

# The Socio-Economic Role of Burial Societies and Money Lending Clubs in the Informal Sector in Lesotho

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*Joining associations at the rate at which Basotho, particularly women, do can be both advantageous and disadvantageous. Literature testifies to the effects of oscillating labour migration which has left women with all household responsibilities. Membership in the associations means added responsibilities and channels of household money erosion. Positively, associations perform social and economic roles which would not have been possible for individual households which are already on the brink of poverty. Economically, associations provide some income to the members which can be utilised effectively and efficiently with proper planning. This can be the case with the money-lending clubs. Some burial societies have accumulated enough funds which they have split into two parts. The first is left in the bank to await claims whereas the other part circulates among members in the form of credit which is returned with interest.*

*Socially, burial societies and money-lending clubs if tapped properly, provide an enabling environment for other developmental activities. This can be true even for family planning messages, because members have to attend different association meetings thus reducing their chances of roaming about hence allegedly engaging in extra-marital sexual activities. The result could be reduction of fertility and sexually transmitted diseases.*

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## Introduction

It has been alleged that development projects in Lesotho fail because Basotho lack the spirit of cooperation when they are joined in an association. What has remained unanswered is, if that is true, how come most Basotho men and women have joined so many voluntary associations and have stuck to them? What are the forces behind and what are the socio-economic implications of their involvement? Another set of questions pertain to the Government as to why the community based associations attract many members as opposed to the

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Government-engineered development-oriented ones; Does the problem lie with people's characteristics or is it the Government's approach that is problematic thus affecting the sustainability of such associations; What will be the socio-economic implications of using the popular associations for furthering development-oriented information; All this concerns require studying in depth. This paper will focus on the voluntary popularly demanded burial societies and money-lending clubs in the informal sector.

The main objective of the paper is to discuss how the voluntary institutions operate in order to be sustainable and how they contribