slightly more than one tenth (13,3 percent) of the societies provided their members with emotional support, even on occasions not related to bereavement. These are societies which maintain an interest in the private lives of their members. They ensure that members receive the necessary support in their various life tasks. This probably happens mostly in societies which do not have a large membership, a fact which can preclude the members from being a close knit group. In such societies members are able to develop primary relationships and to interact intensely. Again, this is a demonstration of the non-material benefits that are derived by members of self-help groups through their participation.

The above table further illustrates that fewer societies continue to offer supportive services to their bereaved members after the funeral. Most societies continue with their normal activities after assisting a bereaved member. They do not pay much attention to the member's needs and problems which arise after the funeral. Sometimes the support offered by a person's social network system does not correspond with the circumstances of the individual. For instance in the early stages of bereavement widows need empathy and support. Later in the bereavement process they need assistance in reintegrating into normal social life and reorganizing their social roles.

Due to lack of appropriate expertise, most societies seem to stress the provision of material and emotional support for the duration of the funeral. The researcher found this to be one of the greatest shortcomings of societies. It is one area where these organizations can extend their services or benefits to members, by displaying interest in the post-funeral problems experienced by their bereaved members. For instance, such members may need to be guided concerning practical issues such as the settling of estates and applications for maintenance grants where necessary. They may also require assistance in coping with the less perceivable problems such as loneliness and changes in relationships in the family caused by the absence of the departed family member.

The following comment made by a woman who lost her husband in a car accident demonstrates the need for support from extra-familial resources;

"As Black people, we are fortunate because we have extended families who are always around and who make us feel wanted and loved. I believe that helps reduce the feelings of loss. It is only after about a month, when they have all returned to their respective homes, that this thing hits you hard. The loneliness sets in". (More, 1988, p101).

Only five percent of the societies indicated that they do not offer emotional support to members at times of bereavement, and on other occasions. Apparently these are societies which are not well structured and which emphasise material assistance. Such societies offer their members the amount of money agreed upon when death occurs and leave the member to make all the necessary funeral arrangements. It is assumed that the bereaved person will enlist the help of his relatives and friends in resolving his problems. In this type of society members are not even compelled to visit the bereaved member or to attend the funeral, as is the case in other societies. Those who visit the bereaved member or attend the funeral do so of their own accord. It may be inferred that though the act of offering their members financial assistance is supportive, societies which fall into this category do not meet the wide spectrum of the welfare needs of their members, because of their impersonal approach. Their benefits are hence unattractive. This accounts for the low percentage of societies of this nature. It should, however, be mentioned that there are people who are attracted to this type of society because they prefer a system which does not commit members to fulfil certain obligations when there is a death case.

More than half of the societies (53,3 percent) provide their members with general assistance at times of bereavement.

These societies fulfil an important welfare need for their members, because grieving people have numerous needs which can best be solved by those who come to their assistance. This is especially so because their problem-solving capacity is lowered in a crisis situation. This type of support is also significant because some people have weak support systems due to the nature of their life circumstances, whereas others have strong support systems. Finlayson (1980, p89) refers to this phenomenon as follows;

"In crises or long term difficulties, many people lack appropriate support from their existing social networks, especially when role change is required".

The above assertion implies that people cannot rely solely on the support of their social networks in times of crisis, because sometimes the expected assistance is not provided effectively. Burial societies can thus be seen as social networks formed specifically for the purpose of helping members to deal with crisis situations related to death. They are thus a resource which supplements the natural support systems of their members. Shindler (1977, p64)

recognises the importance of assistance from others during this period by stating:

"During the first stage of mourning, a person is bewildered and needs help in making even the simplest of decisions. Moreover, the bereaved is to be accepted as he is - even with his irrational thoughts and warped reactions".

Usually societies do not impose themselves on their bereaved members. They leave it to such a member to indicate particular areas where he or she needs help. The members then undertake to carry out the tasks pointed out by the bereaved member. Such tasks could include activities such as the provision of transport in making funeral arrangements, contacting relatives, purchasing needed items, liaising with employers, taking care of young children, performing household duties and assisting in planning and executing the funeral programme.

Riessnan (1976) strongly asserts that the power of self-help groups derives from the fact that they combine important properties, such as the helper-therapy principle, the professional dimension, consumer intensitivity, the use of initiative, and the belief that the individual can do something for himself. The philosophy of self-help groups is

that individuals have power, particularly in a group. This assertion by Riesman is highly applicable to burial societies. The above concepts espoused by Riesman will be related to the activities of societies.

### **1. The Helper - Therapy Principle**

The helper-therapy principle is derived from role theory. This principle assumes that those who help are helped most. In the case of burial societies all the members of the group play this role at one time or another and benefit from the helping process. This principle applies to all helpers, whether they be professionals, lay persons or volunteers. It is, however, particularly true of helpers who have the same problem as the one being helped. In the case of societies the common problem is to cope with the experience of death. Riesman (op.cit) ascribes the benefits achieved by the person playing the helping role to the fact that the helper is less involved and that he is able to view the problem more objectively at a distance.

### **2. Consumer Intensity**

Consumer intensity refers to the degree that the consumer

provides a greater portion of the service. This is true of societies because the members are both consumers and providers of the service. Fuchs (1968, p17) states that:

".... the knowledge, experience, honesty, and motivation of the consumer affects service productivity".

### 3. The Aprofessional Dimension

Burial societies reflect a series of dimensions which might be termed aprofessional. The following table by Hurvitz (1968) presents a schematic, ideal-type contrast of the professional and aprofessional dimensions. It will be seen that most of the activities of societies and their mode of operation conform to the aprofessional characteristics listed in the following classification of professional and aprofessional dimensions.

#### COMPARISON OF PROFESSIONAL AND APROFESSIONAL DIMENSION

<u>PROFESSIONAL</u>	<u>APROFESSIONAL</u>
1. Emphasis on knowledge, and insight underlying principles, theory, structure.	1. Emphasis on feeling, affect, concrete, practical



- |  |  |
|--|--|
| 2. Systematic  | 2. Experience, common sense and intuition are central, folk knowledge. |
| 3. "Objective" - use of distance and perspective, self-awareness, control of transference. | 3. Closeness and self-involvement, subjective.                         |
| 4. Empathy, controlled warmth.   | 4. Identification.   |
| 5. Standardized personality.   | 5. Extemporaneous, spontaneous (expressions of own personality.        |
| 6. Outsider orientation.   | 6. Practice.   |
| 7. Careful, limited use of time, systematic evaluation, curing.                            | 7. Slow, time no issue, informal direct accountability caring.         |

The aprofessional characteristics of burial societies make them more successful in meeting a wide range of the needs of their members, because the involvement of members is

spontaneous and is not restricted by many of the limitations of professionalism such as maintaining professional distance. Much of the professional's training and socialization discourages identification, deep concern, full involvement, and caring qualities which derive from nearness to the client. This nearness sometimes results in overidentification with the client and impedes objectivity.

Nearly one third (31,7 percent) of the societies offered their members general assistance not only during bereavement, but also at other times. Some societies have even stipulated in the constitutions or rules and regulations the nature of the occasions where society members will be given assistance.

These are societies which have extended the range of welfare benefits provided to members. It can be assumed that such societies greatly strengthen the natural support systems of members and enhance their social functioning.

Fifteen percent of the societies did not provide their members with general assistance during bereavement or at other times. As already indicated these are organizations which prefer not to commit their members to any degree. They leave them to employ other resources in the resolution of their problems.

More than half (56,7 percent) of the societies according to table 57 assisted their bereaved members with catering duties during funerals. This is one of the most prominent practical activities of societies. This is especially so, because, generally, Black people have special reverence for the dead. They feel obliged to pay their last respects to a deceased acquaintance, whether he is a relative or not. As a result funerals are usually attended by large numbers of people. In accordance with the traditions and rituals of Blacks, mourners are served with meals after the funeral ceremony. This practice necessitates elaborate preparations prior to the funeral. Burial societies are thus an indispensable resource regarding this aspect of funerals. Catering does not only occur on the day of the funeral, but from the time when the death is announced up to the burial of the deceased. Those who pay their homage before the funeral are served with refreshments. Catering activities are intensified a day before the funeral when final arrangements are made and meals are prepared for those who will attend. These activities usually entail the erection of a tent to provide shelter to people who will be attending the night vigil, the purchase and peeling of vegetables, the baking of cakes and the slaughtering of a beast.

This custom of serving meals at funerals is also practiced by the Jews. Shindler (1977, p64) describes it as follows:

"The rabbis demand that the first meal eaten after the burial be prepared by friends or neighbours".

This first meal is called the meal of recovery, because the mourner is so involved with his loss that he does not even have any interest in or desire for food. It is therefore expected that the community should provide the first meal.

Some of the respondents in this study felt that the involvement of people in the activities of burial societies induced them to become extravagant when planning funerals. They indicated that this tendency was caused by the following factors:

- The financial assistance received from burial societies caused the bereaved to spend money unrealistically.
- Membership of a burial society caused the number of funeral attendants to soar.
- The societies put pressure on the members to ensure that the mourners were well served to uphold the good reputation of the society.

- In the words of one respondent; "Bereaved people are compelled to buy a lot of vegetables to enable the society members to undertake their peeling exercise, even if this is not necessary".
  
- Another respondent put it as follows;

"People nowadays are compelled, to provide 'caskets and custards' funerals in order to satisfy the expectations of those who attend the funeral".

Some respondents felt that burial societies were not to blame for the tendency of bereaved people to become extravagant, because they did not control the manner in which such a person spends the funds made available. It was, they felt, up to the bereaved person to ensure that unnecessary expenditure was avoided by purchasing only basic items necessary for the funeral. The balance of the funds could then be used to provide for post funeral needs. This is essential in circumstances where a breadwinner dies and the income of the family is severely curtailed.

Four fifths of the societies assist their members with catering duties during other occasions not related to bereavement. As stated already, some societies specify in

their constitutions the types of occasions where members are expected to offer their services. Others only provide this service when requested to do so by the member concerned. It can thus be concluded that societies which offer this service to their members enhance the feeling of belonging of members, and strengthen their identification with the society.

It was found that only 3,3 percent of the societies did not assist their members to cater for funeral attendants or during other special occasions. The low percentage of societies falling in this category suggests that people are not attracted to them because they are unable to satisfy their most significant needs. It should however be indicated that such societies could be assisting their members in other ways.

The above findings confirm that burial societies provide their members with a variety of benefits. The most popular societies are those which are able to satisfy the needs of their members during bereavement and at other times. It should be mentioned that two factors which govern the relationship between contributions and benefits are local custom and competition amongst the different societies. If a new society is established where several others already exist, it needs to appear to offer better benefits in order to attract members. This tendency sometimes creates problems for societies which promise members benefits which exceed

their financial and/or manpower resources, because they are unable to satisfy the expectations of members.

### 9.3 FINANCIAL ASSISTANCE TO BURIAL SOCIETY MEMBERS WHO EXPERIENCE PROBLEMS

People experience various problems in their life situations. Some of these problems are not necessarily related to bereavement. The investigator probed the extent to which societies assist members, who encounter financial problems.

The following table shows the optimal amount of money made available by the societies studied to members with financial problems.

**TABLE 58**  
**HIGHEST AMOUNT OF MONEY MADE AVAILABLE TO BURIAL SOCIETY MEMBERS WHO HAVE FINANCIAL PROBLEMS**

<u>AMOUNT</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	45	75
2. Less than R100	6	10
3. R101 - R200	3	5,0
4. R201 - R300	1	1,7
5. R301 - R400	2	3,3
6. R401 - R500	2	3,3
7. R500 or more	1	1,7
TOTAL	60	100

Table 58 shows that three quarters of the societies in this study do not grant their members financial assistance when they have problems not related to bereavement. The probable reason for this situation is that most societies are established for the express purpose of assisting bereaved members financially. This is their central objective and all other objectives are viewed as secondary. Thus the practice of lending members money is viewed as a departure from the main objective. There is also the risk of experiencing problems in retrieving money lent to members. Thus for the sake of stability most societies prefer not to give their members financial assistance for purposes not related to bereavement. It should, however, be mentioned that some societies are prevented by their limited financial resources from granting their members financial assistance.

One tenth of the societies give their members financial assistance which does not exceed one hundred rand when they have financial problems. These societies are therefore able to cater for the minor financial needs of members, such as the payment of rent, the purchase of children's school books or the payment of arrear accounts when members are in dire financial straits.



13,3 percent of the societies offer their members financial assistance ranging between R101 and R500. Only one society was able to grant financial assistance of R500 or more. This service rendered by burial societies to members is an indication of the ability of these organizations to amass financial reserves from the contributions of members. These reserves enable them to satisfy the other needs of members not related to bereavement. This service is especially important because most Blacks find it difficult to raise loans from financial institutions, due to the complicated procedures which have to be adhered to, such as having adequate security or being credit worthy. Some resent these procedures, because they tend to invade their privacy.

The ability of societies to offer this service to members is commendable. By virtue of their regular contributions, members do have a legitimate stake in funds accumulated by their societies. This is another instance where burial societies provide for the welfare needs of their members.

In her studies of English self-help groups Richardson (1983) found that some of these groups had welfare funds to help members in financial distress. She also discovered that the extent and effectiveness of such provision varied from one group to another. This finding is comparable to the existing situation amongst societies operating in Black Townships.

#### 9.4 FINANCIAL ASSISTANCE TO BEREAVED MEMBERS

As already stated the provision of financial help to bereaved members is one of the principal objectives of burial societies. This type of assistance, however, varies from one society to another. This is due to factors such as financial strength, number of members and the presence or absence of negative factors such as conflicts within the society. The following table illustrates the extent of financial help given to the bereaved members of societies.

**TABLE 59**  
**HIGHEST AMOUNT OF MONEY GIVEN TO THE FAMILY OF A**  
**BEREAVED MEMBER**

<u>AMOUNT</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No money is given	3	5,0
2. Less than R100	1	1,7
3. R101 - R200	5	8,3
4. R202 - R300	4	6,7
5. R301 - R400	7	11,7
6. R401 - R500	19	31,6
7. R500 or more	21	35,0
<u>TOTAL</u>	60	100

According to Table 59 only five percent of the societies indicated that they did not grant their members financial assistance. The investigator was perplexed by this finding, because it is unusual for societies to operate without administering funds. The only explanation that can be advanced for this type of situation is that these could be societies which are not well structured. Their members have probably agreed to assist each other in other ways, such as providing labour to bereaved members or maybe making other material contributions such as groceries and utensils. These societies apparently leave their members to make voluntary financial contributions if they so wish. The low percentage of societies which fall in this category is a reflection of their unpopularity, due to their inability to satisfy the most crucial needs of their members.

Only one society offered bereaved members financial assistance not exceeding one hundred rand. This low amount given to bereaved members, may be due to factors such as the lack of substantial financial reserves. Other possible reasons for this low financial assistance could be factors such as inadequate membership, poor methods of operation and inability to grow due to inept administration or gross abuse of funds. The amount given could also simply be a policy decision made by the society. It can be concluded that societies which fall in this category are only able to

satisfy the needs of members minimally. This is especially so, in view of the high cost of living which has led to soaring funeral costs.

8,3 percent of the societies offer their members financial assistance ranging between R101 and R200. Again this could be newly established societies or societies with a low membership. These societies only commit themselves to provide for part of the funeral costs and expect members to use other resources in meeting their needs. The low percentage implies that there are fewer societies of this nature, because they do not provide satisfactorily for the needs of their members.

It was found that nearly one fifth (18,4 percent) of the societies granted their members financial assistance ranging between R201 and R400. These are societies which are showing signs of growth in terms of improving the benefits offered to members. Most societies review the financial benefits given to members from time to time, in an attempt to bring them in line with the prevailing cost of living. The benefits enjoyed by members are thus not static.

Slightly less than one third (31,7 percent) of the societies offered their bereaved members financial assistance ranging

between R401 and R500. It was also found that more than one third (35,0 percent) of the societies assisted their members with amounts that exceeded R500. The investigator is aware of societies which grant their bereaved members financial assistance exceeding R1 000. These are strong societies which have succeeded in accumulating substantial financial reserves, which enable them to cater adequately for the needs of their members. If the other supplementary services such as catering, providing other material assistance and emotional support are taken into consideration, it will be realized that these societies provide for a wide range of the welfare needs of their members. The high percentage of societies which fall in this category bears testimony to their popularity. Their successful operation could be ascribed to a number of factors such as an efficient administration, which enables them to incur minimal losses and to obtain maximum benefits from investments made. The other possible factors are the nature of membership and the extent of regular contributions made by members.

#### **9.5 TIMING OF PAYMENTS WHEN CLAIMS ARE MADE**

Members of burial societies usually come to an agreement regarding the period within which claims should be paid out. The constitutions of most societies specify this period,

whereas others only indicate this period verbally to members. The following table depicts the conditions which govern the payment of claims.

TABLE 60

**MANNER IN WHICH PAYMENTS ARE MADE TO THE MEMBERS OF BURIAL SOCIETIES.**

<u>MANNER OF PAYMENT</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No money is paid out	3	5,0
2. Before the funeral	56	93,3
3. On the day of the funeral	-	-
4. After the funeral	1	1,7
5. According to the member's <u>preference</u>	-	-
<u>TOTAL</u>	<u>60</u>	<u>100</u>

The above table shows that almost all the societies (93,3 percent) pay out claims made by members before the funeral. This is done to enable bereaved members to use the funds made available immediately. Usually payments are made two or three days after a death case has been reported to the society. In order to facilitate payments most societies have reserve funds available for this purpose. Others, whose system of operation is that members should contribute,

whenever a death case is reported, quickly convene a meeting of members and inform them about the tragedy that has befallen one of their group. Members then promptly pay out the condolence contributions agreed upon. The latter system has, however, caused many societies a lot of inconvenience because of members who fall into arrears with their condolence payments. The convening of impromptu meetings is also sometimes a problem because of the difficulty in reaching all members. Consequently, in most societies condolence payments are made in advance. It is ensured that the available funds of the society cover at least three death cases at any given time. When claims are made, the executive committee promptly authorizes the treasurer to make the necessary withdrawals and pay out the claim to the bereaved member without fuss, especially when such a member is in good standing concerning his financial obligations to the society.

In certain cases burial societies experience tensions when a member who has failed to comply with the stipulated rules and regulations of the society, such as attending meetings regularly, serving other bereaved members, or making payments promptly, submits a claim. Usually in such instances delays are experienced. The Executive Committee considers the merits of the particular case and makes a decision whether to pay out the claim or to decline payment. Sometimes the

issues is referred to the general membership for a final decision. Such problems are usually experienced by societies which do not have constitutions or have constitutions which have too many loopholes because of poor formulation. It should, however, be recorded that occasionally very unusual cases arise which are not provided for in the constitution, and which put the society in a predicament regarding the payment of the claims made.

The investigator witnessed one such instance where a member of a society gave birth to a stillborn child. She was charged a fee by the hospital to cover the burial expenses. The constitution of this society only made provision for the payment of claims in respect of living children registered with the society. In this case the child was unknown to the society because it never survived. This issue was discussed by the society in a sympathetic manner. It was finally decided that the claimant be reimbursed the full amount charged by the hospital. This matter set a precedent in the society. It was resolved that the constitution be updated in order to provide for such incidents. This case illustrates that burial societies should, from time to time update their constitutions to cater for circumstances which have arisen and which have not hitherto been provided for in the constitution. It can thus be concluded that burial societies



which do not have properly formulated constitutions tend to experience more tensions than those whose constitutions cover a wide spectrum of issues which may occur. This is one area where societies could benefit substantially from legal advice provided by professionals such as lawyers and social workers.

None of the societies in this study made payments to bereaved members on the day of the funeral. It would be inappropriate and inconvenient to make such payments during this time. They would not serve a significant purpose, because by then, all the funeral arrangements have been concluded. It should, however, be mentioned that the prevailing practice in Black Townships is to collect voluntary contributions from mourners on the day of the funeral. These contributions are a token of sympathy for the bereaved. They are intended to alleviate the expenses incurred by the bereaved person in arranging the funeral. The amount received supplements the funds obtained from the society of the bereaved member and his other financial resources.

Only one society made payments to a bereaved member after the funeral. It is obvious that such societies do not meet the needs of their members during the crucial period preceding the funeral. These are apparently weak societies which are

not properly organized. Their small percentage is an indication that not many people are attracted to them.

None of the societies made payments according to the bereaved family's preference. This is because societies have to adhere to their stipulated rules and regulations when handling claims by members. The preferences of families regarding this matter are thus subsidiary. There are, however, isolated instances where requests by bereaved families are considered. For example, there are cases where the affected family has sufficient financial resources, and prefers to receive the funds from the society after the funeral.

#### **9.6 OTHER MATERIAL BENEFITS OFFERED BY BURIAL SOCIETIES TO MEMBERS.**

Some societies provide their members with additional material benefits besides financial assistance. The investigator determined the extent to which these benefits are offered to members.

TABLE 61

## OTHER BENEFITS OFFERED BY BURIAL SOCIETIES TO MEMBERS

<u>TYPE OF BENEFIT</u>	<u>YES</u>	<u>NO</u>	<u>UNCERTAIN</u>	<u>PERCENTAGE</u>
1. Wreaths	23,3	73,3	3,4	100
2. Condolence Cards	28,3	68,3	3,4	100
3. Groceries	36,7	63,3	-	100
4. Transport	23,3	76,7	-	100
5. Labour & utensils	95,0	5,0	-	100

Table 61 shows that slightly less than a quarter (23,3 percent) of the societies present their bereaved members with wreaths. These are societies which probably seek to round off the services provided to members by expressing their emotional support symbolically. Some societies have special contributions for purposes of buying wreaths for bereaved members.

Slightly more than a quarter (8,3 percent) of the societies indicated that bereaved members are bought condolence cards bearing an appropriate message. 68,3 Percent did not present cards. This high percentage of societies which do not provide their members with wreaths and condolence cards seems to suggest that most societies do not appreciate the value of

such symbolic gestures. The probable reason is that culturally Blacks express their emotional support in other ways, such as verbal expressions, special ways of greeting the bereaved people, and general conduct in bereavement situations. The provision of wreaths and condolence cards thus seems to be viewed as foreign by most Blacks.

More than one third (36,7 percent) of the societies supply their bereaved members with essential groceries needed for the funeral. This is done to minimize the expenses incurred by bereaved people. There seems to be a gradual increase of societies which offer this benefit to members. Some respondents indicated that members are given the choice of making regular contributions for purposes of obtaining groceries from the society when they submit claims, or contributing with a view to being entitled only to financial assistance. Others include this benefit in the overall contributions made by members.

Less than two thirds (63,3 percent) of the societies did not provide their members with groceries during funerals. Members are expected to use the condolence money received for the purchase of needed groceries. This finding suggests that there are societies which are continually seeking to increase

their benefits and to make them attractive, whereas others seem to be satisfied with the benefits offered to members.

About a quarter (23,3 percent) of the societies provide their bereaved members with transport. These are apparently societies which have a special transport fund. Again, this is an indication of attempts made by societies to provide their members with attractive benefits. This is especially important because the different societies compete with each other. Usually members are proud to belong to societies which offer them substantial benefits. It should be stated that there is a direct relationship between the extent of material benefits offered and the feeling of emotional support experienced by members. Hence members who enjoy many material benefits from their societies feel greatly comforted and tend to identify strongly with their societies. The opposite is true in instances where only minimal benefits are obtained from societies.

More than three quarters (76,7 percent) of the societies did not provide their members with transport. This arrangement was left to the bereaved member. This is especially so, because the amount of transport needed depends on the popularity of the bereaved person, the extent of his support networks and his status in the community. Societies are thus

unable to gauge the amount of transport that will be required by their bereaved members. Therefore most societies do not provide transport to their bereaved members. Some only provide transport in instances where the funeral is held at a distant place. In such situations members either pay directly for such transport or use their transport fund if it exists.

Almost all the societies (95,0 percent) provide their bereaved members with utensils and voluntary labour. The extent to which these benefits are offered differs from one society to another. In cases where a member belongs to more than one society, the bereaved member indicates the roles that should be played by the different societies. This is done to avoid duplication of services and to enhance co-operation amongst the societies. The investigator found that this is the area in which societies co-ordinate their services most. Otherwise they operate in isolation and do not make attempts to co-ordinate their activities.

#### **9.7 THE MANNER IN WHICH BURIAL SOCIETIES HANDLE THE SOCIAL PROBLEMS OF MEMBERS AND NON-MEMBERS.**

Members of burial societies experience various types of social problems. The extent to which societies assist their

members in resolving such problems was investigated. The following table reflects the responses obtained in this regard.

**TABLE 62**

**TYPE OF ASSISTANCE GIVEN TO BURIAL SOCIETY MEMBERS WHO  
EXPERIENCE MARITAL PROBLEMS**

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Emotional support	1	1,7
2. Information and advice	12	20,0
3. Material help but not money	-	-
4. Financial aid	-	-
5. Instrumental help	12	20,0
6. Emotional support, information and advice	3	5,0
7. Financial aid, emotional support and advice	1	1,7
8. Emotional support, advice and instrumental help	1	1,7
9. Emotional support, advice and referral to a service	2	3,3
10. Instrumental help and referral to a service	1	1,7
11. No assistance is given	27	45,0
<b>TOTAL</b>	<b>60</b>	<b>100</b>

Table 62 reflects that nearly half (45.0 percent) of the societies do not provide assistance to members who experience marital problems. This implies that many societies do not concern themselves with the personal problems of members. Apparently members with such problems are helped by fellow members in their private capacity. They thus benefit indirectly from their interactions with the other members.

One fifth of the societies give members with marital problems information and advice. This is probably only done when members with problems specifically request information and advice related to their problem. This is a significant service to members because it helps them to identify relevant resources within the community which can be helpful in resolving their problems. For instance such a person can be informed by knowledgeable members about the services provided by welfare agencies which deal with marital problems.

In other situations the members of societies provide others with advice pertaining to their personal problems. This advice is particularly valuable in situations where the



advisor has in the past gone through a similar experience. This shows that the members of societies derive benefits not directly related to the incidence of death, through their membership of these associations.

One fifth of the societies provide members experiencing marital problems with instrumental help. Apparently this is done in instances where members have critical problems which seriously disturb their normal social functioning. For example, if the member is unable to care for her young children due to a marital problem which might lead to temporary or permanent separation, a society member may agree to give her temporary shelter or to take care of the children for a while. The affected member then has time to sort out her problems, or perhaps arrange for her next of kin to take over some caring functions. This is another indication of the welfare benefits that can be obtained through membership of a burial society.

Only one society provided financial aid to members experiencing marital problems. This is an indication that most societies do not offer material help to members with such problems. This is because the resolution of such problems is not their primary purpose. In addition most societies do not have sufficient financial resources to

enable them to offer members this kind of assistance. The other impeding factor is the fear that members with such problems might deplete the limited financial resources of their societies if most of them request this kind of help.

It was found that the other burial societies in this study provided assistance to members having marital problems in varying degrees, in the form of emotional support, information and advice, referral to a service and instrumental help.

**TABLE 63**

**ASSISTANCE TO MEMBERS WHO EXPERIENCE PROBLEMS RELATED  
TO THE CARE OF CHILDREN**

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	51	85,1
2. Financial aid	3	5,0
3. Information and advice	2	3,3
4. Referral to a service	2	3,3
5. Emotional support, informa- tion and advice and referral to a service	2	3,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

More than four fifths (85,1 percent) of the societies do not assist members who experience problems concerning the care of children. Apparently these types of problems are regarded as being remote from the main objectives of burial societies. Hence members are expected to resolve such problems without necessarily involving their societies.

Five percent of the societies provide financial aid to members experiencing the above-mentioned problems. These are probably societies which have adequate financial resources. Others could be societies which operate savings accounts on behalf of members and allow them to use these funds whenever they have problems.

Six percent of the societies give members with problems related to children, assistance in the form of information and advice, referral to a service and emotional support. These are probably societies which lack adequate material resources, but are sympathetic towards members who encounter problems with their children. It should be mentioned that very often people experiencing such problems do not always necessarily seek material help. They are thus able to cope when they are given non-material supportive services.

TABLE 64

## ASSISTANCE TO MEMBERS WITH EMPLOYMENT PROBLEMS

TYPE OF ASSISTANCE	FREQUENCY	PERCENTAGE
1. No assistance is given	45	75,0
2. Financial aid	5	8,3
3. Information and advice	4	6,6
4. Emotional support	2	3,3
5. Referral to a service	1	1,7
6. Advice and referral to a service	1	1,7
7. Emotional support, advice and referral to a service	1	1,7
8. Instrumental help and referral to a service	1	1,7
<b>TOTAL</b>	<b>60</b>	<b>100</b>

Three quarters of the societies do not provide assistance to members who are unemployed. This shows that most societies apparently have a policy of not assisting unemployed members. It can be assumed that members who come to the rescue of those who are unemployed, do so in their personal capacity.

8,3 percent of the societies indicated that members with employment problems are given financial aid, if they request this type of assistance. These are probably societies which

have sufficient financial resources or societies which make contributions to the savings accounts of members, and allow them to use these savings when they encounter financial problems. It should also be mentioned that despite the funds at their disposal, such societies could have decided as a policy matter, to assist their unemployed members.

Four of the societies provide members experiencing unemployment problems, with information and advice. For instance, such members are given information about vacancies which exist. They are also advised on issues such as the application for unemployment benefits. It can be concluded that societies which assist their members in this manner, succeed in enhancing the morale of members. They also enable members to identify strongly with their society. These are apparently societies whose activities are well integrated and which do not experience serious problems in other areas.

Two of the societies indicated that members experiencing unemployment problems are given emotional support. These societies are apparently unable to assist such members in any other way, except to sympathise with them, hoping that their problem will ultimately be resolved. Four of the societies stated that members with unemployment problems are given advice and referred to an appropriate service. They are also

given instrumental help and emotional support. It should be noted that the afore-mentioned types of assistance overlap.

For example, if a member is given advice and referred to a suitable resource, he indirectly receives emotional support from the society.

**TABLE 65**

**ASSISTANCE TO MEMBERS WHO HAVE HOUSING PROBLEMS**

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	50	83,3
2. Financial aid	6	10,0
3. Information and advice	3	5,0
4. Instrumental help and <u>referral to a service</u>	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

More than four fifths (83,3 percent) of the societies do not assist members who experience housing problems. Again this problem is probably viewed as being remote from the principal activities of burial societies. The other factor is that this is a prevailing problem in most of the Black Townships. The authorities are making attempts to grapple with this problem. Burial societies simply do not have the resources to help members experiencing such problems.

One tenth of the societies offer financial aid to members having housing problems. These societies are apparently only able to give such members limited financial help depending on their financial resources. Four of the societies indicated that members with such problems are offered information and advice.

**TABLE 66**  
**ASSISTANCE TO MEMBERS WHO HAVE PROBLEMS WITH**  
**ELDERLY PARENTS**

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	54	90,0
2. Emotional support	2	3,3
3. Instrumental help and referral to a service	2	3,3
4. Information and advice	1	1,7
5. Financial aid	1	1,7
<u>TOTAL</u>	60	100

Nine out of every ten societies do not offer assistance to members who have problems related to the care of elderly parents. Probably most societies expect their members to cope with this responsibility. Help is apparently only given in exceptional circumstances. The remaining ten percent of

the societies provided members with this problem with some assistance in the form of limited financial aid, emotional support, instrumental help, referral to a service and information and advice.

TABLE 67

ASSISTANCE TO MEMBERS WHO HAVE PROBLEMS RELATED  
TO IMPRISONMENT

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	56	93,4
2. Financial aid	2	3,3
3. Emotional support	2	3,3
<u>TOTAL</u>	<u>60</u>	<u>100</u>

More than ninety percent (93,4 percent) do not assist members who are encountering problems related to imprisonment. This high percentage is due to the stigma attached to imprisonment. There is thus very little sympathy with members having such problems especially if the imprisonment is as a result of a criminal offence. Only four societies indicated that members with such problems are offered financial help and emotional support.



TABLE 68

## ASSISTANCE TO MEMBERS WHO ARE HOSPITALISED

<u>TYPE OF ASSISTANCE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No assistance is given	42	70,0
2. Emotional support	8	13,4
3. Material help	5	8,3
4. Financial aid	5	8,3
<u>TOTAL</u>	60	100

Slightly less than three quarters (70,0 percent) of the societies do not render any special services to members who are hospitalised. This is probably left to members to act in their individual capacities in such instances. More than one tenth (11,6 percent) granted hospitalised members emotional support. This is done by visiting sick members. One respondent described such an event as follows:

"When one of our members is hospitalised, we visit her wearing our society uniforms in order to demonstrate our sympathy and support".

Societies which offer this service to members are probably well organised. They succeed in providing for the various welfare needs of their members.

Five societies offered their hospitalised members financial aid. Four societies gave such members material help. The investigator found that some societies set aside funds for such purposes. Some of these funds are derived from the fines imposed on members from time to time.

TABLE 69

## SERVICE TO NON-MEMBERS

TYPE OF PROBLEM	TYPE OF ASSISTANCE	FRE- QUENCY	PERCEN- TAGE
1. Care of children	Financial aid	1	1,7
2. Care of elderly parents	Material and instrumental help	2	3,3
3. Unemployment	Material help, emotional support and instrumental help	4	6,7
4. All the problems listed above.	No assistance is given	53	88,3
TOTAL		60	100

According to Table 69 more than four fifths (88,3 percent) of the societies do not offer services to non-members. This is a clear indication that most societies confine their services to members. This is understandable because these organizations are basically established for the benefit of members. They also rely on the contributions of their members for survival. Almost all of them do not receive material assistance from external sources. Only a few societies have substantial financial reserves which exceed R5 000. All these factors impede societies from granting assistance to non-members. In the words of one respondent;

"Non-members have an opportunity to join burial societies of their own choice and derive the benefits provided by their society. They cannot expect to benefit without making any contributions".

There are, however, a few instances where societies offer limited assistance to non-members. In this study the areas identified were the granting of financial assistance by one society to non-members who had a problem concerning the care of children. This is apparently done in extreme cases which evoke the sympathy of society members, such as assisting orphans who do not have any visible means of livelihood. Another society indicated that unemployed non-members who are

identified by the society and whose circumstances are regarded as being pathetic, are given material help, emotional support and, where necessary, instrumental help. It should, however, be stated that societies cannot grant this type of assistance to non-members indefinitely due to their limited resources. This gesture by societies is, however, an indication that they are taking an active interest in their surroundings. They are willing to make a significant contribution towards alleviating the misery of people who experience chronic unemployment which gives rise to financial problems leading to destitution.

Two societies provide material and instrumental assistance to non-members, who have problems related to the care of elderly parents. These are apparently instances where the plight of elderly people who live in undesirable circumstances has been identified. Some societies offer this service particularly during the festive season in an attempt to enable destitute elderly people to experience joy during this period.

TABLE 70

## SERVICES OFFERED TO NON-MEMBERS DURING THE PAST SIX MONTHS

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Did not provide services to non-members	59	98,3
2. Provided services to non-members	1	1,7
TOTAL	60	100

In order to determine the frequency with which burial societies provide services to non-members, respondents were requested to state if they had offered such services during the past six months. Table 60 reflects that only one society provided services to a non-member during this period. All the other societies did not assist non-members during the six months preceding the interview. This is an indication that societies provide services to non-members in isolated instances. This is not an ongoing service which occurs frequently. This is due to the limited resources of societies and the fact that their primary purpose is to help members in coping with problems related to death.

**TABLE 71**

**DONATIONS MADE BY SOCIETIES TO DISASTER FUNDS**

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No donations are made	48	80,0
2. Donations made locally	5	8,4
3. Donations made both locally and nationally	3	5,0
4. Donations made nationally	2	3,3
5. Uncertain	2	3,3
<u>TOTAL</u>	60	100

Table 71 reflects that four fifths of the societies have never made donations to disaster funds or responded to appeals for such donations. One respondent described the attitude of societies to this phenomenon as follows;

"Burial societies do not respond to appeals made because they are usually done over the radio and television in a very impersonal manner. The organisers seldom make personal contact with societies to explain their plight. If such contact could be made, I have no doubt that societies would respond positively".

The above statement demonstrates that the strength of burial societies as an important financial resource is often underestimated. The large number of these societies implies that if they could each contribute towards disaster funds, a substantial amount of money could be collected. One factor which prevents the organisers of disaster relief projects from exploiting fully the resources of societies is that their activities are not co-ordinated. This makes contact with them difficult.

Less than one tenth (9,4 percent) of the societies indicated that they do respond to local appeals for funds related to disaster situations. This shows that there are societies

which are willing to fulfil social responsibilities. This, however, depends largely on the resources at their disposal. Another factor which precludes most societies from responding to appeals for donations is that the granting of this type of assistance is seldom stipulated in their constitutions. As a result they have to discuss such issues and make appropriate resolutions. Two societies stated that they made donations to national disaster fund projects. Three societies made donations both locally and nationally. The gesture of these societies confirms that if societies could be contacted by the organisers of disaster funds, they would respond positively.

#### 9.8 CONCLUSION

Most burial societies in this study offer their bereaved members financial assistance. The funds are made available prior to the funeral. Some societies also provide financial aid to members for activities not related to bereavement. For instance members are given loans when they experience financial problems. There are also societies which, in addition to giving financial assistance, contribute needed groceries to the bereaved member. Others provide their members with material aid when they have family celebrations such as birthdays.

The majority of burial societies support their members emotionally besides helping them materially. Very few societies, however, continue to offer supportive services to their bereaved members after the funeral. During funerals most societies provide their members with instrumental help, such as assisting with funeral arrangements and catering for the mourners. These activities greatly supplement the natural support systems of bereaved members. Most societies do not assist members who have financial or marital troubles, problems related to the care of children or elderly parents, and problems because of imprisonment. There are some societies however, that do provide members experiencing the afore-mentioned problems with limited assistance.

Most burial societies are mainly concerned with their primary objective of providing material and non-material aid to their bereaved members. It was found that the majority of the societies do not offer services to non-members. Their services are confined to members. Only a few of the societies involve themselves in national issues, such as supporting disaster funds.



## CHAPTER 10

### THE RELATIONSHIPS OF BURIAL SOCIETIES WITH CHARITABLE ORGANIZATIONS AND PROFESSIONALS

#### 10.1 INTRODUCTION

Burial societies do not exist in isolation. They are part of the wider community and come into contact with different types of organizations and professionals with varying expertise. This chapter deals with the nature of the relationships that exist between societies and charitable organizations, and their involvement in community development projects. The extent to which societies collaborate with other organizations with similar aims, and the various types of professionals in the communities in which they operate, are also explored.

#### 10.2 DONATIONS TO CHARITABLE ORGANIZATIONS

Charitable organizations depend on the material contributions received from community members who are well-disposed to their cause. They also receive financial assistance from the state in the form of subsidies. An attempt was made to determine the extent to which burial societies support the activities of charitable organizations materially.

TABLE 72

## DONATIONS TO LOCAL AND NATIONAL CHARITIES

<u>TYPE OF CHARITABLE ORGANIZATION</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. No donations are made	42	70,0
2. Local charities	16	26,6
3. National charities	1	1,7
4. Both local and national charities	1	1,7
TOTAL	60	100

Table 72 shows that nearly three quarters (70,0 percent) of the societies do not donate to charitable organizations. This demonstrates that most societies are not involved in the activities of charitable organizations. Various factors are apparently responsible for this situation. For instance there is very little contact between societies and charitable organizations. Some members of burial societies are not clear about the objectives of charitable organizations. In certain cases charitable organizations are not sufficiently visible in the communities to arouse the interest of burial societies in their activities.

Slightly more than a quarter (26,6 percent) of the societies respond to appeals for donations made by local charities. Only one society makes donations to national charities. One society also indicated that it donates to both local and national charities. This finding confirms the great potential of societies to make a significant contribution to the welfare of the communities in which they operate. With increased contact between charitable organizations and burial societies, it can be expected that the size of the contributions can improve.

TABLE 73

## 10.3 PROJECTS AIMED AT COMMUNITY DEVELOPMENT

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Society does not have projects	54	90,0
2. Society has projects	6	10,0
TOTAL	60	100

Respondents were requested to indicate if their societies had projects aimed at developing the communities in which they exist. The objective was to determine the extent to which

burial societies contribute to the welfare of their local communities. It was found that nine out of every ten societies did not have community development projects. This is another manifestation of the fact that most societies focus mainly on the activities relevant to their organizations and do not have the time nor the resources to undertake community projects. This, however, does not mean that they do not have the potential to undertake such activities. Some societies which are stable and have substantial resources are in a position to embark on community projects. For example they can assist in the creation of a needed resource in the community such as the building of a school or clinic, or the improvement of an existing resource. Societies can contribute to a project of this nature both materially and through the provision of labour. Apparently societies need guidance from professionals such as social workers and other community workers on how they can best embark on community projects designed to improve the quality of life in their communities.

Spiegel (1976) states that people seem to help themselves as they become collectively involved in broader social and political issues which concern them particularly. It is therefore hoped that as societies upgrade their services, they will develop more interest in the broader social issues

and have a meaningful impact on community matters. For instance extending the range of their welfare services to include concern with and involvement in the alleviation of catastrophes such as flood disasters.

Six societies undertook projects aimed at community development. Further probing revealed that these societies engaged in the following community projects:

- promotion of community awareness and pride among residents.
- prevention of vandalism.
- arrangement of educational talks to enlighten members on significant issues.
- support to local charities.
- operation of a sewing group for unemployed women.

The above-mentioned projects illustrate that the involved societies are making a worthy attempt to improve the quality of life in their areas. These are societies which have an active interest in their surroundings. They are not

apathetic to existing conditions in the community. As already mentioned, societies which fall into this category are mainly stable societies which have proven success in satisfying the needs of their members.

Richardson (1983, p208) describes the above characteristics of self-help groups such as burial societies as follows:

"..... many self-help groups also aim their attention beyond their immediate membership to help the general population with the relevant condition. They act in other words, as pressure groups to get more benefits and services and generate public sympathy for their particular problems".

TABLE 74

10.4 CO-OPERATION WITH OTHER ASSOCIATIONS WITH SIMILAR AIMS

<u>RESPONSE</u>	<u>FREQUENCY</u>	<u>PERCENTAGE</u>
1. Society co-operates with other associations with similar aims	41	68,3
2. Society does not co-operate with other similar organizations	18	30,0
3. Uncertain	1	1,7
<u>TOTAL</u>	<u>60</u>	<u>100</u>

Respondents were requested to indicate if their societies co-operate with other associations with similar aims. It was found that more than two thirds (68,3 percent) of the societies do co-operate with other organizations which have similar aims. Respondents explained that they mainly co-operate in instances where a bereaved member belongs to more than one society. Such a member has to indicate to the societies serving her the type of services she requires. This results in a division of labour where more than one association is involved at a funeral. This arrangement minimises friction and promotes the smooth operation of societies during funerals. Another area of co-operation identified is in instances where societies are invited by other associations to attend special occasions such as end of year parties. Some respondents mentioned that their societies frequently arrange joint meetings with other societies to discuss common issues. It may be concluded that societies are able to learn from each other through co-operation. This contact enables societies which are not well developed to improve their organization and activities.

Nearly one third (30,0 percent) of the societies did not co-operate with other associations with similar aims. These

are probably societies which prefer to function in isolation. They do not appreciate contact with other societies, possibly, because of the fear of friction if such contact is made. It stands to reason that this manner of operating is not beneficial to such societies, because they lose the opportunity to improve their services by learning from other well established societies.

TABLE 75

## 10.5 CO-OPERATION WITH WELFARE ORGANIZATIONS

RESPONSE	FREQUENCY	PERCENTAGE
1. Society co-operates with welfare organizations	12	20,0
2. Society does not co-operate with welfare organizations	48	80,0
TOTAL	60	100

According to table 75 four fifths of the societies do not co-operate with welfare organizations. This implies that many societies do not have contact with welfare organizations existing in their localities. One of the factors responsible



for this situation is ignorance about the available welfare services in the area or the lack of such services. The apathy of welfare agencies regarding the activities of burial societies is another contributory factor. There are instances where societies establish contact with welfare agencies with the aim of seeking registration or official recognition by these bodies. Unfortunately in most cases there is no such provision. As a result societies are unable to find any common ground on which they can co-operate with welfare agencies.

In a study of the extent to which social workers utilise self-help groups, Tuseland and Hecker (1985) found that seventy five percent of the respondents reported that their agency had no formal policy regarding self-help groups. This finding is possibly applicable to many welfare agencies which do not have close links with self-help groups.

In stressing the significance of the relationship between social workers and self-help groups, Auslander and Auslander (1988) mention that self-help groups and family service agencies serve overlapping populations who have similar problems. They also share common values because they both seek to encourage the client to take responsibility for decisions, to define the problem, and to seek solutions.

In another study of the attitude of professionals towards self-help groups Deneke (1983) found that most professionals agreed that self-help groups have the following effects;

- They lessen personal isolation (99,0 percent)
- They help in a way professionals cannot (85,0 percent).
- They complement the professional system (97,0 percent).
- They help their members to become "responsible" clients (94,0 percent).

Deneke (ibid) further states that many social workers are in some way connected to self-help groups, and that their most common relationship is their use of self-help groups as a resource to which clients can be referred. Regarding societies operating in Black Townships, it may be stated that although social workers do not necessarily suggest that clients participate in their activities, they do, however, refer some of their clients to other types of self-help groups such as Alcoholics Anonymous, which has branches in some of the townships.

Borkman (1976) states that professionals such as social workers are divided over whether they should be involved

directly in self-help groups, and the consequences such involvement might have for the professions and self-help groups alike. They also question the anti-professionalism of some self-help groups. The writer attributes this anti-professionalism to the lack of professional input in the operations of self-help groups such as burial societies.

One other significant finding of Deneke (1983) which in the view of the writer largely applies to the existing situation in the Black Townships is that some social workers gave the reason for the absence of co-operation with self-help groups, as the lack of information about the work of self-help groups. On the other hand, the members of most self-help groups are not clear about the services rendered by social workers and do not expect to benefit from contact with them regarding their activities.

Some professionals in Deneke's study mentioned that self-help groups might provide misleading information about professional services and thus prevent the appropriate use of such services. Deneke also found that social work respondents were in general, more positive about the significance of self-help groups, than physicians and psychologists. She also found that the rate of co-operation with self-help groups was much higher among social workers than with physicians or psychologists.

It was found that one fifth of the societies in this study co-operated with welfare organizations. These are apparently societies which are informed about the nature of welfare services provided in their locality. They are thus able to refer members who require such services to the appropriate organization. Other societies take the initiative and invite professionals such as social workers to address them at their meetings about the services they render. Some societies also have amongst their membership, qualified social workers who use the opportunity to inform their societies about the existing welfare services. As already shown other societies respond to the frequent appeals for support by welfare organizations. Some members of burial societies also serve on the established committees of welfare organizations, or are involved as volunteers in the activities of these organizations. All these factors serve to enhance co-operation between burial societies and welfare organizations.

TABLE 76

10.6 UTILIZATION BY BURIAL SOCIETIES OF THE SERVICES OF PROFESSIONALS AND OTHER ORGANIZATIONS

TYPE OF PROFESSIONAL/ ORGANIZATION	Regularly	Sometimes	Uncertain	Never	Percentage
Bookkeepers/Auditors	-	1,7	5,0	93,3	100
Township Superintendents	1,7	3,3	3,3	91,7	100
Burial insurance companies	3,3	1,7	1,7	93,3	100
Educational institutions	1,7	3,3	1,7	93,3	100
Law enforcement institutions		-	1,7	96,6	100

Table 76 reveals that more than nine tenths (93,3 percent) of societies do not utilize the services of professionals such as bookkeepers or auditors. Most societies prefer to control their own funds and to keep their own financial records. This situation requires for example, that the society's treasurer must have the ability to account satisfactorily for the funds of the society, and the wisdom to invest the accumulated funds profitably. The competent handling of

funds has a bearing on the benefits provided by these societies to their members and their success in fulfilling the various needs of their members. Back and Taylor (1976) state that one of the most striking characteristics of self-help groups is the distrust of professionals. This explains why members of societies make minimal use of the services of professionals such as bookkeepers and auditors, despite the fact that they stand to benefit from such services. In this study only one respondent indicated that her society sometimes utilises the services of qualified bookkeepers.

In order to comprehend the above phenomenon, it is essential to examine the attitude of most members of self-help groups towards professionals and vice versa. Katz (1970) states that because of their image as experts and their belief in their own skills, professionals can sometimes be intimidating to the members of mutual help groups. When members co-operate with professionals, the result has sometimes been the professional take over of the group and the alteration of the group's original purpose so that it no longer functions as a mutual help group, but rather as a professionally run agency with volunteer workers.

One respondent expressed her fear of the involvement of

professionals in the activities of burial societies as follows:

"Professionals will devote their attention to the larger and well-established societies and neglect the smaller ones. They also have a tendency of identifying with the middle class people and only giving cursory attention to people in the lower income groups. This attitude will have negative consequences on societies because most of the membership of these organizations comprises people who fall in the latter group."

It is interesting to note that self-help groups such as Alcoholics Anonymous do not encourage the involvement of professionals in their activities. Those who are involved are regarded as volunteers who are performing this function outside of their regular agency duties.

Bakker and Karel (1983, p175) express the fear of professionals by members of self-help groups as follows:

"On the level of direct contact with professionals, a major question for self-help groups is how to involve professionals in such a way that they do not fully take over the new, self-formed aid system. A particular activity may be

required from professionals, but they need not be in control of the assistance situation."

91,7 percent of the respondents mentioned that their societies never had contact with township superintendents. This is possibly due to the fact that most township superintendents display little interest in the activities of burial societies. It should, however, be stated that sometimes their attention is drawn to these organizations. This occurs particularly when societies experience conflict and require an impartial arbitrator to resolve their problem. Apparently this happens in isolated instances.

Table 76 also shows that 93,3 percent of the societies do not have contact with burial insurance companies. Usually the latter companies are consulted by the bereaved family regarding the purchase of a coffin and the provision of funeral services. Burial societies on the other hand offer financial and moral support to the bereaved member. There are, however, some societies which have forged links with burial insurance companies for the purpose of negotiating lower prices for their members.

More than nine tenths (93,3 percent) of the societies do not have contact with educational institutions. This is



understandable because these institutions have little in common with burial societies. The investigator is, however, aware of instances where societies make use of school classrooms as venues for meetings. This arrangement fosters contact between these institutions and societies and demonstrates that idle resources in the community can be used for various purposes. The other area of contact between educational institutions and societies is in situations where societies assist orphaned school going children of members. As the table reveals, this apparently happens in a few instances.

Almost all the societies in this study, except one, did not have contact with law enforcement institutions. This finding augurs well for societies and implies that most of them operate in a peaceful manner, which does not necessitate intervention by law enforcement institutions. The investigator, however, feels that this finding should be approached with caution because there are sometimes situations where the funds of societies are embezzled, which leads to intervention by such institutions. In other instances, members who forfeit their contributions when their membership is terminated, because of their failure to comply with the rules and regulations of their societies, also seek advice from law enforcement institutions. It can therefore

be asserted that the nature of the activities of societies sometimes brings them into contact with law enforcement institutions.

It is clear from the above findings that there is very little contact between the members of burial societies and various professionals in their communities. The reason for this situation can be found in the fact stated by Auslander and Auslander (1988) that individuals who fail to receive professional services for one reason or another turn to self-help programmes. They resort to these types of programmes because supportive services are not readily available or because existing services do not respond to their perceived needs. In the case of burial societies, the lack of contact with professionals is probably due to the fact that these organizations are mainly initiated by persons or groups of persons who have identified a shortcoming in the provision of social services. They have realised that many people who experience a crisis situation such as death are unable to cope with their unfortunate situation and receive inadequate assistance from external resources. Many Blacks, because of their cultural reverence for the dead, resent pauper's funerals which, in most cases are not conducted in accordance with their customs. Such funerals are usually arranged by professional persons or appointed officials in an

impersonal manner which leaves a distasteful stigma on the affected persons. Auslander and Auslander (1988) state that some people choose self-help programmes because they lack faith in the efficacy of professional intervention, or because they feel that providers of professional services are antagonistic to their problem.

Borman (1976) advances a valid theory which also explains the reluctance of self-help groups such as burial societies, to seek the intervention of professionals. He asserts that these groups are in many ways similar to extended families, because they provide a helping service to members who share a common problem and sometimes have undergone a similar experience. The basis of help provided rests on affection and mutual obligation and not on a worker-client relationship. In self-help groups activities are reciprocal and members are part of an enduring network. Thus members are attracted by this spontaneous arrangement as opposed to the sometimes impersonal intervention of professionals.

Another significant factor which accounts for the minimal contact between burial societies and professionals is that these societies thrive on the experiential knowledge of their members. This knowledge enables them to conduct their daily operations which leads to the attainment of their objectives.

They thus do not regard professional input as a priority. Borkman (1976) states that the major difference between experiential and professional knowledge is that experiential knowledge is pragmatic rather than theoretical or scientific. It is oriented to the present rather than to the long-term development and systematic accumulation of knowledge. It is holistic and total rather than segmented, because it encompasses the total phenomenon experienced.

The manner of operation of burial societies, reveals that their members attain experiential fulfilment through their participation which cannot be obtained through didactic instruction which is often provided by professionals. The other characteristic of experiential knowledge which is invaluable to societies is that it is concrete, specific, commonsensical and atheoretical. The usefulness of this knowledge, according to Borkman is that the self-help group structure provides for the sharing of a relatively large amount of knowledge. This makes it possible for members to benefit from the experiences of other persons, for instance, in how they are able to cope with the experience of death in their families.

Borkman (1976) also raises the following interesting questions which require further research in order to

determine the usefulness of experiential and professional knowledge in the operations of self-help groups such as burial societies. The points to ponder are:

1. The nature and distribution of experiential knowledge among self-help groups and the development of instruments to measure this kind of knowledge.
2. The variation among self-help groups in the origin, development, and use of experiential knowledge.
3. The relationship between the development of experiential knowledge, in either an individual or a self-help group, and exposure to professional knowledge that the person deemed inadequate to solve his problem.
4. The extent to which self-help groups vary in their reliance on experiential and professional knowledge.

The fact that most burial societies in Black Townships have no contact with professional persons, should not lead to a misconception which implies that these societies do not seek the services and guidance of professional persons, especially in related fields such as social work. It is a fact that there are self-help groups which depend on professional

input, and that some of them were initiated by professional persons. It may thus be asserted that the involvement of professional persons in the activities of self-help groups, depends on the nature of the particular self-help group. This is illustrated by the following response of a social worker who is a member of a burial society:

"I belong to this society in my personal capacity. The society, however, uses me as a resource person when information is sought on welfare matters. Recently I assisted one member who has a crippled child, by referring her to an appropriate agency."

Richardson (1983, p.211) acknowledges the need of certain self-help groups, such as burial societies, for guidance from professionals. She writes:

"..... there were certain kinds of help that many members did not expect to gain from their group, despite efforts in some cases to take them on. These included both help requiring some professional expertise and various forms of practical assistance with their particular problems. With respect to the former, members tended to seek the reliability of expert knowledge, as one widow said, 'Its not enough to be a widow - you need someone trained to help.'"

The investigator solicited the opinions of both social workers and members of burial societies regarding the significance of intervention by professional persons in the activities of societies. The respondents expressed the following varied opinions.

10.7 REACTIONS OF THE MEMBERS OF BURIAL SOCIETIES REGARDING THE INVOLVEMENT OF PROFESSIONALS IN THEIR ACTIVITIES.

"Our society utilises the expertise of members who are professionals for instance our financial books are audited by members who have the necessary professional training".

"Burial societies do not require intervention by professionals because they are able to run their affairs effectively without involving professional people".

"There are enlightened people amongst burial society members who can guide their societies adequately. Societies elect such people to serve n their committees".

"burial societies do not require the services of professional persons, because they will impose their opinions on the societies. Most of the society members do not identify with them because they hold different values".

"professional guidance is necessary to enable the members of societies to acquire management skills which will upgrade their services".

"burial societies have an ambivalent attitude towards professional intervention because some members misconstrue such intervention as a way of distinguishing between the educated and the uneducated".

"Professional persons can enlighten society members on topical issues, such as the disease of Aids. They can do so without necessarily involving themselves in the activities of burial societies".

"Burial societies greatly need professional guidance regarding the administration of funds. Sometimes treasurers do not bank money promptly. At meetings they give inadequate reports and sometimes it is



only discovered at the end of the year that financial records are in a state of disarray".

"Professional guidance is necessary to prevent societies from disintegrating due to the lack of appropriate expertise".

10.8 **RESPONSES OF SOCIAL WORKERS CONCERNING THE NECESSITY OF INTERVENTION BY PROFESSIONALS IN THE ACTIVITIES OF BURIAL SOCIETIES.**

"It is necessary for burial societies to co-operate with professional persons in order to obtain guidance on technical issues such as the compilation of a constitution or effective ways of conducting meetings, or writing minutes".

"Acceptance of professional persons by burial societies depends on the characteristics of each society. Some may welcome the involvement of professionals in their activities, especially those which already have professional persons as members. Others may resist such involvement, resenting the idea of being controlled by professional persons".

"Social Workers are hesitant to involve themselves fully in the activities of burial societies and to assist members who experience social problems. For instance the husbands of members of societies often accuse female social workers who belong to societies of taking sides with their wives, when they try to resolve their family problems".

"Burial societies will benefit from professional guidance, especially as regards the profitable investment of their funds. For instance there is a society which has accumulated an amount of R30 000. This society has consulted financial experts and is contemplating embarking on a business venture which will generate more income".

"Social Workers can provide guidance to societies in areas such as child upbringing and parental education programmes. This is possible, especially because societies are an organised group. This guidance is important because many members of societies experience social problems".

"Although burial societies stand to benefit from the involvement of professionals, such as social

workers, they should avoid imposing themselves on societies. They should first conduct a needs assessment study to determine the needs of societies and then respond to these needs".

"Professional guidance is necessary because in many instances societies end up having problems which could have been avoided if they received guidance earlier on e.g. abuse of funds".

"Social workers can assist the members of societies to communicate properly, especially when resolving their problems. It has been observed that most societies experience problems related to the lack of communication skills".

The above listed responses by members of burial societies and social workers reveal that members of these organizations recognise the importance of professional guidance in their activities. At the same time, however, they fear professional domination. As a result some prefer to operate without the assistance of professional persons.

Social workers interviewed, revealed that professionals can greatly help societies to improve the administration of their

#### **12.34.4.2 Publicity**

Social workers could assist burial societies in drawing up pamphlets which describe their activities. These pamphlets could be given to potential members and could be shared with other societies.

#### **12.34.4.3 Educational Programmes.**

The services of societies could be upgraded by exposing them to occasional educational programmes, designed to assist them with their specific problems. The material for such programmes can be obtained from both experiential and professional sources. For example, the members of advanced societies could explain to new societies how they operate, to fulfil the needs of members. Social Workers could supplement the programme by enlightening members on issues such as effective organizational management, involvement in community work activities and the range of welfare services available to bereaved members. Legally trained professionals could indicate some of the legal implications of functioning as burial societies.

The investigator is of the opinion that social workers can also assist the various burial societies through the employment of the different social work methods as indicated hereunder.

**(i) Social Casework Method**

The members of societies can refer members who experience various personal problems, which they cannot resolve, to social workers, who will use the above method in assisting them.

**(ii) Social Group Work Method**

Social workers can stimulate the members of burial societies to form groups designed to discuss common problems related to bereavement. The worker can then facilitate their involvement in the group work process with a view to benefiting the individual participants and the entire group.

**(iii) Community Work**

Burial societies can be used as valuable resources by community workers to help with various kinds of community projects, such as the provision of much needed health

facilities like clinics. Members could also be offered training in first aid. This type of training would enable them not only to teach others but also to help at funerals where mourners, who are overcome by grief, experience fainting spells.

(iv) Social Work Administration

Social Workers, can make an invaluable contribution to burial societies by guiding them on administrative matters such as proper minute taking, filing of correspondence, writing official letters and the compilation of adequate constitutions.

(v) Social Work Research

Burial society members can contribute immensely to social work research by imparting information on social conditions such as the experience of bereavement by Blacks, different support networks used by widows and widowers, and the evaluation of welfare services provided to needy people who are bereaved. Social workers thus need to explore the wealth of information that can be gleaned from the members of burial societies.

Silverman (1980) suggests that human service professionals can interact beneficially with mutual help groups in at least four ways.

1. **Making referrals**

Social workers should familiarise themselves with the activities of burial societies in the locality, and refer some of their clients who might require the services offered by these societies, to them. In making such a referral the social worker will be providing clients with the opportunity to expand their social network and their sources of help. It should, however, be stated that referrals should not only be made by social workers. It is imperative for members of societies to take an active interest in the range of services provided by various professionals in their locality. This will enable them to refer members who can benefit from such services, to the appropriate resource. Warren and Warren (1977) aptly state that mutual help groups and human service agencies need not be in competition with one another, because both are parts of a complex network furnishing needed services within the community.

## 2. Service on a professional advisory board

Most mutual help groups have professional advisory boards which establish and maintain links between the group and the formal human service institutions and professionals in the community. The professionals are invited to serve on such boards because of the relevance of their work, and their support of the mutual help approach. Although professionals and members of burial societies seem to view each other with suspicion, it can be assumed that such professional boards can make a positive contribution towards the upgrading of the services of burial societies.

## 3. Service as a Consultant

Through the appointment of consultants, burial societies can obtain professional knowledge without inviting interference in their activities. The advantages of such an arrangement are the following:

- 3.1 The consultant, who may be a social worker, becomes involved only by invitation.
- 3.2 The relationship between consultant and consultees is that of colleagues.



3.3 The consultant must realise that the consultees, who are burial societies, have their own value systems, by which they judge the consultant's work. If the consultants work does not meet their expectations, or conflicts with their values then they might advise the consultant to withdraw his services.

3.4 The consultant cannot dictate how the societies will integrate the contributions made into their group's system.

The above assertions imply that social workers should equip themselves with skills which will enable them to serve mutual help groups such as burial societies as consultants. By so doing the social workers will be able to upgrade the societies' services and increase their knowledge of welfare resources which they can utilise in resolving the social problems experienced by their members.

#### 10.9 PERCEPTION OF BURIAL SOCIETIES BY OTHER PEOPLE

Burial societies operating in the Black Townships are perceived differently by various people. These organizations have collectively established a certain image in the Black communities by virtue of their range of activities.

Respondents in this study indicated the various ways in which societies are perceived by community members. The following table reflects the manner in which these organizations are viewed in the communities in which they operate.

TABLE 77

## PERCEPTION OF BURIAL SOCIETIES BY RESPONDENTS

NATURE OF PERCEPTION	RESPONSE			PERCENTAGE
	YES	NO	UNCERTAIN	
They share social activities	65,0	31,7	3,3	100
They are supportive of each other	91,7	5,0	3,3	100
They enjoy the respect of community	95,0	3,3	1,7	100
They usually act peacefully in relation to other burial associations	95,0	1,7	3,3	100
They get along well with other groups in the community	96,7	3,3	-	100

According to table 77 almost two thirds (65,0 percent) of the respondents indicated that societies provide their members

with an opportunity to share social activities. The constant interaction of burial society members during and after meetings, and their preoccupation with the affairs of their society gives them an opportunity to engage in social activities. It was found that the activities of burial societies are not necessarily confined to matters related to bereavement. The members assist each other on different occasions. They also arrange frequent outings designed to entertain members. Moller (1975), in his study of burial societies in Harare, observed that due to the economic and self-help aspect of societies, they also fulfil a social function. This is evident in the regular drinking sessions enjoyed by members and their annual Christmas parties. This confirms the fact that in addition to their stated objectives, burial societies also satisfy the latent needs of members, such as the need to associate meaningfully with others to counter social isolation. Richardson (1983, p.207) also found this phenomenon in her study of self-help groups. She writes:

".... most groups also provide a number of explicitly social occasions, such as outings and get-togethers in members homes. Again, provision ranged from weekly events to annual occasions only."

Some societies in Black Townships entertain members at the end of their meetings. The monthly contributions made in this type of society include an amount which is reserved for drinks. This characteristic of societies often serves as a major attraction, especially in societies whose membership comprises largely males. This situation sometimes leads to liquor abuse, when excessive amounts of liquor are made available. Some societies conduct their affairs in a chaotic manner because members consume liquor before they come to meetings. Such members are often unable to make constructive contributions which can strengthen their societies. In order to curb this situation some societies impose fines or subject members who misbehave to disciplinary action.

Slightly less than one third (31,7 percent) of the respondents stated that burial society members do not necessarily share social activities. These respondents apparently view societies as organizations which are solely preoccupied in activities related to bereavement. They do not recognise the significance of the various other activities undertaken by societies.

More than nine tenths (91,7 percent) of the respondents regard the members of burial societies as being supportive to each other in different ways. These organizations thus have

a clear image concerning their supportive role. This can be discerned in the multiple activities of societies which are designed to help members to cope with their life circumstances. Only five percent did not regard the members of societies as being supportive to each other. Another 3,3 percent was uncertain about the supportive role of societies.

Almost all the respondents (95,0 percent) mentioned that societies enjoy the respect of the community. This is a clear recognition of the significance of these societies in Black communities. People tend to appreciate the benefits that are derived by the members of burial societies. Only 3,3 percent of the respondents felt that societies do not enjoy the respect of the communities. Perhaps these are people who have had unpleasant experiences related to societies, such as internal conflicts.

More than nine out of every ten respondents (95,0 percent) felt that societies act peacefully in relation to other similar associations. This implies that societies seldom interfere with the activities of other organizations. This is due to the fact that most societies concentrate on their own activities and maintain only minimal contact with other associations. Only one respondent expressed a different view, which apparently results from her previous experiences.

Two respondents mentioned that societies do not get along well with other community groups. Apparently these respondents interpret the general lack of contact between societies and other organizations as lack of co-operation. The following table shows the various areas in which burial societies can extend their activities in order to fulfil some of the needs of their members.

TABLE 78

POSSIBLE AREAS IN WHICH BURIAL SOCIETIES COULD EXTEND THEIR SERVICES

TYPE OF ACTIVITY	RESPONSE			PERCENTAGE
	YES	NO	UNCERTAIN	
Recruitment of more members	63,3	35,0	1,7	100
Assisting needy people who are not members	50,0	43,3	6,7	100
Providing bursaries	31,7	63,3	5,0	100
co-ordinating services with other similar associations	53,4	43,3	3,3	100
Co-operating with local professionals				

Table 78 depicts that nearly two thirds (63,3 percent) of societies could benefit by recruiting new members. Thus people who are presently not members of burial societies have ample opportunities of joining one of the societies. Slightly more than one third of the respondents (35,0 percent) felt that societies do not necessarily have to extend their activities by recruiting new members. These are people who feel that instead of recruiting new members, societies should consolidate their activities. Such an action would lead to more effective control of the activities of societies. It would also minimise the problems generally experienced by societies, such as non-attendance of meetings, and inability to pay the monthly dues of societies promptly. Societies with a large membership also experience a high incidence of deaths, which has an adverse effect on the accumulated funds of the society. Thus societies with a manageable membership function better than bigger societies.

Half of the respondents felt that societies could extend their activities by assisting identified needy people who are not members. One major finding of this study is that most societies do not offer services to non-members, because they are pre occupied with assisting their own members. The other factor is that societies generally thrive on the contributions of members. Respondents felt, however, that

societies could occasionally help people who were in dire need of material assistance, as a gesture of goodwill and as a community service. Such an action would greatly enhance the positive image of societies.

Less than half of the respondents (43,3 percent) did not regard the assistance of needy people as a possible area in which societies could extend their services. The reason for this reaction is that these respondents maintain that societies are not welfare organizations and are therefore not responsible for alleviating the problems of needy people. They feel that non-members of burial societies should utilise other existing community resources in order to satisfy their needs. These respondents also fear that if societies assume the responsibility of assisting needy non-members, their limited resources might be depleted. As a result they could find it difficult to fulfil their other objectives. One respondent indicated that non-members have unlimited opportunities to affiliate to one of the existing societies, if they want to reap the benefits offered by burial societies.

Less than one third (31,7 percent) of the respondents felt that societies could extend their services by providing bursaries to needy school going children, especially the



children of members. In practice it was found, however, that some societies provide their members with financial loans to enable them to overcome problems related to the cost of education for their children.

Nearly two thirds (63,3 percent) of the respondents did not view the provision of bursaries as a possible area in which societies could extend their services. Their reason is that most societies do not have enough financial resources to cope with the demand for bursaries. Even if they provided one or two bursaries to needy students, it will be difficult to select beneficiaries. Such a situation might pose problems for the societies and this could lead to dissatisfaction amongst members.

More than half of the respondents (53,4 percent) indicated that burial societies could extend and improve their services by co-ordinating their activities with those of other societies. Presently societies function independently. As a result they operate differently. This situation impedes these organizations from learning from each other. It also prevents them from tackling common problems together. This situation makes it difficult for them to have recourse to legal resources when they are confronted by issues which require legal intervention. The constitutions of most

societies are also inadequate due to a lack of professional guidance. As a result their operations have many loopholes which can easily be exploited by unscrupulous members. Perhaps if their activities were well co-ordinated, the above-mentioned shortcomings would be prevented.

The investigator probed further into the possibility of co-ordinating the services of burial societies, through interviewing the members of these societies and social workers. Their responses are listed hereunder.

10.10 **VIEWS OF THE MEMBERS OF BURIAL SOCIETIES REGARDING  
THE CO-ORDINATION OF ACTIVITIES**

"Co-ordination may benefit the various burial societies if their representatives could discuss the common problems experienced by these societies. Some members might however be sceptical, suspecting that the co-ordinators are only interested in misappropriating their funds".

"Formal co-ordination of the activities of burial societies is not necessary, because members who belong to more than one society frequently inform their societies about the manner of operation seen

or observed at other societies. This is a form of co-ordination".

"Representatives of burial societies should exchange views frequently with the members of other societies about their manner of operation. This will be a way of learning from each other".

"Although burial societies will benefit by co-ordinating their activities, this should not lead to loss of independence".

"Co-ordination of the activities of burial societies is necessary to enhance uniformity. Presently societies operate in competition with each other instead of cooperating with each other".

**VIEWS OF SOCIAL WORKERS CONCERNING THE CO-ORDINATION OF THE ACTIVITIES OF BURIAL SOCIETIES.**

"Burial societies prefer to operate independently because members identify with their own societies, and would not like to get involved in the activities of the other societies".

"Burial societies should devise a common format of operating in order to bring about uniformity. This format will serve as a guideline to new societies".

"Social workers can assist burial societies by co-ordinating their activities. This is, however, a difficult task due to the large number of societies which are existing".

"Co-ordination will solve the problem of members who move from one society to another when they are dissatisfied".

"Presently there is no urgent need for the co-ordination of the activities of burial societies, because they are able to function effectively without such co-ordination".

"If professionals take action to co-ordinate the activities of societies, they should find out from the societies themselves which activities need to be co-ordinated, in order to ensure that they benefit optimally from such co-ordination".

"Burial societies should not strive towards co-ordination. Their first priority should be the improvement of the manner in which they function, in order to satisfy the needs of their members".

"Many problems will be experienced if attempts are made to co-ordinate burial societies in their present disorganized state".

"The time is not yet ripe for co-ordinating the activities of burial societies, because most of them are closed primary groups, which will be threatened by intervention from outsiders."

"It will not be possible to co-ordinate the activities of burial societies because the different societies are going to dominate each other".

The above listed views of the members of burial societies and social workers, regarding the co-ordination of the activities of societies manifest the differences of opinion on this issue. Neither group is convinced of the advantages of co-ordinating the activities of societies. The view of the investigator is that these societies can benefit from limited

co-ordination of their activities. This will give them ample scope to function independently. Possible areas in which societies can co-ordinate their activities include:

- (i) a systematic way of keeping records, especially financial records.
- (ii) Undertaking joint investment projects, such as purchasing shares in a viable business undertaking with a view to enhancing their financial strength.
- (iii) Resolving common problems, such as the seeking of recognition and registration from the authorities. This will encourage the maintenance of minimum standards of operation.
- (iv) Involvement in joint community projects, such as contributing towards a welfare fund designed to alleviate existing community problems, for instance the provision of a needed resource such as a clinic or the improvement of such a resource.

It can be seen that there are several areas in which the activities of burial societies can be co-ordinated without necessarily impinging on their independence. It is, however,

imperative that professional guidance from experts such as accountants, social workers and lawyers be utilised by societies if such co-ordination is to be implemented successfully. It is also the view of the investigator that future co-ordination of the activities of societies will enable them to improve the welfare benefits presently enjoyed by members. co-ordination will also contribute towards the satisfaction of a wider range of the social needs of members. For example, improved administration will lead to better investments, which will strengthen the societies financially. Financial viability will enable the societies to gratify members' needs that are not necessarily related to bereavement.

It is interesting to note that attempts are presently being made by various burial societies and rotating credit associations (Stokvels) to co-ordinate their activities. The constitution of the National Stokvels Association of South Africa (NASASA) describes some of the objectives of this organization as follows:

1. "To serve as the representative for all stokvels affiliated to the National Stokvels Association of South Africa.

2. To arrange better purchasing terms with shops and other suppliers e.g. furniture stores, hotels, supermarkets, liquor stores, etc. for members.
3. To provide training for members to enable them to operate more professionally and more profitably.
4. To assist and encourage stokvel members in the initiation of business ventures and co-operatives.
5. To arrange education and training for various members in different forms of investment, and to negotiate and to negotiate on their behalf for better arrangements with financial institutions.
6. To research formulate and implement plans in order to improve the operational efficiency and effectiveness of stokvels.
7. To create a stokvel charity trust that will positively highlight the stokvel concept in the community."

All the above objectives would greatly enhance the activities of burial societies and rotating credit associations if they could be implemented successfully. Needless to say, a lot of



spade work will have to be done by the organisers in order to bring these organizations to the desired level.

Slightly more than two fifths (43,3 percent) of the respondents in this study did not regard the co-ordination of the activities of burial societies as a necessity. These respondents represent those people who cherish the independence of societies. They regard efforts at co-ordination as unwarranted intervention in the activities of societies.

#### 10.12 CONCLUSION

Most burial societies do not support charitable organizations existing in their localities with donations. Very few societies have formal contacts with welfare organizations. Almost all the societies studied are not involved in community development projects. They seem, however, to have great potential to undertake valuable community projects, if they could be given proper guidance by professionals such as social workers.

Burial societies co-operate mainly in instances where they are involved at the same funeral. They also co-operate when they are invited by other societies to attend occasions such

as Christmas parties. There is very limited contact between societies and professionals of all categories. Those who are involved in the activities of these organizations participate in their personal capacities. Indications are, however, that there will be increased contact between societies and professionals in future because of the current interest in the activities of these organizations. Social Workers can fulfil a vital role in upgrading the services of societies by offering guidance where necessary.

Both members of societies and social workers have different views regarding the advantages to be derived from co-ordinating the activities of societies. These views range from the fear of domination by some societies to the belief that it is vitally important to effect such co-ordination. It was found that in some areas the co-ordination of the activities of rotating credit associations and burial societies has been initiated already. This is due to the increasing focus of interest on the activities of these organizations.

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**CHAPTER 11****A CRITICAL APPRAISAL OF THE SERVICES PROVIDED BY BURIAL INSURANCE COMPANIES AND BURIAL SOCIETIES TO BEREAVED MEMBERS.****11.1 INTRODUCTION**

In this chapter the services rendered by two burial insurance companies to policy holders are compared with those offered by burial societies for their bereaved members. The comparisons made are of a general nature, because burial insurance companies and burial societies operate differently. The views of the members of burial societies, and of social workers regarding the significance of burial insurance companies are also presented.

**11.2 THE SERVICES PROVIDED BY E.J. GROBBELAAR INSURANCE COMPANY (PTY) LTD.**

E.J. Grobbelaar Insurance Company was established on the 20 May 1903. This company has been providing funeral services to Black households for many years; especially during the period prior to the advent of burial societies. The head office of this company is situated in Pretoria.

**11.2.1 Policy Privileges and Conditions.**

According to the Funeral Policy of E.J. Grobbelaar Insurance Company (pl), prospective policy holders lodge an application for funeral insurance on the companies prescribed form. This application is accompanied by a declaration of good health. The policy further states that no benefits will be granted if it is found that the deceased died from a disease which he or she was suffering from at the date of application. After approval of the application, the company enters into a contract with the policy holder to provide benefits upon receiving satisfactory proof of:

- (i) the death of any of the persons whose names are written in the policy; or
- (ii) the death of a newly-born or stillborn child of the wife of the policy holder.

**11.2.2 Funeral Benefits provided by the Company.**

On the death of any of the persons assured while the policy is in force, the Company agrees to meet a claim for the provision of a funeral on a scale prescribed by the company. This scale is determined by the contributions made by the policy holder and the period during which the policy will be

fully settled. The policy holder can be offered extra money in the event of a claim, if he has agreed to increase his monthly premium by an amount prescribed by the Company. The policy comes into force upon payment of the first premium.

#### **11.2.3 Insurance benefits provided by the company.**

The policy also makes provision for the insurance of the policy holder, his wife and their own and legally adopted children: provided such children are under the age of 21 years and unmarried. An extra amount is payable in respect of each child exceeding five in number or six according to the type of policy. No provision is made for a reduction of the monthly premium.

Application for the inclusion of the name of a newborn child should be made within one month of the date of birth. After this period the assured shall declare and may be required to furnish satisfactory evidence of the child's health, to enable the Company to approve or reject the application.

#### **11.2.4 Payment of Premiums.**

All premiums are payable monthly in advance at the offices of the Company or to a duly authorised representative of the

Company. It is further stated that failure on the part of the representative to collect such premiums will not absolve the policy holder from non-payment. Such neglect should however be reported to the Company.

The company will consider an extension of the period of grace for the payment of premiums in the case of illness or unemployment of the policy holder, providing that prior application in writing for such extension has been submitted to the Head Office of the Company. Should the policy holder move to any place where the Company has no office, the amount of the premium, together with the policy book, must be forwarded to the Head Office of the Company regularly.

If the premium is not paid, the policy will lapse at the end of one month, and the premiums paid thereon shall be forfeited to the Company. It is, however, stated in the policy that a funeral can still be provided in such a case, under special conditions. In the event of the death of the parents, the surviving registered children continue to be insured under this policy without payment of further premiums until they attain the age of 21 years, or get married, whichever is the earlier.

**11.2.5 Procedure on Death.**

On the death of any of the assured persons, notice shall immediately be given to the Funeral Director of the Company. Such notice shall be accompanied by the policy and either the official death certificate or else a doctor's certificate certifying the cause of death and the duration of the illness. The Company is entitled to make whatever reasonable enquiries it deems fit to satisfy itself that the deceased person is in fact one of the persons assured under the policy. The Company is entitled to call for such further documents as it may require before or after furnishing a funeral or making a cash payment.

**11.2.6 Health of Assured Persons.**

The assured shall declare and may be required to furnish evidence to the satisfaction of the Company that he or all persons assured under this policy were in good health at the date of the application. Casualties due to pregnancy or death, before, during or after confinement, are not covered by the policy, until it has been in force for three months.

**11.2.7 Suicide.**

If any of the persons assured under the policy commits suicide within two years from the date of the inclusion of their names as a life assured; the Company will not be liable in respect of such death.

**11.2.8 Coffins.**

A coffin is provided in accordance with the type of policy. Policy holders are given an opportunity to view coffins at the company's contractor, to satisfy themselves.

Lastly, the Company will not be bound by any promise or pretence not printed in the contract of assurance.

**11.3 THE COMPREHENSIVE GROUP INSURANCE SCHEME OF  
METROPOLITAN LIFE LTD.**

Metropolitan Life Insurance Company has introduced group insurance schemes for the members of the various professions. The objective of this scheme is to provide the following benefits:



- (i) Group funeral insurance. This benefits members and their immediate families including parents and parents-in-law.
- (iii) Group retirement investment plan. This benefits members only.
- (iv) Parent cover. Funeral benefits for parents and parents-in-law.

#### 11.3.1 Group Funeral Insurance.

On the death of a participant in the Group Funeral Insurance Scheme, a cash benefit is paid towards the cost of a funeral. These cash benefits are paid in accordance with the following table.

TABLE 79

**CASH BENEFITS PAYABLE TO PARTICIPANTS IN THE GROUP FUNERAL INSURANCE POLICY.**

<u>AGE OF PARTICIPANT AT DEATH</u>	<u>CASH BENEFITS PAYABLE</u>
1. At least 14 years	R2 000
2. At least 6 but less than 14 years	500
3. Less than 6 years including stillborn babies.	250
4. Parents	1 000

Should Homes Trust funeral services be used, a generous discount is given on the coffin and services. Should there be any surviving immediate family on the death of a member, a fully paid-up with profit funeral policy will be issued. This provides the family and any children born to the member less than one year prior to the member's death with the same benefits on their death as would have been applicable to them under the scheme.

Should a member become totally and permanently disabled so that he or she is unable to follow any occupation before reaching the age of 60 years, the member and his or her immediate family will be entitled to a fully paid-up with-profit funeral policy. This would provide them with the same benefits on their death as would have been applicable to them under the scheme.

On reaching the age of 60, a member receives a fully paid-up with-profit funeral policy, providing cash benefits at death, for himself or herself and immediate family, as set out in the following table.

TABLE 80

**CASH BENEFITS PAYABLE TO A MEMBER ON REACHING THE AGE OF 60 YEARS.**

AGE OF PARTICIPANT ON DATE OF DEATH AFTER RETIREMENT	BENEFIT AMOUNT AVAILABLE IN ACCORDANCE WITH COMPLETED YEARS OF CONTINUOUS MEMBERSHIP.					
	10yrs	9yrs	8yrs	7yrs	6yrs	5yrs
1. 14 Years and older	R2 000	1800	1600	1400	1200	1000
2. 6 years or older but not yet 14	500	500	500	500	500	500
3. Not yet 6 years (including stillborn babies)	250	250	250	250	250	250

It can be seen from the above table that the benefits payable are mainly determined by the number of years that a member has contributed to the scheme before reaching the age of 60 years. The scheme pays lesser amounts for younger children. Should a member terminate her membership of her Employees' Association, such a member shall have the option of arranging a funeral policy with Metropolitan with benefits not exceeding the benefits enjoyed under the scheme at the tabulated rates applicable to her age, but without proof of insurability. This option should be exercised within two months of the termination of membership.

### 11.3.2 Group Life Insurance (For members only).

Should a member of the scheme die before reaching age 60, a life insurance benefit as set out in the table below, plus the accumulated contributions to the retirement benefit fund, will be paid.

**TABLE 81**

**CASH BENEFITS PAYABLE SHOULD A MEMBER DIE BEFORE REACHING THE AGE OF 60 YEARS.**

<u>AGE AT DEATH/DISABILITY</u>	<u>BENEFIT</u>
1. < 35	R3 500
2. 36 - 40	2 250
3. 41 - 45	1 500
4. 46 - 50	1 000
5. 51 - 55	600
6. 56 - 60	400

On reaching retirement age, a member shall be entitled to his/her cash share of the scheme's retirement fund. Retirement age is 60 years.

TABLE 82

RETIREMENT BENEFIT PAYABLE TO A MEMBER REACHING THE AGE OF 60 YEARS.

NUMBER OF YEARS CONTRIBUTED TO THE SCHEME	TOTAL AMOUNT CONTRIBUTED BY MEMBER AT R4 PER MONTH	CASH RETIREMENT BENEFIT PAYABLE TO A MEMBER
10	R 480	R 858
15	720	2 010
20	960	4 329
25	1 200	8 991
30	1 440	18 370
35	1 680	37 233

Table 82 shows that members who contribute longer to the scheme, receive substantial benefits when they retire. These cash retirement benefits have been calculated on the assumption that 500 members have joined the scheme. Should more than 500 members join the scheme, the cash retirement benefit amounts payable will increase accordingly. So, the bigger the membership of the scheme the more the cash benefits increase.

Should a member leave the scheme at any time before reaching retirement age, he/she will be entitled to his/her cash share

of the scheme's retirement benefit fund, as it stands to his/her credit at the time of leaving the scheme. Members can insure their parents/parents-in-law at a premium of RS-00 per parent per month. Premiums are deducted from the monthly salary of the policy holder and transferred to the Company.

#### **11.3.4 Claims.**

To claim the benefits of the group funeral insurance, members contact the nearest Homes Trust Funeral Services undertaker. The funeral director then takes care of all the arrangements, performs the service and expenses incurred. Claims for death, disability, retirement or for a paid-up policy will only be considered if submitted within six months of the event, on the prescribed application forms.

### **11.4 COMPARISON OF THE SERVICES/BENEFITS OF INSURANCE COMPANIES WITH THOSE OF BURIAL SOCIETIES.**

#### **11.4.1 Policy Contract.**

The policy contracts of insurance companies are well formulated and cover all aspects of the services rendered. Most burial societies do not have well formulated policies or constitutions. This is due to their lack of expertise in

drawing up such documents. Some of their constitutions are seldom updated to cover significant issues which were originally omitted. As a result these societies operate with outdated constitutions which have many loopholes. This situation renders burial societies vulnerable should they be challenged in the courts by disgruntled members. There is therefore an urgent need for societies to enlist the services of experts such as lawyers to assist them in examining the legal aspects of their operations, and to protect them against possible litigation.

Despite the fact that the policies of insurance companies are generally well formulated, a lot of dissatisfaction has arisen in the past amongst many Blacks, about the services rendered by these companies. This is largely due to the fact that most insurance companies do not take trouble to ensure that their clients fully understand their policy contracts.

As a result of the desire to sell policies to prospective clients, the representatives of these companies devote very little time to this aspect. They only emphasise the benefits to be derived without stating fully the conditions under which these benefits are payable. A misunderstanding thus ensues, when the conditions under which the policy is payable are implemented. This occurs when a client who is in the

middle of a crisis, such as death, submits a claim. For instance the value of the benefits payable is in most cases eroded by inflation. The clients are not advised to increase their premiums from time to time in order to ensure that they will receive adequate benefits which would satisfy their needs. Many policy holders are thus dissatisfied when they are offered coffins of a cheap quality despite the fact that they have been paying their premiums for many years.

It has been found in this study that societies occasionally adjust their monthly contributions in an attempt to improve the benefits payable to members. The fact that they are, at any given time, aware of their financial strength makes it possible for them to assess whether the benefits payable to members are adequate or not. In the case of insurance companies, there is no consultation regarding the financial state of the Company. Whatever decisions are made on this issue are made unilaterally. This leads to a high level of confusion and misunderstanding concerning the payment of benefits. This situation has greatly contributed towards the present popularity of burial societies.

#### **11.4.2 Payment of Premiums.**

The premiums of insurance companies are payable monthly in



advance at the offices of such companies or to an appointed representative of the company. In certain situations they are deducted from the salary of the policy holder. Payments are entered into the policy book of the client. Burial societies generally collect premiums at their monthly meetings. Sometimes members who are absent also fail to pay their premiums. The amounts received are entered in a book by the treasurer and, in certain societies, no receipts are issued to the members. Only a few societies in this study had appointed representatives (runners) to collect the prescribed contributions from members. It can be seen that the system of collecting contributions used by many burial societies, is not streamlined. In order to compel members to comply, some societies impose penalties on members who are in arrears. These societies need to be advised on a systematic and reliable manner of collecting contributions in order to ensure that no discrepancies occur and that the financial records can be inspected with very little difficulty. Such a system would greatly improve the manner of operation of burial societies and eliminate many conflicts that arise concerning the administration of funds.

#### **11.4.3 Orphan Benefits.**

According to the policy contract of Grobbelaar Insurance

Company, when parents who are policy holders die, the surviving registered children continue to be insured under the policy without the payment of further premiums, until they reach the age of 21 years or get married. This condition does not exist in most burial societies. As a result, the children of people who are members of a particular society and whose parents might have made substantial financial contributions towards this society, will not enjoy the benefits offered by the society on the demise of their parents. This is an unfortunate situation and one of the major shortcomings of burial societies. It stands to reason that if these orphaned children are still minors, they will not be able to comply with the financial demands of the society and they will not be able to attend meetings. If such children are placed in the custody of a relative who might not be interested in becoming a member of the society in question, then the children will forfeit the benefits that are provided by the society.

The investigator discussed this issue with the respondents in this study. They stated that when the children of members are orphaned, the relatives in whose custody the children are, are given an opportunity to join the society and to continue where the parents of such children left off. If they fail to do so, then the said children are no longer

covered by the society. This is due to the fact that most burial societies have limited resources and cannot afford to cater for the orphaned children of their members. There are, however, some societies which have substantial financial reserves. These societies could provide the children of orphaned members with the necessary benefits. This issue is often omitted in the constitutions of burial societies.

#### **11.4.4 Health of Assured Persons.**

Grobbelaar Insurance Company requires that prospective policy holders should provide evidence to the satisfaction of the Company that they are in good health on the date of application. This Company reserves the right to decline to pay out benefits if it is discovered that a deceased beneficiary died from an ailment which was not disclosed at the date of application. This issue of determining the health of applicants plagues many societies. It is one major area in which these organizations are grossly abused by members. This happens especially in those societies which allow members to register relatives of their own choice. The tendency with members is to register relatives who are in poor health. Their aim is to claim benefits when these relatives die. In order to overcome this problem some societies have adopted a policy that members are only

entitled to benefits after a specified period. For example, membership clauses 4 and 5 of the constitution of Thusano Burial Society, state this issue as follows:

"4. Before a new member is accepted, the officials, i.e. the Liaison Officers shall make a thorough investigation of the new member and his family, and ascertain their health conditions and general well being.

5. Every applicant applying for membership of the Society, shall become a member after a period of six (6) weeks, from the date of his acceptance as a member at a general meeting referred to in clause 1 and 2 of the membership clause".

There are many burial societies which do not make adequate provision to check on the state of health of applicants for membership. In future, societies might well have to liaise closely with the health professionals in order to obtain information about the state of health of their future beneficiaries.

#### **11.4.5 Members Who Commit Suicide.**

According to the policy contract of Grobbelaar Insurance Company, beneficiaries who commit suicide within two years of

becoming members, are not entitled to benefits. This matter is apparently seldom considered by burial societies. It may be assumed that most societies will provide their members with the full benefits should they commit suicide, unless such an incident occurs during the "waiting" period before full membership is granted. This seldom happens, however, because societies do not provide their deceased members with substantial amounts of money, as is the case with certain insurance companies.

#### **11.4.6 Provision of Coffins.**

According to the policy contract of Grobbelaar Insurance Company, coffins are provided in accordance with the type of policy. This is one area which has resulted in serious misunderstandings between burial insurance companies and their clients. In the past most clients took burial policies which had very low premiums. These policies were often fully paid within a period of 15 to 20 years. During the prescribed period indicated by the Company, many economic changes occurred due to factors such as inflation. As a result, the price of coffins had risen substantially. When clients submitted their claims at the end of this period, after having paid their premiums faithfully for years in the hope that they would receive attractive benefits, they were

provided with a coffin, the quality of which was below their expectations. On querying this, they were usually advised to pay an additional amount, if they wanted a coffin which was in accordance with their desires. This situation caused much anguish to many bereaved people. They felt that they were betrayed by the insurance company at a time when they were in need of its services.

The situation at burial societies is such that at any given time members are aware of the benefits to which they are entitled. Some societies ensure that these benefits continue at the same level by increasing members contributions to allow for inflation. This also allows for the improvement of available benefits. This situation has greatly contributed to the present popularity of burial societies, because they have control over their accumulated funds and are at liberty to make decisions regarding the types of benefits they desire.

#### **11.4.7 Disability Cover.**

According to the Comprehensive Group Insurance Scheme of Metropolitan Life, members who become permanently disabled before reaching the age of 60 years, are entitled to a fully paid up with-profit funeral policy. Most burial societies do

not provide their members with this type of benefit. Consequently members who may become incapacitated run the risk of forfeiting their contributions and the benefits to which they are entitled. Some societies have a provision whereby members who are not able to continue with their membership are reimbursed part of their contributions. This is, however, an unsatisfactory arrangement in terms of members who may become disabled. Practically it is not possible for societies to cater for the future welfare of disabled members, because they depend on the contributions of members. When such contributions are not forthcoming, societies become unable to operate effectively, and to cater for the welfare needs of members.

Burial societies need to consider how they could assist members who might become disabled in order to ensure that such members and their families continue to enjoy the benefits offered by these organizations. One possible way in which this problem may be resolved, is for burial societies to liaise with insurance companies and to use part of the contributions made by members to insure them against disability. Consequently, when members are struck by misfortunes which cause permanent disability, they should be able to claim benefits from the chosen insurance company.

#### 11.4.8 Retirement of Members.

According to the Comprehensive Group Insurance Scheme of Metropolitan Life, when a member reaches the age of 60 years, he receives a fully paid up with-profit funeral policy providing cash benefits at death for himself/herself and any immediate family. This is another benefit which is not provided by most societies. Usually these organizations expect the children of retired members to pay premiums on behalf of their parents or to become members themselves. It often happens, however, that children neglect to pay such premiums or do not have interest in the activities of burial societies. In some cases, retired members do not have children who can assist them to make the monthly contributions required by societies. Consequently retired members who do not have adequate income, may find it difficult to continue their membership of societies. Again this problem could probably be resolved by co-ordinating the services of burial societies with those of burial insurance companies. The latter could, on the payment of a stipulated premium by members of societies, enable such members to continue paying their society premiums on reaching retirement. This is, however, a complex situation because some societies cease operating, or are continually changing the premiums paid by members.



The investigator solicited the opinions of respondents regarding the significance of burial insurance companies. The following varied responses were obtained.

**11.5 RESPONSES OF SOCIAL WORKERS REGARDING THE OPERATION OF BURIAL SOCIETIES.**

- (i) "People complain that there is a delay when they submit their claims to burial insurance companies, and in some cases they receive their claims after the burial of a person".
- (ii) "Burial societies are better than burial insurance companies, because they provide their members with many benefits, such as labour and a feeling of belonging. If you do not belong to a burial society, you become isolated during times of bereavement, and this is unpleasant".
- (iii) "Burial insurance companies do not inform their clients properly about the contract entered into and this creates tensions when claims are made. Sometimes these companies complain only when there is a death claim that a member did not disclose a particular ailment, such as diabetes at the time of signing the contract".

- (iv) "Although burial insurance companies give their members contracts, not all the members study such contracts - especially the small print. Clients are only informed that they will receive a certain amount when there is a death case".
- (v) "It is better to belong to both a burial society and a burial insurance company. The money obtained from the latter usually caters for a coffin. It is not sufficient to cover all funeral expenses".
- (vi) "Burial insurance companies operate in a purely business manner. They provide an impersonal service, which is not concerned with the emotions of the bereaved and the we-feeling that is experienced by burial societies".
- (vii) "Burial insurance companies provide a significant service to people who do not belong to burial societies".
- viii) "The movement from burial insurance companies to burial societies is an indication that people feel more secure in groups"

- (ix) "People are suspicious of burial insurance companies, because of past unpleasant experiences related to misunderstandings concerning benefits offered. They appreciate the many benefits provided by burial societies".

#### 11.6 RESPONSES OF THE MEMBERS OF BURIAL SOCIETIES REGARDING THE OPERATIONS OF INSURANCE COMPANIES.

- (i) "Burial insurance companies provide their clients with valuable services. They usually render prompt services, if a member complies by submitting the required documents such as a valid death certificate".
- (ii) "The benefits provided by burial insurance companies augment those of burial societies".
- (iii) "Burial insurance companies have a tendency to offer people cheap coffins. Burial societies, on the other hand, provide members with money to buy coffins of their choice. They are also available to console their bereaved members, unlike insurance companies".
- (iv) "Burial insurance companies should be run by Black people, so that they could function in accordance with the wishes of their Black clients".

- (v) "Burial insurance companies operated by Whites have a tendency to be liquidated after clients have contributed substantial amounts of money. They are therefore unreliable".
- (vi) "Burial societies provide more attractive benefits than insurance companies because they provide their members with labour, money and emotional support".
- (vii) "It is better to belong to both a burial insurance company and a burial society. The burial insurance company will provide you with a coffin and the society will offer you labour and money which can be used to cover funeral expenses".
- viii) "People are no longer in favour of burial insurance companies, because when they get into arrears, their membership is terminated. Some are denied benefits when a beneficiary dies within a short period after taking out a burial insurance policy".

The above responses of social workers and the members of burial societies, clearly reveal that they have mixed feelings about the importance of burial insurance companies. They endorse the fact that there is a visible trend towards

more reliance on burial societies by many people, because of the multiple benefits derived. The responses also indicate that there are many people who prefer to use both types of organizations, because they view their services as complementing each other, instead of being in competition with each other. The investigator believes that this is a more balanced view, because both organizations have their merits and demerits. If they could co-operate in providing services, they would satisfy many of the needs of their members. There are already situations where societies collaborate with burial insurance companies by negotiating discounts on coffins.

#### **11.7 CONCLUSION.**

Burial insurance companies provide their members with various benefits. They also insure their policy-holders against misfortunes which might befall them, such as premature death and disability. Premiums are paid for a specific period. Burial societies, on the other hand, do not insure their members. As a result they are unable to provide for members who are not able to continue paying their premiums. There are, however, a few societies which are able to offer this service to their members. There is a need for burial insurance companies and societies to co-ordinate their efforts concerning the insurance of members.

Both burial insurance companies and burial societies screen the health conditions of new members. This is one area in which the services of societies are grossly abused by some members, who try to register relatives who are in poor health. The policy contracts of insurance companies are well formulated to avoid ambiguity. Despite this, there appears to have been many misunderstandings in the past regarding the benefits provided by these companies. This is largely due to the fact that the value of the benefits offered by these companies is eroded by inflation. As a result of the lack of expertise, the constitutions of most burial societies are not clearly formulated. This situation lays societies open to possible lawsuits by dissatisfied members.

Respondents expressed different views about the significance of burial insurance companies. Some tend to view these companies with suspicion. Others prefer to belong to both burial societies and burial insurance companies. It is felt that these organizations could provide their members with more effective services if they could reinforce each other's operation.

**CHAPTER 12****DISCUSSION OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.****12.1 INTRODUCTION**

The findings emanating from this study and the conclusions drawn are presented in this chapter. The purpose of this chapter is also to relate these findings to the aims of the study in order to determine whether this research has achieved its stated objectives. It is also important to establish whether the hypothesis on which the study is based has been confirmed or nullified. Lastly, the investigator presents recommendations and possible areas for further research into the activities of burial societies.

**12.2 LITERATURE STUDY**

The literature study revealed that most communities have various types of self-help groups. These groups operate in different types of settings, such as health, welfare and education. They consist mainly of people who are concerned with a common problem that is caused by an unfulfilled need. Burial societies are self-help groups which focus on the provision of material and non-material assistance to their bereaved members. Literature was reviewed on the effects of bereavement and general attitudes towards death. It was

found that mourning and grief, are interrelated components of bereavement, which enable the bereaved person to adapt socially, psychologically and physiologically to the loss of a loved person. Burial societies through their activities offer both emotional and material support to their bereaved members. In recognizing this fact Swift (1989, p25) writes;

"Since dying and bereavement are basic to the human condition, all societies have developed ways of providing support for those undergoing these experiences of loss".

### **12.3 COMMUNITY PROFILES.**

As background information, the researcher studied the existing conditions in the three townships where the investigation was carried out. These townships are Mamelodi, Atteridgeville and Soshanguve Black Townships, which are situated in Pretoria. It was found that these townships have many urban characteristics. This is due to the fact that they are situated in the large industrial complex of the Pretoria-Witwatersrand-Vaal area. They also experience many of the problems associated with urban areas such as crime, unemployment, illegitimacy, secondary relationships and violence. It was also found that these townships have various types of self-help groups such as rotating credit associations and burial societies.



#### 12.4 THE ESTABLISHMENT OF BURIAL SOCIETIES.

Most of the burial societies in this study were initiated by persons who live in the same neighbourhood. Some established a burial society spontaneously in order to cultivate a spirit of neighbourliness and to ensure uniformity of responses when there was a death case in the neighbourhood. Other societies which fall in this category were established after people living together, experienced unpleasant problems related to a death in the neighbourhood. They realized that there was a need for a burial society to strengthen the support given to persons who are befallen by a crisis such as death.

A smaller number of burial societies in this study were founded by private persons who recruited other interested persons. Apparently these persons had previously belonged to burial societies and valued the benefits that they derived from their membership.

Very few societies were formed by people belonging to the same profession. The probable reason for this is that usually such organizations have broad objectives related to the activities of their profession and regard the assistance of bereaved members as a secondary activity.

Some societies were founded by people related to each other. These societies formalized the natural support that relatives give to each other. Only one society was established by people belonging to the same church. The reason for this situation could be that usually church members come from different neighbourhoods and derive spiritual support from their churches. Only a few societies were founded by people working together. This is because people working together very often reside in different localities and find it difficult to function as a cohesive group outside the work situation. Some employers also do not encourage such groups within the work environment, for fear that they might jointly criticise certain employment practices and pressurise employers to comply with their demands.

It may be inferred from the above findings that burial societies are usually formed under varied circumstances. Kramer (1975) observed that many burial societies were actually outgrowths of the custom of taking up a collection amongst the neighbours or acquaintances of a family which had lost one of its members. A decision would thus be made by those involved to formalise this type of activity by establishing a burial society. Whatever the source of establishment, the efforts of persons who initiate and run these societies depend for their success on fostering

relationships of mutual trust and respect with the people they organize.

#### **12.5 AREAS IN WHICH BURIAL SOCIETIES IN THE STUDY OPERATE.**

It was found that the activities of burial societies are not necessarily confined to a specific area. The operations of some societies cover a wide area, whereas others function within a small area. The area of operation of burial societies is largely determined by the mobility of members and their desires. It does not create problems for societies, as long as members are able to fulfil their obligations to the society. Kramer (1975, p64) confirms this finding by stating:

"How narrow or wide the definition of the locality relevant for membership in the society will be, would depend on who it was that established the association and under what conditions this took place".

#### **12.6 AFFILIATION OF BURIAL SOCIETIES TO LARGER BODIES.**

It was found that nearly all the societies in this study were not affiliated to an umbrella body. This situation is an indication that the activities of burial societies are not

co-ordinated. Most of them only meet on a casual basis when they are involved at the same funeral. Thus each society operates independently and struggles alone to resolve problems which emerge in the course of its activities. The investigator feels that burial societies can derive numerous benefits by getting together, to share their difficulties, to learn that their problems are not unique, and to strive to find common solutions to such problems. Thus affiliation to a wider body, whose primary function is to co-ordinate the activities of burial societies, could be helpful.

It was also found that the members of burial societies and social workers have different opinions regarding the significance of co-ordinating the activities of these organizations. Some feared domination of the weaker societies by the stronger ones. Others felt that co-ordination will deprive burial societies of their independence and thus destroy the spontaneity of these self-help groups. Those who favoured co-ordination, indicated that the societies themselves should identify areas in which they feel they could benefit optimally from such co-ordination.

## 12.7 THE NATURE OF THE ORIGIN OF BURIAL SOCIETIES.

Most of the societies in this study were originally established for the purpose of granting bereaved members financial assistance and other material and non-material support. Very few societies were initially established for other purposes. In the course of time the latter organizations became increasingly involved with the welfare of bereaved members. For example some of these organizations were originally Rotating Credit Associations, Women's Clubs and Social Clubs.

## 12.8 PERIOD OF EXISTENCE OF BURIAL SOCIETIES.

Nearly one third of the societies in this study had been in existence for more than seven years. This is an indication that many societies are stable and are able to satisfy the various welfare needs of members. There are also a few societies which have been in existence for more than fifteen years. This is a manifestation that prior to this period, the needs of people, which are presently fulfilled by burial societies, were satisfied in other ways. Most people apparently relied on burial insurance companies during this period. They were, however, in due course disillusioned with the services they obtained from insurance companies and

started establishing burial societies. The latter organizations became increasingly popular because the participants experienced great satisfaction in controlling their own affairs, determining the types of services they required and making important decisions regarding the manner in which their accumulated funds were to be used in their own interests. This phenomenon explains the present proliferation of burial societies.

It was further found that slightly more than one tenth of the societies in this study have been in existence for a period of three years. This shows that due to the abundance of societies there is a slackening in the establishment of new societies. People have ample opportunity to join the already existing societies.

#### **12.9 THE REGISTRATION OF BURIAL SOCIETIES.**

It was found that almost three quarters of the burial societies in this study were not registered with any authority. This is an unfortunate situation which needs in-depth investigation by the authorities. This study has shown that societies directly and indirectly provide various welfare services to their members. Their activities thus greatly supplement the welfare services rendered by the

state and other voluntary welfare organizations. Paul (1987, p197) recognises the need to stimulate the activities of self-help groups, such as burial societies, by stating:

"Various aspects are important to ensure affordable social provision, such as the development of informal support systems in the community, the deinstitutionalisation of services, the establishment of self-help groups, the role that paraprofessionals and volunteers can play in the rendering of service, the social responsibility of the industrial sector and community development".

Due to the stringent requirements of the Friendly Societies Act, 56 (Act No. 25 of 1956) most societies are not able to qualify for registration in terms of this Act. Their problem stems from the fact that they operate in a simple manner and do not keep elaborate records which could place them in a position to satisfy the requirements laid down in this Act. For instance, section 5 of this Act makes the following provisions for registration.

"(1) Every friendly society shall apply to the registrar under this Act.

(2) An application under sub-section (1) shall be accompanied by particulars of the name and address of the person charged with the management of the affairs of the society to which the application relates, and a copy of the rules of such society, together with a certificate by a valuator as to soundness of such rules from a financial point of view, or if no valuator has been employed, such information regarding their financial soundness as the applicant may possess and the registration fees prescribed by regulation".

Whilst most societies may be able to comply with the above-mentioned conditions, the investigator feels that they will experience problems regarding the following matters, which should be included in the rules. Section 13 of this Act stipulates that the rules of a friendly society shall contain provision in regard to the following matters:

- (i) the name of the society and the situation of its registered office.
- (ii) the maintenance of accounts relating to such kinds of business which are subject to actuarial scrutiny separately from accounts relating to any other business.



- (iii) the manner of determining profits and losses and not disposing of such profits or providing for such losses.
- (iv) the manner in which contracts and other documents binding the society shall be executed.

It is clear that for societies to be able to comply with the above requirements, they will have to work closely with financial experts, who might charge them exorbitant fees for their services. Without such services, societies will not be able to furnish the registrar with a balance sheet showing the financial position of the society at the close of the year, in accordance with Section 22 of the Act, and a copy of the annual report. Due to lack of appropriate expertise, most societies experience difficulties in compiling acceptable annual reports. They also do not have registered offices. They hold their meetings in venues such as schools, churches and members' homes. Their administrators keep the records of the organization at their homes.

There is an urgent need for more liaison between burial societies and welfare authorities. What is required is a statutory development that gives burial societies an important new role in a legal setting. They should, however,

continue to function as groups that operate in a highly informal context, but maintain a sufficiently structured basis to qualify for some support from statutory sources. (Silverman, 1980).

It is hereby suggested that action be taken to co-ordinate the activities of burial societies on a regional basis by encouraging them, and not compelling them, to register with their local authorities, so that they should become known. It should be noted that the kind of support that is required by burial societies from the authorities is not monetary. They need help in the form of guidance in ways to improve the quality of the services rendered to their members. They also need to be assisted in resolving disputes which inevitably arise in their operations. Members of these societies should have recourse to help in solving their grievances. This kind of service will stimulate societies to carry out honest operations which will enhance the welfare of members.

#### **12.10 CLASSIFICATION OF THE MAJOR ACTIVITIES OF BURIAL SOCIETIES.**

The main activity of four out of every five burial societies in this study is to offer material and non-material

assistance to bereaved members. It was, however, found that there were other societies which combined this activity with that of being a rotating credit association. As a result there is an overlapping of this activity in many societies. A few societies regarded themselves as being essentially women's organizations concerned with issues which are of interest to women. Only three societies considered their activities as conforming to those of a welfare organization and a social club. Kramer (1975, p75) also found in his studies that there was a burial society which provided its members with welfare benefits. He writes:

"In addition to funeral benefits, this society also had a provision whereby members who became ill could be assisted financially. According to their constitution, R30-00 would be given to a member in good standing who was bedridden for more than three months".

The above findings confirm that most organizations which are established for the purpose of assisting bereaved members regard themselves as burial societies. Only a few consider themselves as being other types of organizations.

**12.11 MEMBERSHIP OF BURIAL SOCIETIES.**

This study revealed that the majority of burial societies (40,1 percent) had between 10 and 19 members when they were launched. Less than a third of the societies had fewer than ten members when they were established. 16,7 Percent had between 20 and 29 members. One society had over 110 members, when it was initiated. The latter society was apparently an already established organization with different objectives and came to include the functions of a burial society as one of its activities.

These findings show that an attempt is made to recruit a sufficient number of members before a burial society is established, because this is essentially a group activity. Most respondents indicated that new members are usually introduced by an acquaintance who recommends them. The manner in which new members are admitted is clearly outlined in paragraph 2 of the constitution of Thusano Burial Society:

"Application for membership shall be made in person, appearing before the general meeting of the society for acceptance and approval, and the Chairman publicly explaining the requirements to the new members".

In other societies, application for membership is done in writing for consideration by the Executive Committee. It may therefore be concluded that each society determines the manner and the conditions under which new members are granted admission.

#### **12.12 NUMBER OF MEMBERS OF BURIAL SOCIETIES IN THIS STUDY.**

At the time of investigation, less than one third of the societies had between 20 and 29 members. More than one fifth had between 30 and 39 members. Only four societies had over 120 members. This indicates that most societies prefer to have a reasonable number of members for purposes of exercising effective control over the activities of the society. In referring to the significance of membership, Kramer (1975, p114) states:

"The most important aspect about the size of an association is the possibilities or limitations it places on the amount and intensity of face-to-face interaction amongst all its members. The smaller the association, the easier it is for the people concerned to get to know each other, with the result that the original bond upon which the association is based is likely to be strengthened and this in turn would lead to an increased feeling of belonging and identification with the association resulting in greater cohesiveness".

Kramer (1975) further states that the smaller the group, the easier it is to arrive at consensus in decision-making. In societies which consist of a small group of people, it is simpler to strike compromises which are acceptable to all members when controversial issues are discussed, than it would be in a large group.

#### 12.13 SEX COMPOSITION OF THE MEMBERS OF BURIAL SOCIETIES.

It was found that more than two thirds of the members of societies are females. This confirms the fact that more women than men participate in the activities of self-help groups. Pine and Phillips (1970, p410) explain the involvement of more women in the activities of self-help groups as follows:

".....social norms condition females to be somewhat more emotionally responsive to situations involving the feelings, and this may contribute to their higher funeral expenditures. Men may feel constrained to display less visible emotional reactions to death".

Respondents in this study further indicated that women provide essential labour during funerals and they are better able to organize themselves in matters relating to death.

They also mentioned that men are prominent in social activities which provide them with pleasure, such as 'stokvels', than issues which deal with more serious matters such as death. The investigator has, however, observed that as a result of the popularity of burial societies in the Black Townships, more men are becoming increasingly involved in the activities of these organizations.

#### **12.14 AGE RANGE OF THE MEMBERS OF BURIAL SOCIETIES.**

This study revealed that the age range of the members of burial societies is on average between 25 and 65 years. This is because most people tend to marry round about the age of 25 years. They then start taking an active interest in the activities of burial societies, because of the perceived benefits provided by these organizations. It was also found that there are societies which consist solely of young persons whose age range is approximately 20 to 30 years. These groups also engage in other activities of interest to them such as rotating credit and entertainment in the form of music or excursions to places of interest.

**12.15 THE MARITAL STATUS OF THE MEMBERS OF BURIAL SOCIETIES.**

Most of the members of burial societies in this study are married persons. It was also found that there were in varying degrees members who were widows, divorcees, widowers and unmarried mothers. None of the societies investigated had single persons who did not have children. This finding clearly demonstrates that burial societies are primarily regarded as valuable in providing security to married people and their offspring.

**12.16 CLASSIFICATION OF BURIAL SOCIETIES ACCORDING TO OTHER SOCIETAL INSTITUTIONS.**

This study revealed that more than two thirds of the burial societies comprised people who live in the same neighbourhood. This is an illustration that many people have realized the negative consequences of urbanization, such as moving away from one's primary groups and having a diminished social support system. This problem became especially visible when there was death in the neighbourhood. In order to counter this situation many people established neighbourhood societies. This finding also demonstrates that many people identify strongly with the urban areas, because they have settled permanently in these areas.



Other burial societies in this study consisted of people who are related to each other, people belonging to the same church or people working together. More than one sixth of the societies comprised people who belonged to the same women's club. It can be seen from the above that the members of these organizations are drawn from different societal groupings.

#### 12.17 OCCUPATIONS OF THE MEMBERS OF BURIAL SOCIETIES.

This study showed that the members of burial societies belong to different occupational groups. It was also found that people who belong to the lower occupational groups such as unskilled workers, outnumbered those who belong to the higher occupational groups, such as professional persons. This situation is caused by the fact that people in the lower occupational groups are basically insecure. They thus seek to enhance their security, especially in matters related to death, by belonging to burial societies.

It should be mentioned that societies which have among their members people who belong to a wide range of occupations are better able to function effectively and to satisfy the various welfare needs of their members. This is due to the different inputs and skills of their members. A variety of

occupations amongst members should be encouraged in burial societies.

#### 12.18 REQUIREMENTS REGARDING QUALIFICATIONS FOR MEMBERSHIP.

Four out of every five societies in this study had definite requirements concerning qualifications for membership. New applicants have to comply with prescribed conditions before they can be admitted as members. This is illustrated in Clause D.1 of the constitution of Phuthanang Burial Society, which reads as follows:

"An enrollment fee of R300-00 (Three hundred rand) of which R2-00 (Two rand) is for administration purposes shall be levied on any new member which shall make him a full member on completion of this amount".

Other societies subject members to a waiting period in order to screen them and to satisfy themselves that they do not affiliate with a view to benefitting unduly from the society. Clause 5 of the constitution of Thusano Burial Society states this matter as follows:

"Every applicant applying for membership of the society, shall become a member after a period of six (6) weeks, from the date of this acceptance as a member at a general meeting referred to in Clause 1 and 2 of the membership clause".

Only one fifth of the societies did not impose qualifications for membership. These are probably societies which are still recruiting new members. It should, however, be stated that these societies are open to abuse. Some of them are compelled to amend their constitutions in the light of their experiences.

#### **12.19 THE MANNER IN WHICH BURIAL SOCIETIES ARE CONTROLLED.**

Almost all the societies in this study are being controlled by a committee which has been elected by the members. There are however, a few societies (8,3 percent) which are under the sole control of an individual. Apparently the latter societies do not have sufficient persons with the necessary expertise to take charge of the affairs of the organization. Sometimes as these societies recruit more people, responsibilities become increasingly shared among the members.

The above finding demonstrates that most burial societies involve their members in governing the organization which serves them. This characteristic sharply differentiates societies from other established human service organizations, which are largely administered by non-clients. Most of the societies have structured programmes which include monthly meetings, where the affairs of the organization are discussed, under the leadership of a committee which has been chosen by the members.

#### 12.20 THE MANNER IN WHICH THE OFFICE BEARERS OF BURIAL SOCIETIES ARE CHOSEN.

More than two thirds of the societies in this study elected their office bearers. Richardson (1983) also found in her study of self-help groups that most of them had chair persons, secretaries and committees which were generally responsible for taking certain decisions. She further found that they had constitutions, minutes and account books, which helped to bring order into what might otherwise be informal relations among friends.

Due to the scarcity of sufficiently literate persons in some societies, the same persons are elected every year for the sake of continuity. There are, however, also burial

societies which have a well balanced membership, and are in a position to elect new office bearers at the end of each term. This difficulty points to the need to expose the members of burial societies to training designed to enhance their administrative skills.

It was also found that one third of the societies did not hold elections. They appointed office bearers on the basis of their abilities. These societies depended largely on the skills and honesty of such persons. There are, however, many instances where the funds of societies have been embezzled by office bearers who are not being adequately checked by the members. Societies which appoint office bearers need to build-in sufficient monitoring mechanisms in their operations to avoid this problem.

#### **12.21 FREQUENCY OF MEETINGS.**

More than four fifths of the societies hold their meetings once a month. It was also found that most of these societies hold their meetings during the first week-end of the month in order to facilitate the collection of premiums from members. This regular arrangement also minimises the problem of members falling into arrears. One society held meetings quarterly. This often happens with societies which have a

large membership. Some of the latter societies have even appointed premium collectors who visit members at their homes. Clause 1 of the constitution of Thusano Burial Society describes this issue as follows:

"All contributions towards a death of a member shall be ordered by the Committee who will instruct runners of the society to collect such death dues".

Only one society in this study held meetings when there was a death case. At these meetings the necessary contributions from members are received and promptly forwarded to the bereaved family. The members of such societies probably resent having a complicated structure which commits members to participate in the many activities of burial societies. This arrangement is more popular with younger persons, who generally prefer to devote their energies to other activities which give them more pleasure. This system is also sometimes adopted by the newly established societies which are still developing.

#### **12.22 RECORDING OF PROCEEDINGS AT MEETINGS OF BURIAL SOCIETIES.**

Almost all the societies record their proceedings in the form

of minutes. These societies do not, however, keep elaborate records. Their records consist mainly of the minute book, record of payments made and receipt books. This is mainly due to the fact that the membership of most burial societies comprises lay people who lack sophisticated administrative skills. There are, however, other societies which are able to keep adequate records because of the quality of their membership.

Two societies did not keep a record of the proceedings at their meetings. The only record kept consisted of the contributions made by members. These are mainly societies which are under the control of an individual. It may be inferred that such societies are highly vulnerable and tend to disintegrate easily if the leader is no longer able to serve the society.

#### **12.23 AIMS AND OBJECTIVES OF BURIAL SOCIETIES.**

More than four fifths of the societies have written constitutions which stipulate the manner in which they operate. Most of these constitutions are kept in the minute book. Reference is made to this book whenever clarity is sought on some issue. These constitutions are not detailed. They mainly entail the objectives of the society, conditions

of membership and the contributions made by members. Some of the societies amend their constitutions from time to time in order to accommodate exceptional issues which come to the attention of the society.

Seven societies in this study do not have a written constitution. The rules and regulations governing their manner of operation are contained in their minutes. Some rely on verbal agreements entered into in the past concerning their mode of operation. It can be assumed that societies which function without a proper constitution experience many problems and are not able to benefit from precedence, emanating from their experiences.

More than eighty percent of the societies had as their main objective the material and non-material assistance of their bereaved members. All their activities seem to revolve around this objective. Two societies regarded the development of their members as their aim. Another society focussed on the support of members financially whenever they have family celebrations. This shows that some societies do not only rally around their members during times so grief, but also on other occasions which warrant support. This is one of the important welfare benefits that members obtain from burial societies. It can thus be seen that some



societies have multiple aims, in addition to their main objective of assisting their bereaved members. These aims are contained in the following description of the objectives of Kutlwano Burial Society (Sunday Times Extra, January 15, 1989, p4):

"Its aims are to foster love and brotherhood among members, to render moral and monetary assistance in case of a member's death and to build a substantial monetary reserve which will safeguard against unforeseen circumstances - the sudden death of a member".

Only one society regarded one of its objectives as the granting of material assistance to identified needy people. This aspect of welfare work was found lacking in most of the societies because they do not extend their services to non-members.

#### **12.24 OTHER ACTIVITIES UNDERTAKEN BY BURIAL SOCIETIES.**

More than half of the societies in this study do not engage in other activities, besides assisting their bereaved members. These are societies which have probably not yet consolidated their activities to the extent that they could consider undertaking additional activities. Such societies

could benefit from intervention by professionals, who would enable them to increase their activities, so that their members could derive numerous benefits from their participation.

Slightly less than one fifth of the societies undertook educational trips to places of interest once a year. These activities give members a change from their daily routine. Professionals involved with tourism can assist burial societies greatly by planning organized tours for them. They, in turn, can make a significant contribution towards the growth of the tourism industry.

One tenth of the societies studied also engaged in other activities not related to bereavement, such as birthday celebrations and Christmas parties, and participated in other family celebrations of members. These activities have a great supportive effect on members, because they give them an opportunity to co-operate at different levels. Some societies helped members to purchase crockery in turns for their households. This crockery is made available to bereaved members during funerals to facilitate catering. Two of the societies provided material assistance to destitute refugees. All these activities demonstrate that burial societies are a significant resource which needs to be fully

explored by professionals such as social workers, in order to improve the quality of life of people.

#### **12.25 TYPES OF MATERIAL BENEFITS PROVIDED TO MEMBERS OF BURIAL SOCIETIES.**

Three out of every four societies in this study give their bereaved members financial assistance only when they report a death case. The funds are usually made available to the bereaved members a few days before the funeral, to enable such a member to make the necessary purchases. It was also found that societies have different systems of collecting contributions from members.

Some receive these contributions in advance, others collect them only when there is a death case, and others again keep the contributions made in the member's savings book. The objective in all the afore-mentioned systems is to ensure that there should always be adequate funds available to assist bereaved members.

Most societies are rigid concerning the administration of funds. As a result their accumulated funds are seldom used for purposes other than cases of bereavement. This leads to a situation where burial societies amass large amounts of

money which lie idle in the absence of death cases. Many financial institutions are now showing an interest in the funds of burial societies, with a view to channelling them into other income generating projects, such as profitable business ventures.

A quarter of the societies offer their members financial assistance to carry out activities not related to bereavement. For instance, members may procure loans to pay for the education of their children or to assist them during difficult times, such as when they are hospitalised or unemployed. This type of assistance is generally provided by societies which practise a system whereby the contributions of each member, or rotating contributions which are due to him are kept in his personal savings book. This system ensures that members who require loans do not exhaust the funds of the society. It can be concluded that societies which have a built-in system of assisting members who experience financial problems not related to bereavement, are able to grant their members better welfare needs.

This study also revealed that some societies coupled the granting of financial assistance with the contribution of needed groceries to bereaved members. This is another illustration that societies are continually striving to

improve the benefits offered to members, in order to gratify their identified needs.

Slightly more than one tenth of the societies provide their members with material assistance during other occasions not related to bereavement. For instance societies which own common equipment such as tents, pots and crockery make them available to bereaved members, when they have family celebrations. It was also found that there are many instances where the members of burial societies make their own utensils available to members who have celebrations. This clearly demonstrates the high level of co-operation between the members of burial societies. These different types of aid provided to members of burial societies on different occasions, can be equated to some of the practices of the Kikuyu tribe which are described as follows by Clark (1980, p70):

"Among the Kikuyu, ngwatio was the custom whereby women cultivated each other's farms. This co-operative spirit was carried over into other aspects of their lives. Matega was the custom in which women would bring enough firewood to a woman who had just given birth to last until she was capable of collecting it again herself. The other women in the new mother's compound would provide food for the assisting group".

The above excerpt shows that some of the present activities of burial societies are really an extension of old traditional practices. They have however, been adapted to suit the conditions under which Blacks live in the urban environment.

It was found that some societies have a special fund which is utilised to transport members during funerals. This type of transport is especially useful in situations where mourners have to travel a long distance to attend funerals. Other societies make their transport available to non-members during funerals for a fee. This enables them to raise funds for their society.

#### **12.26 NON-MATERIAL BENEFITS ENJOYED BY MEMBERS OF BURIAL SOCIETIES.**

More than four fifths of the societies only provide their members with emotional support during times of bereavement. The investigator believes that sometimes this type of assistance supersedes material aid, because of its intrinsic value, especially in situations where the bereaved member is materially self-sufficient. This kind of support also usually emanates from the bereaved members next-of-kin, friends, neighbours and other sympathizers who comprise an

individual's total supportive network. Shindler (1977, p65) refers to the significance of this contact with other people during bereavement as follows:

"The general effect of many visitors, friends and relatives (even some who have been forgotten for some time) is that of easing the loneliness and lessening the heavy burden of internal despair. It is a signal, through the stretching forth of arms, to return to society".

It was further found that very few societies provided supportive services to bereaved members after a funeral. They continued with their normal activities and paid cursory attention to the other needs of the bereaved member. The investigator regards this as one of the great limitations of burial societies. The benefits they offer to members could be extended by attending to the many post-funeral needs of members such as loneliness, altered family relationships, settling of estates and applications for maintenance grants if necessary. This is also an area in which professionals, such as social workers, can make a significant contribution towards the activities of burial societies by devising suitable welfare programmes for bereaved members.

Only five percent of the societies did not provide emotional support to members at times of bereavement or on other occasions. These are apparently societies which are not well structured. They are preoccupied with the provision of material aid to members. It may be concluded that persons who belong to societies of this nature have to rely on the assistance of relatives and friends in overcoming their various problems, because their societies are not very supportive. The lack of attractive benefits of societies in this category accounts for their low membership percentage. There are, however, people who prefer the uncomplicated system of operation of these societies.

#### 12.27 THE PROVISION OF GENERAL ASSISTANCE.

More than half of the societies in this study offer their members general assistance in times of bereavement. This assistance comprises instrumental help, material assistance, help with practical matters such as the arrangement of the funeral and financial help. This phenomenon is stated as follows in Clause 1 of the constitution of Thusano Burial Society.

"The object of the society shall be to condole by way of financial assistance, by mutual aid, jointly and severally to



all members registered with the society in the event of death occurring to any one of them".

The above-mentioned types of aid are especially significant to people whose life circumstances are such that they have weak support systems. The respondents in Hall's study (1987) indicated that they received emotional support from their societies, through help of a practical nature, such as cleaning the house, or taking over the responsibility for chores to allow them time to deal with their problems. In certain cases following bereavement, another society member would stay with the family concerned to offer practical and emotional support. Riessman (1976) refers to this phenomenon as the helper-therapy principle. This principle assumes that the helper benefits more than the helpee in the process of giving help. Thus members of burial societies derive satisfaction from fulfilling the role of assisting their bereaved members.

#### **12.28 ASSISTING WITH CATERING DURING FUNERALS.**

More than half of the societies assist their members with catering duties during funerals. This is one of the most visible activities of burial societies. This is because funerals in Black areas are traditionally attended by a large

number of people, who are given meals after the funeral. In her study of support for the dying and bereaved amongst the Shona, Swift (1989, p32) describes this characteristic of funerals as follows:

"The crowd of people who come to the home of the bereaved to express their sympathy need to be fed and given periodic refreshments. This burden too is shared and, particularly in high density, lower socio-economic areas, people from as many as four or five groups may come to help with contributions in cash and kind. Such groups as burial societies, the local church of the bereaved, a political group, neighbours, a women's club or a group of colleagues from work would normally gather contributions for the bereaved and even come and help in practical ways. Only social isolates in a high density community would suffer from lack of support at the time of bereavement".

It was further found that four out of every five societies in this study also helped their members in carrying out catering duties on other occasions not related to bereavement. All these services enjoyed by the members of burial societies, induce in them a feeling of belonging and fortify their feeling of identification with their societies.

**12.29 ASSISTANCE TO BURIAL SOCIETY MEMBERS WHO EXPERIENCE FINANCIAL PROBLEMS.**

This study revealed that three quarters of the societies did not offer their members assistance when they encountered financial problems not related to bereavement. This is mainly due to the fact that most societies are basically established for the purpose of giving aid to bereaved members. The granting of financial assistance for other purposes is thus regarded as being contrary to their primary objective. The limited financial resources of some societies also precludes them from granting this type of assistance to members.

It was found that one tenth of the societies were able to offer members experiencing financial problems, assistance not exceeding one hundred rand. These societies were thus succeeding in satisfying some of the welfare needs of their members, such as paying the rent when members were incapacitated, or buying their children's school books.

Only one society was able to give needy members financial assistance exceeding R500. It can be inferred that societies which fall in this category are able to fulfil the diverse needs of their members. These are apparently societies which

have been in existence for a considerable period and which are being well administered. They thus save their members the trouble of applying for loans from financial institutions and of being subjected to rigorous financial scrutiny.

#### **12.30 FINANCIAL ASSISTANCE TO BEREAVED MEMBERS.**

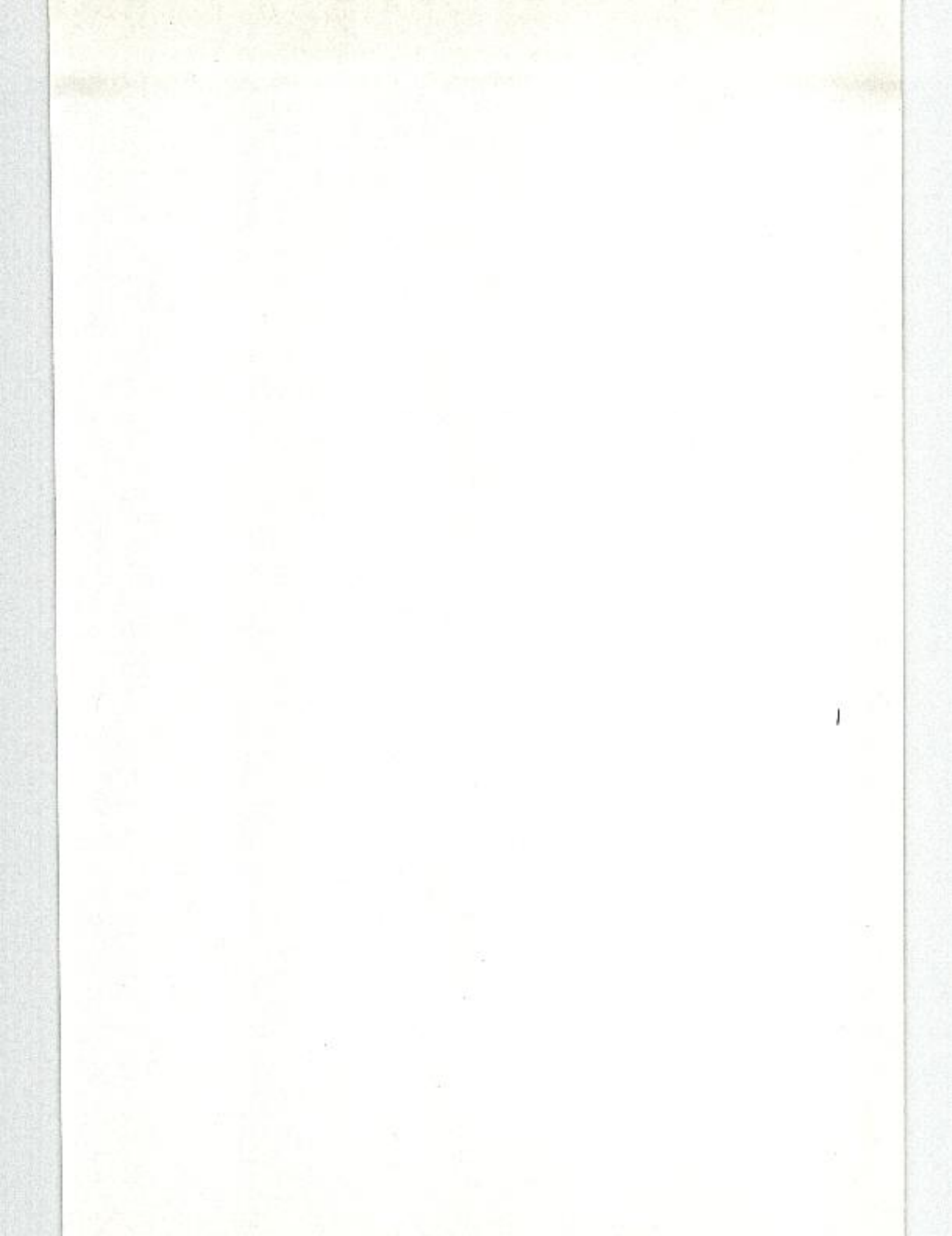
The provision of financial assistance to bereaved members is one of the major objectives of burial societies. Their ability to offer members this kind of help is greatly determined by factors such as financial strength, the size of the contributions made by members, the manner in which the funds of the society are administered and the types of financial investments made. It was found that different societies offered members varying amounts ranging between one hundred to over five hundred rand. Some societies give their bereaved members up to one thousand rand. This shows that most societies strive to improve the financial benefits given to members and to bring them in line with the cost of living. It was also found that some societies coupled financial assistance with other tokens of sympathy such as wreaths and condolence cards.

**12.31 ASSISTANCE TO BURIAL SOCIETY MEMBERS WHO EXPERIENCE  
SOCIAL PROBLEMS.**

It was found that almost half of the societies do not provide assistance to members who experience marital problems. Those which did so gave such members information and advice on how they could resolve their problems. They also gave them limited instrumental help in instances where the normal social functioning of members was severely disturbed by marital problems. Only one society granted such members financial aid.

More than four out of every five societies did not help members who had problems related to the care of children. Only five percent offered members experiencing such problems limited financial assistance, such as small loans. A few of the societies gave such members information and advice, such as referring them to an appropriate resource, and also emotional support.

Three quarters of the societies are not able to help members who are experiencing unemployment problems. It is, however, probable that such members are often given indirect assistance through information and advice about existing vacancies. This is a form of emotional support which



enhances the morale of members and gives them hope that their problems will ultimately be resolved.

More than four fifths of the societies did not provide assistance to members who had housing problems. This is mainly because housing is generally a serious and chronic problem which can best be resolved by the authorities and employers. Societies do not have the resources to solve such problems. A few societies, however, indicated that members experiencing such problems are granted limited financial aid. Four of the societies offered such members information and advice, instrumental help or referred them to a suitable resource.

Ninety percent of the societies are unable to help members who have a problem caring for elderly parents. This is due to the fact traditionally, members are expected to cope with the responsibility of caring for their elderly parents. Swift (1989, pp30-31) illustrates this expectation of most Blacks, relating to the care of ill family members, who could be elderly parents as follows:

"..... any seriously sick person is given a great deal of support from the family who, in practical terms, see the illness as their illness. Family members also consider it to

be important for the sick person never to feel deserted, and will therefore visit frequently. If a patient is cared for at home then a relative must be present with the patient at all times".

A few of the societies in this study gave financial assistance, emotional support, instrumental help and advice to members experiencing the above-mentioned problems.

Almost all the societies did not give aid to members who had problems related to imprisonment. Probably this is because of the stigma attached to imprisonment. Only four societies gave such members financial help and emotional support. Slightly less than three quarters of the societies did not provide any special services to hospitalised members. These members were, however, visited at the hospital by other members in their personal capacity. More than one tenth of the societies gave hospitalised members emotional support and even paid them group visits in hospital. Such members were also exempted from the payment of their monthly subscriptions.

#### **12.32 SERVICES TO NON-MEMBERS.**

It was found that most of the societies in this study do not



offer welfare services to non-members. Their services are confined to members. This is because societies are basically established for this purpose and they depend greatly on the contributions of members for survival. It was found, however, that there were isolated instances where societies provided limited material assistance to needy non-members. This apparently occurs in extreme cases which deeply arouse the sympathy of society members. This type of help is only given for a very limited period.

Four fifths of the societies have never donated to disaster funds or responded to appeals for such donations. The reason given by one respondent is that usually such appeals are done in an impersonal manner, without approaching the societies directly. It was felt that if direct appeals were made, most societies would react favourably.

#### **12.33 THE FUNDING OF BURIAL SOCIETIES.**

Most societies obtain their funds from the registration fees paid by new members. This applies mainly to those societies which have an open membership. There are, however, societies which do not charge new members registration fees. The other major source of funding for most societies is the monthly subscription fees paid by members. This was found to be a



significant source of income of most societies. Each society determines the amount that should be paid monthly by members. These amounts range between ten and fifty rand, and are often adjusted when there is a need to increase the benefits enjoyed by members, or to bring these benefits in line with the prevailing cost of living.

There are also societies which do not require members to pay subscription fees. These societies only receive contributions from members when there is a death case. Condolence fees also form part of the funding of burial societies, especially in situations where these fees are paid in advance and the society retains the interest which accumulates. The other significant source of income of societies consists of fines imposed on members for offences such as coming late, absenteeism and being in arrears. The funds accruing from penalties were regarded by most of the respondents as their smallest source of income. Only a few societies obtained financial donations from members or from external bodies. This is an indication that most societies rely heavily on the contributions made by members. A small number of societies generate additional income by hiring out their property.

The financial assets of the burial societies in this study ranged between five hundred and over five thousand rand. The

investigator is aware of societies which have over twenty thousand rand in their coffers. This shows that societies are able to build up substantial financial reserves. This has led to the current interest of entrepreneurs and financial institutions in the funds of societies. It has been discovered that these funds can be invested in more profitable income-generating projects, such as business ventures. This action will have a spiralling effect on societies because they will be able to provide their members with attractive benefits and thus be increasingly in a position to satisfy the various welfare needs of their members.

Most of the societies deposit their funds with the existing financial institutions. Due to their ignorance however, they do not seek the most favourable interest rates. This is one aspect where societies require urgent guidance. There are also a few societies whose funds are held in trust by appointed members. It may be assumed that these societies are greatly handicapped by this manner of operation. They need to be influenced to invest their accumulated funds more profitably.

A few societies deposited the contributions of members in their savings accounts. These societies combined rotating

credit with burial insurance. Members are thus able to obtain direct financial benefits from the society. In some cases they are allowed to use the accumulated funds for other purposes. These are mainly societies which function in a flexible manner. They are therefore able to fulfil the other needs of members not related to bereavement.

Some societies do experience problem situations concerning the use and abuse of funds. This occurs mainly when members are found to be guilty of embezzling funds. There are, however, other societies which are able to administer their funds effectively and seldom experience tension in this regard.

There are societies which possess material assets and those which do not. The value of the material assets of societies in this study ranged between one hundred and over five thousand rand. The types of material asset owned by societies consist of crockery, tents, chairs and pots. These utensils and equipments are put at the disposal of bereaved members.

## **12.34 RELATIONSHIP OF BURIAL SOCIETIES WITH OTHER ASSOCIATIONS AND PROFESSIONALS.**

### **12.34.1 Relationship with Charity Organisations.**

Most societies do not donate to existing charities in their communities. This is due to the fact that very few societies have formal contacts with welfare organizations. In some cases members of burial societies are not clear about the activities of welfare organizations. The latter do not often seem to have effective outreach programmes which would arouse the interest of societies in their activities. As a result only a few societies respond to appeals for donations by charitable organizations. The investigator feels that if links could be forged between burial societies and welfare organizations, these societies could make significant contributions to the welfare of the communities in which they operate.

### **12.34.2 Involvement in Community Development Projects.**

Hardly any of the societies in this study have projects aimed at community development. This is because societies are mainly pre-occupied with activities relevant to their organizations. These societies, however, seem to have great potential to undertake valuable community development

projects. This potential needs to be harnessed by professionals such as social workers. For instance societies could make worthy contributions towards projects designed to improve the quality of life in their communities, like assisting financially in the building of a needed community resource, like a clinic.

#### **12.34.3 Co-operation with other Associations with similar Aims.**

It was found that most societies co-operate in occasions where they are involved in assisting the same bereaved member. To avoid conflict, the bereaved family has to specify the type of services to be provided by each society. Some societies also co-operate by inviting each other to special occasions such as end of year parties. It can be concluded from the above that burial societies generally have very limited areas of co-operation. They function independently as far as their major activities are concerned. This is largely caused by the fact that their activities are not co-ordinated.

#### **12.34.4 The Relationship between Burial Societies and Professionals.**

This study revealed that there is very limited contact

between burial societies and professional persons of all categories. Those professional persons who are involved in the activities of societies, participate in their personal capacity. In stressing the importance of professionals working with self-help groups such as burial societies, Wollert and Barron (1980, p109) state:

"The confidence of group members may also be bolstered by working with a professional who, while not having the perfect solution in hand to all organizational dilemmas, is nevertheless confident that an ongoing group may be formed and is committed to pursuing this goal". The investigator is of the opinion that the present proliferation of burial societies will, in future, lead to increased contact between these organizations and professionals in various categories. It can be expected that collaborative efforts between societies and professionals such as social workers will increase. Members of societies should be made aware of the diverse services that can be provided by various professionals, and which aspects of burial society activities would benefit most from intervention by professionals.

While the need for the involvement of professionals in the activities of burial societies is appreciated, it should be borne in mind that many members of societies expressed the



fear of being dominated by professionals should they liaise closely with them. This domination would curtail the spontaneity of the activities of these organizations. It would cause them to operate in accordance with policies which might not be acceptable to them. It is therefore of paramount importance that professional persons should not impose themselves on societies. They should participate by invitation in their activities. The investigator feels that societies could benefit greatly in the following areas of their operation should they collaborate with professionals.

#### **12.34.4.1 Organizational Assistance.**

During the initial stages of development most societies are uncertain as to how they should be organized. This limitation sometimes leads to the establishment of an ineffective organization which is unable to satisfy the welfare needs of its members adequately. As a result there are societies which survive for only short periods because of lack of proper guidance. These societies could make beneficial use of the services of experienced professionals during their initial stages, in order to ensure that they are established on a sound footing. For example they could obtain guidance concerning the formulation of effective constitutions.

#### **12.34.4.2 Publicity**

Social workers could assist burial societies in drawing up pamphlets which describe their activities. These pamphlets could be given to potential members and could be shared with other societies.

#### **12.34.4.3 Educational Programmes.**

The services of societies could be upgraded by exposing them to occasional educational programmes, designed to assist them with their specific problems. The material for such programmes can be obtained from both experiential and professional sources. For example, the members of advanced societies could explain to new societies how they operate, to fulfil the needs of members. Social workers could supplement the programme by enlightening members on issues such as effective organizational management, involvement in community work activities and the range of welfare services available to bereaved members. Legally trained professionals could indicate some of the legal implications of functioning as burial societies.

**12.34.4.4 Extension of Programmes.**

Because of the nature of their activities, it is possible for societies to expand their services by undertaking auxiliary self-help programmes such as Widowed-to-Widowed Programmes, Bereaved Parents Programmes and Single Parents Programmes. Social workers could assist them to initiate such programmes and to utilize knowledge already available on such programmes.

**12.34.4.5 Peer Counselling.**

Bereaved members of burial societies benefit from the counselling they receive from their peers. Professionals can institute counselling programmes amongst the members of these organizations. These are programmes which provide training to participants in counselling one another. Skills required in such counselling are how to listen, how to focus on important points, and how to deal with and understand other peoples' feelings.

**12.34.4.6 Provision of Supportive Services by  
Social Workers.**

Social Workers who are invited to assist burial societies can

perform the following professional functions which could greatly enhance the provision of welfare services by these societies to their members.

- (i) Resolve interpersonal disputes which often arise among the members of burial societies.
- (ii) Strengthen the coping strategies of the members who are bereaved by supporting them and giving them a deeper insight into the effects of bereavement.
- (iii) Provide preventative services by frequently discussing with the members of societies, how they can offer effective emotional support to members who find themselves in unfortunate circumstances, such as the grave illness of a close relative.
- (iv) Inform the members of societies about the range of welfare services, which are available to bereaved persons. Such services include maintenance grants for widows, pensions for aged persons, and foster care and adoption for orphaned children.
- (v) Social Workers can assist the members of burial societies to procure legal services, which are often

necessary after the death of a breadwinner, or a family member who has assets which have to be disposed of after his demise. They can impress upon members of these organizations the importance of drawing up wills, explain how estates are settled and the significance of insurance, and discuss the best investments for the future of children.

The above information will be invaluable to the members of burial societies because some of them are not familiar with the welfare services at their disposal, with the result that these services are often underutilised. Professional co-operation between social workers and the members of burial societies will also make the latter realise that their activities are basically of a welfare nature. They are a support system which is an extension of welfare services provided by social workers. They are in a position to offer an even better service because they rely on experiential knowledge and can relate warmly and spontaneously to their unfortunate members.

#### **12.35 PERCEPTION OF BURIAL SOCIETIES BY OTHER PEOPLE.**

The majority of respondents view burial societies as groups which provide members with an opportunity to engage in common

social activities, in addition to supporting their bereaved members. The members of these organizations help each other on different occasions. They also arrange visits to places of interest frequently. Some societies entertain members at their monthly meetings. Burial societies are perceived as enjoying the respect of the communities in which they operate. This is mainly because they are seen as fulfilling the significant needs of their members. Respondents also indicated that these organizations generally act peacefully in relation to other associations operating in their communities. This is largely due to the fact that most societies are pre-occupied with their own activities and maintain minimal contact with other organizations.

#### **12.36 COMPARISON OF THE BENEFITS PROVIDED BY BURIAL**

##### **SOCIETIES WITH THOSE OF BURIAL INSURANCE COMPANIES**

Burial insurance companies do not only offer benefits to contributing members, but they also insure members and their dependents against catastrophes which might befall them, such as being disabled or dying prematurely. Members who reach retirement age continue to enjoy the benefits without contributing. These are services which burial societies do not yet provide, to their members. There should thus be an investigation into how societies can best offer their members these services.

It was found that both burial insurance companies and burial societies take precautions regarding the state of health of prospective members. As a result various conditions are laid down for new members, to ensure that they do not derive benefits unfairly. It was discovered that this is an area in which burial societies are greatly abused by members who register their sickly relatives.

The policy contracts of burial insurance companies are carefully worded to avoid ambiguity. Despite this, misunderstandings have arisen on many occasions regarding the funeral benefits provided by these companies. This can be attributed to changes brought about by economic factors such as inflation. The other factor is the negligence of these societies in advising their clients to adjust their premiums in accordance with the prevailing cost of living. This situation has, in a way, led to the present popularity of burial societies because they continually revise their benefits in order to ensure that they satisfy the needs of their members. Most societies do not have well formulated constitutions due to lack of expertise. This situation sometimes creates conflict amongst members when controversial issues arise. It can also make societies vulnerable to law suits.

**12.37 ACHIEVEMENT OF AIMS OF THE STUDY.**

This study has attained its stated objective of presenting the various types of benefits provided by burial societies to their members. It has also been made clear in this study that societies cater in various ways for the welfare of their members. For instance the members obtain both material and non-material assistance from these organizations not only when they have death cases, but also on other occasions not related to bereavement. It was also found that those societies which are effectively administered are able to accumulate large financial resources and to purchase property which facilitates their activities. Such societies are better able to improve the range of benefits that are provided to their members. The need has however, been highlighted for these societies to collaborate more closely with professionals in the different fields, and also with insurance companies, in order to upgrade their services.

**12.38 HYPOTHESIS.**

This study has confirmed the stated hypothesis that indigenous self-help organizations such as burial societies, which are established for the purpose of providing their members with death benefits, have the potential to extend



their services to embrace other aspects of the welfare of their members and non-members. This is shown by the fact that the societies studied were found to be fulfilling not only the bereavement-related needs of their members, but also other needs, such as the need to engage in meaningful social activities, the need to resolve financial problems and the need for emotional support. It was further found that these societies were only able to assist non-members to a small degree, due to their limited resources.

#### **12.39 RECOMMENDATIONS.**

In view of the findings of this study, the investigator wishes to present the following, recommendations, which, if implemented, could greatly improve the activities of burial societies and enable them to become more effective in gratifying the needs of their members.

##### **13.39.1 Co-ordination of Activities.**

The activities of burial societies should be co-ordinated, at least on a regional basis, by the local authorities in order to give these groups an opportunity to learn from each other. This co-ordination should, however, not deprive societies of their independence and spontaneity. Societies themselves

could determine the activities which should be co-ordinated. For example they might choose to hold regular joint meetings of representatives to discuss common problems.

#### **12.39.2 Registration of Societies.**

Action should be taken to register burial societies so that the number of these societies is known. To enable societies to qualify for registration in accordance with the Friendly Societies Act, 1956 (Act No. 25 of 1956) it is recommended that this Act be modified, to allow societies to register after supplying the Registrar with the following minimal information:

- 2.1 A constitution indicating how the society functions. This constitution should include basic provisions such as the frequency of meetings, the election of office bearers, the payment of subscriptions, the financial year and a dissolution clause.
- 2.2 The names and addresses of office bearers.
- 2.3 A recent audited financial statement if the society has been operating for sometime.

- 2.4 Number of current members.
- 2.5 The name and address of appointed auditors.
- 2.6 Any other information which the Registrar may require.

Fulfillment of the above-mentioned conditions by societies would enable the Registrar of Friendly Societies to exercise reasonable control over the activities of societies and to assist in the resolution of problems which arise in their operation.

#### **12.39.3 Collaboration with Professionals.**

Burial societies should collaborate closely with various professionals such as social workers, accountants, administrators and lawyers. This would enable them to obtain guidance on the various aspects of their operations, such as compiling comprehensive constitutions, investing their funds properly, keeping adequate records, and making effective legal provisions to cover themselves.

#### **12.39.4 Insurance of Members.**

Societies should insure their members, together with their

dependents, against misfortunes such as disabilities and premature death, and also for their old age. They could achieve this through closer collaboration with insurance companies. For instance part of the monthly contributions of members could be utilised for this purpose. This action would help to prevent the situation where members who are no longer able to continue paying the monthly premiums imposed by societies, forfeit their contributions and benefits.

#### **12.39.5 Medical Assessment of Applicants.**

Burial societies should request new members and their dependents to supply recent medical reports in order to shield themselves from abuse by applicants who seek to benefit unfairly. Their present system of assessing the health status of new members is highly unreliable.

#### **12.39.6 Programmes related to Bereavement.**

Social workers should design programmes to assist the members of societies to deal more constructively with the phenomenon of bereavement. This can be done by equipping members with the necessary skills, so that they should become more effective in providing those who have been bereaved with emotional support during funerals and assistance with post-

funeral problems. Bereaved members of societies could be organised into special self-help groups.

#### **12.39.7 Involvement in Community Work.**

Societies should develop social responsibility programmes which actively support worthy welfare projects in their communities, to demonstrate that they are not only pre-occupied with the welfare of their own members. Such actions would greatly enhance the image of these organizations.

#### **12.40 SUGGESTIONS FOR FURTHER RESEARCH.**

This study has demonstrated the need for further research in the following areas in order to improve the services provided by burial societies:

12.40.1 The extent to which the services of burial societies can be integrated with those of burial insurance companies in order to provide members with a wider range of benefits.

12.40.2 At the moment it is not known how the contributions of the members of burial societies relate to the benefits they derive. Further research on the

relationship of contributions to the benefits offered by societies could clarify this issues.

- 12.40.3 There is a need for research aimed at determining which areas of operation of burial societies could be co-ordinated in order to promote uniformity amongst societies, whilst they continue to function independently.

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## PERSONS INTERVIEWED.

1. Baloyi S.P.C. - Supervisor, Mamelodi and Atteridgeville Child Care Societies.
2. Els, H. - Administrator, Transvaal College of Education.
3. Flemington, I. - Principal, Soshanguve Technical Centre.
4. Gumede, V. - Village Director - SOS (Save Our Souls) Children's Villages. Association of South Africa, Mamelodi.
5. Huma, R. - Senior Social Worker, Atteridgeville Town Council.
6. Lebelo, S. - Administrator, Medicos Centre for Retarded Children, Soshanguve.
7. Mabuza, S. - Sports Officer, Soshanguve Township.

8. Magagane, D. - Senior Social Worker. National Institute On Crime Prevention and Rehabilitation of Offenders, Mamelodi and Atteridgeville.
9. Makgatho, B.S. - Principal Bethsaida Adult Centre, Soshanguve.
10. Malakalaka, N.M. - Social Worker, (Micro) National Institute of Crime Prevention and Rehabilitation of Offenders, Mamelodi
11. Maluleka, P. - Social Worker, South African National Council on Alcoholism and Drug Abuse, Mamelodi and Atteridgeville.
12. Masemene, T. - Administrator, Mamelodi Society for The Care of the Aged.
13. Modiri, I. - Senior Social Worker, Mamelodi City Council.
14. Mohoto, A. - Lecturer, Central Bible College, Soshanguve.

15. Mokgcko, P. - Senior Social Worker,  
Transvaal Provincial Administration.
16. Mokgotlhoa, L.E.- Social Worker, Soshanguve Mental  
Health Society.
17. Mongalo, S. - Assistant Director, Department of  
Education and Training, Soshanguve.
18. Motana, P. - Social Worker, Mamelodi City Council.
19. Mothiba, A. - Superintendent, Soshanguve Township.
20. Nyauda, L.F. - Supervisor - Mamelodi Pre-Primary  
-Cum-Creches.
21. Peta, N. - Social Worker - National Institute  
of Crime Prevention and  
Rehabilitation of Offenders,  
Atteridgeville.
22. Phalatse, S.P. - Assistant Director, Department of  
Education and Training -  
Pretoria West Circuit.



23. Sanbo, W.M. - Administrator, Filadelfia  
Secondary School for The Handicapped,  
Soshanguve.
24. Segooa, A. - Social Worker, Transvaal Provincial  
Administration, Soshanguve.
25. Sekese, J.M. - Assistant Director - Department of  
Education and Training, Pretoria.  
East Circuit.
26. Simelane, R.R. - Chief Professional Officer,  
Atteridgeville Town Council.
27. Van der Merwe, J - Assistant Director, Transvaal  
Provincial Administration.

## ANNEXURE 1

HUMAN SCIENCES RESEARCH COUNCIL

INSTITUTE FOR SOCIOLOGICAL AND DEMOGRAPHIC RESEARCH

THE ROLE OF BURIAL SOCIETIES AS SELF-HELP GROUPS IN AFFORDABLE  
SOCIAL PROVISION

The Human Sciences Research Council often undertakes studies on a wide range of social matters among all South Africans, for example research on family planning, educational matters, unemployment, the problems of the aged, etc.

This study is aimed at ascertaining the role played by burial societies operating in the black residential areas of Pretoria in the provision of welfare services with a view to co-ordinating such services and forging links with formal welfare organizations.

This is a scientific study and your co-operation is very important for the successful completion of this survey. The burial society which you represent has been selected at random.

PROJECT NUMBER	S	D	A	B	6	8	1-6
CARD NUMBER						1	7
RECORD NUMBER							8-9

IDENTIFYING PARTICULARS OF THE ORGANIZATION

- Name of the association .....
- In which area is your association based? (Tick more than one where applicable.)

Mamelodi	1	
Atteridgeville	2	
Soshanguve	4	10

- In which area does your association operate? (Tick more than one where applicable.)

Mamelodi	1	
Atteridgeville	2	
Soshanguve	4	
Other (please specify) .....	8	11-12

- Is this association a fully-fledged independent body or is it affiliated to a larger body?

Independent body	1	
Part of a larger body	2	
Uncertain or do not know	3	13

- Name of the larger body .....

..... 14-15

BACKGROUND INFORMATION

- Who of the following persons founded this association and in what capacity?

A private person	1
A professional person in social services (e.g. social worker)	2
People living in the same neighbourhood	3

(Question continues)

Question 5 (continued)

	1	
People working together	4	
People or an organization outside the community	5	
People originating from the same area (homeland)	6	
People belonging to the same church	7	
People belonging to the same profession (occupational group)	8	
Other (please specify)	9	
Uncertain or do not know	0	16

Any additional information on the origin of this association.

.....  
 .....

6. Was this association originally established as a burial society or was it established for another reason e.g. women's club, professional body or credit rotating club?

Originally a burial society	1	
Originally another type of body	2	
Uncertain or do not know	3	17

6.1 If the association was not originally established as a burial society, what type of organization was it?

.....			
Uncertain or do not know	00		18-19

7. For how long has this association been in existence? State the number of years and months. (If respondent does not know Code 0000.)

Years	Months

--	--	--	--

20-23

8. Is your association registered with or recognised by any of the following bodies?

	Yes	No	Uncertain or do not know	
Local administration office	1	2	3	24
A church	1	2	3	25
A government department (specify) .....	1	2	3	26
A welfare agency	1	2	3	27
Other (specify) .....	1	2	3	28

9. Which one of the following best describes your association?

Welfare organization	1
Fund-raising body	2
Rotating credit association (e.g. 'stokve?' 'mqodisano')	3
Women's club	4
Social club	5
Business or profit-making organization	6
Burial society	7
Church club	8
Other (please specify)	9

29

MEMBERSHIP

10. How many individual members did your particular association have when it was first launched?

State number .....				
Uncertain or do not know	000			30-32

11. How many individual members does your association have now (excluding members in other branches if you are affiliated to a larger body)?

State number .....				
Uncertain or do not know	000			33-35

1

12. Is the membership of your association open to men only, women only or both men and women?

Men only	1	
Women only	2	
Both men and women	3	36

13. What is the age range of the actual members of your association? (Tick more than one where applicable.)

25 years and younger	01	
From 26 to 35 years	02	
From 36 to 45 years	04	
From 46 to 55 years	08	
From 56 to 65 years	16	
66 years and older	32	
Uncertain or do not know	00	37-38

14. What is the marital status of the members in your association? (Tick more than one where applicable.)

Married (Civil or traditional union)	01	
Widow	02	
Divorced	04	
Never married	08	
Uncertain or do not know	00	39-40

15. Does this association consist mainly of people from the same -

1

	Yes	No	Uncertain or do not know	
church?	1	2	3	41
neighbourhood?	1	2	3	42
employer?	1	2	3	43
family?	1	2	3	44
tribe?	1	2	3	45
homeland?	1	2	3	46
Other please (specify) .....				47

16. Does your association have specific requirements regarding qualification for membership?

Yes	1	
No	2	
Uncertain or do not know	3	48

Comment .....

17. Do any members of your association belong to any of the following occupational groups?

	Yes	No	Uncertain or do not know		
Profes- sional	Educational, e.g. teacher, lecturer	1	2	3	49
	Medical, e.g. doctor, physiotherapist	1	2	3	50
	Technical, e.g. engineer, in laboratory, researcher	1	2	3	51
	Other, e.g. attorney, personnel officer	1	2	3	52
Persons in managing administrative, controlling capacity, e.g. managing director (not own business)	1	2	3	53	

(Question continues)

1

Question 15 (continued)

	Yes	No	Uncertain or do not know		
Clerical, administrative and related workers, e.g. receptionist, secretary, bookkeeper, bank official	1	2	3	54	
Salesworkers, e.g. shop assistant, petrol pump attendant, insurance agent, representative	1	2	3	55	
Service, sport and recreational workers, e.g. cook, waiter, hairdresser, police, sport instructor, hairdresser, police, sport instructor, prison warden	1	2	3	56	
Transport and communication workers, e.g. truck driver, bus driver, telephone operator, postal worker, stoker	1	2	3	57	
Mining and quarry workers	1	2	3	58	
Artisans and semi-skilled workers	Skilled artisans and apprentices e.g. painters, plumbers, motor mechanics	1	2	3	59
	Semi-skilled, e.g. operators, factory workers	1	2	3	60
	Semi-skilled, e.g. supervisors	1	2	3	61
Labourers, factory workers, domestic workers, office cleaners	1	2	3	62	
Own enterprise/business	1	2	3	63	
Housewife	1	2	3	64	
Pensioner	1	2	3	65	

MANAGEMENT

18. Who is formally in charge of your association, is it an individual or a group?

A single individual	1	
A group of individuals (committee)	2	65

18.1 Is this person or committee elected or appointed to office?

Elected	1	
Appointed	2	
Both (1 and 2)	3	
Other	4	67



1

19. How often does your association hold meetings? (Apart from at times of bereavement)?

N.a. - only at times of bereavement	1	
Weekly	2	
Monthly	3	
Quarterly	4	
Half yearly	5	
Once a year	6	
Other (please specify) .....	7	68

20. Does your association keep a record of the proceedings at meetings?

Yes	1	
No	2	
Uncertain or do not know	3	69

AIMS AND OBJECTIVES OF THE ASSOCIATION

21. Does your association have a written constitution?

Yes	1	
No	2	
Uncertain or do not know	3	70

FIELDWORKER: Copy of the constitution should be obtained.

22. What is the main objective of your association as stated in the constitution or as agreed upon by members where a constitution does not exist?

.....

.....

.....

.....

71-72

23. What activities in addition to your main objectives has your association undertaken within the past year?

.....  
.....  
.....  
.....

73-74

PROJECT NUMBER	S	D	A	B	6	8	1-6
CARD NUMBER						2	7
RECORD NUMBER							8-9

FINANCE

24. Does your association receive funds from any of the following?

	Yes	No	Uncertain or do not know	
Registration fee	1	2	3	10
Members' regular contribution (subscription fees)	1	2	3	11
Condolence fees	1	2	3	12
Donations by members	1	2	3	13
Donations by external bodies (e.g. business)	1	2	3	14
Regular fund-raising drives (e.g. cake sale, concert, etc.)	1	2	3	15
Fines for absenteeism or late-coming	1	2	3	16
Hiring out of association's property (e.g. tents, crockery etc.)	1	2	3	17
Bus fares from non-members at a funeral	1	2	3	18
Other (please specify)	1	2	3	19

2

25. Which one of the following do you consider to be the most important source of income of your association? (Tick one only.)

Registration fees	1	
Members' regular contributions (subscription fees)	2	
Condolence fees	3	
Donations by members	4	
Donations by external bodies (e.g. business)	5	
Regular fund-raising drives (e.g. cake sale, concert)	6	
Fines for absenteeism or late-coming	7	
Hiring out of association's property (e.g. tents, crockery)	8	
Other (please specify)	9	20

25.1 Which of the above do you consider to be the least important source of income for your association? State the number only.

.....

21

26. What is the amount paid by each member of your association per month towards subscription fees?

Less than R10	1	
R11 to R20	2	
R21 to R30	3	
More than R30 but less than R50	4	
R50 or more	5	22

27. How much money does your association have at the present time?

1+2

Uncertain or do not know	1	
Nothing - the association has no money	2	
Less than R100	3	
R101 to R300	4	
R301 to R500	5	
R501 to R700	6	
R701 to R1 000	7	
More than R1 000 but less than R5 000	8	
R5 000 or more	9	23

28. Does your association have a banking account?

Yes	1	
No	2	
Uncertain or do not know	3	24

28.1 If "No" how are the funds being managed?

.....		
Uncertain or do not know	00	25-26

29. Is your association flexible regarding the utilization of funds?

Yes	1	
No	2	
Uncertain or do not know	3	27

2

30. How often is there tension in your association regarding utilization of funds?

Often	Sometimes	Never	
1	2	3	28

31. What is the value of material (non-monetary) assets that your association possesses?

Uncertain or do not know	1	
N.a. - association has no material assets	2	
Less than R100	3	
R101 to R500	4	
R501 to R1 000	5	
More than R1 000 but less than R5 000	6	
R5 000 or more	7	29

32. Does your association have any of the following as its property?

	Yes	No	Uncertain or do not know	
Office furniture and equipment	1	2	3	30
A vehicle	1	2	3	31
Pots	1	2	3	32
Crockery	1	2	3	33
Tents	1	2	3	34
Chairs	1	2	3	35
Lighting equipment	1	2	3	36
Other (specify)	1	2	3	37

SERVICES AND BENEFITS TO MEMBERS

33. Does your association provide any of the following services and benefits to its members?

	Only at times of bereave-ment	At other times	Never	Uncertain or do not know	
Financial assistance	1	2	3	4	38
Other material assistance, e.g. food, clothing, transport, crockery	1	2	3	4	39
Emotional support	1	2	3	4	40
General assistance	1	2	3	4	41
Helping with catering	1	2	3	4	42

34. If members experience problems in any of the following areas what type of assistance do they receive from the association?

Problem area	Material help but not money	Financial aid	Emotional support	Information or advice	Inform-instrumental help for e.g. doing something for or on behalf of the member	Referral to a service	No assistance given	
Marital	01	02	04	08	16	32	00	43-44
Care of children e.g. clothing, schooling, housing	01	02	04	08	16	32	00	45-46
Unemployment	01	02	04	08	16	32	00	47-48
Financial (e.g. for rent arrears)	01	02	04	08	16	32	00	49-50
Housing	01	02	04	08	16	32	00	51-52
Care of elderly parents e.g. clothing, housing	01	02	04	08	16	32	00	53-54
Imprisonment	01	02	04	08	16	32	00	55-56
Hospitalization/chronic illness/temporary disability	01	02	04	08	16	32	00	57-58
Other (specify)	1	2	3	4	5	6	0	59-60

35. What is the highest amount of money made available to a member should a problem arise?

N.a. - no assistance is given	1	
Less than R100	2	
R101 to R200	3	
R201 to R300	4	
R301 to R400	5	
R401 to R500	6	
R500 or more	7	61

36. What is the highest amount of money given to the family of a member should a claim be made (e.g. for a funeral)?

N.a. - no money is given	1	
Less than R100	2	
R101 to R200	3	
R201 to R300	4	
R301 to R400	5	
R401 to R500	6	
R500 or more	7	62

37. When is the money paid out to a family after a claim relating to death has been made?

N.a. - no money is paid out	1	
Before the funeral	2	
On the day of the funeral	3	
After the funeral	4	
According to the bereaved family's preference	5	63



3

38. Does your association offer any of the following benefits in addition to financial benefits when a claim relating to death has been made?

	Yes	No	Uncertain or do not know	
Wreaths	1	2	3	54
Condolence cards	1	2	3	55
Groceries	1	2	3	66
Transport	1	2	3	67
Other (please specify) .....	1	2	3	68

SERVICES TO NON-MEMBERS

3-4

39. If your association is requested by a non-member for assistance with a problem in any of the following areas, what type of assistance do they give?

Type of problem	Material help but not money	Financial aid	Emotional support	Giving information or advice	Instrumental help e.g. doing something for or on behalf of the person	Referral to a service	No assistance given	
Marital	01	02	04	08	16	32	00	69-70
Care of children e.g. clothing, schooling, housing	01	02	04	08	16	32	00	71-72
Unemployment	01	02	04	08	16	32	00	73-74
Financial	01	02	04	08	16	32	00	75-76
Care of elderly parents e.g. clothing, housing etc.	01	02	04	08	16	32	00	77-78

PROJECT NUMBER 5 D A B C 1-6

CARE NUMBER 3 7

RECORD NUMBER 8-9

Imprisonment	01	02	04	08	16	32	00	10-11
Housing	01	02	04	08	16	32	00	12-13
Hospitalization/chronic illness/temporary disablement	01	02	04	08	16	32	00	14-15
Destitution	01	02	04	08	16	32	00	16-17
Other (specify)	01	02	04	08	16	32	00	18-19

3

40. During the last six months have any non-members received assistance from your association?

Yes, regularly	1
Sometimes	2
No, never	3
Uncertain or do not know	4

20

Comment: .....

41. Does your association make donations to any disaster funds?

Uncertain or do not know	1
No donations are made	2
Donations made locally (Pretoria area)	3
Donations made nationally	4
Donations made both locally and nationally	5

21

RELATIONSHIP WITH OTHER ASSOCIATIONS

42. Does your association give donations to local or national charities?

Local charities	1
National charities	2
Both (1 and 2)	3
N.a. - no donations are made	4

22

43. Does your association have projects that are aimed at community development?

Yes	1
No	2
Uncertain or do not know	3

23

3

43.1 If "Yes" what type of projects are these?

.....

24-25

44. Does your association co-operate with other associations with similar aims and activities?

Yes	1	
No	2	
Uncertain or do not know	3	25

44.1 If "Yes" what is the nature of the co-operation?

.....

.....

27-28

45. Does your association co-operate with welfare organizations (e.g. child welfare society) in the community?

Yes	1	
No	2	
Uncertain or do not know	3	29

46. To what extent does your association utilize the services of the following people or organizations in its operations?

	Regu- larly	Some- times	Uncertain or do not know	
Organizations with similar aims	1	2	3	30
Professionals such as social workers	1	2	3	31
Bookkeepers/auditors	1	2	3	32
Township superintendents	1	2	3	33
Burial insurance companies	1	2	3	34
Educational institutions	1	2	3	35
Law enforcement institutions	1	2	3	35
Other (please specify) .....	1	2	3	37

GENERAL

47. Would the following generally be true of members of your association?

	Yes	No	Uncertain or do not know	
They share social activities	1	2	3	38
They are supportive of each other	1	2	3	39
They enjoy the respect of the community	1	2	3	40
They usually act peacefully in relation to other burial associations	1	2	3	41
They get along well with other groups in the community	1	2	3	42

48. Do you think your association could extend its activities in the following areas?

	Yes	No	Uncertain or do not know	
Recruiting more members	1	2	3	43
Assisting needy people who are not members	1	2	3	44
Providing bursaries	1	2	3	45
Co-ordinate its services with other similar associations	1	2	3	46
Co-operating with local helping professionals	1	2	3	47
Other (please specify)	1	2	3	48

COMMENTS:

.....

.....

.....

THANK YOU FOR YOUR CO-OPERATION



ANNEXURE 2  
**UNIVERSITY OF THE NORTH**  
**UNIVERSITEIT VAN DIE NOORDE**

✉ K1106 SOVENGA, 0727  
☎ 0-22796 SA

☎ (01522) 4310  
☎ UN KOL

DEPARTMENT OF SOCIAL WORK  
23 NOVEMBER 1988

INTERVIEW GUIDE

PERSONS TO BE INTERVIEWED

1. Social Workers who have resided or have been employed in Mamelodi, Atteridgeville, and Soshanguve Townships for a period of at least three years.
2. Executive committee members of various burial societies.

THE ROLE OF BURIAL SOCIETIES

The existence of burial societies in many urban townships is an indication that they are a feature of modern life. These societies provide a variety of welfare services for their members.

This study is aimed at ascertaining the role played by burial societies that operate in the black residential areas of Pretoria. The objective is to study their provision of welfare services with a view to coordinating these services and forging links between them and formal welfare organizations.

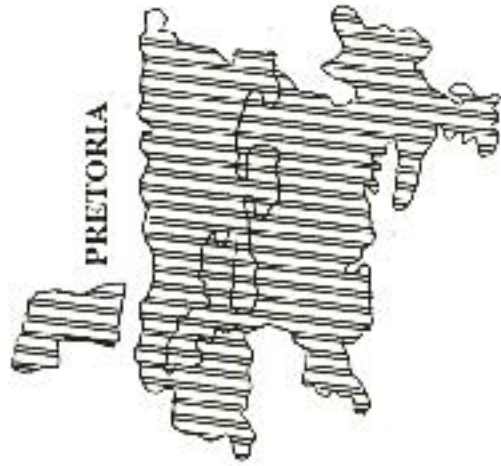
This is a scientific study and your cooperation is very important for the successful completion of this survey. Please respond to questions as fully as possible. Your responses will be recorded for purposes of further analysis. Complete confidentiality of responses is assured for all participants.

1. According to your observations what are the major activities of burial societies?
2. In your view, what other useful functions can be performed by burial societies besides that of assisting bereaved members?
3. Because of the nature of activities undertaken by burial societies, is it necessary for professionals, such as social workers, lawyers, and accountants to offer guidance to such organizations? Elaborate.
4. In which particular areas of their operation do you think they require information or guidance?
5. In your opinion, will the members of burial societies welcome such guidance?
6. Are you aware of instances in which burial societies are being abused? Please explain.
7. Is it necessary to coordinate the activities of burial societies with a view to exercising control over all of them? Please elaborate.
8. Indicate how their activities can be effectively coordinated.
9. Besides offering their members material assistance, in what other ways do burial societies assist their members?
10. Does membership of burial societies lead to unnecessary extravagance in the planning of funerals? Please explain.
11. Do you think burial insurance companies represent a better investment than burial societies?
12. Is there any other issue you wish to mention relating to the operation of burial societies?

# BLACK TOWNSHIPS AROUND PRETORIA



Soharagwe



Mamelodi



Atteridgeville

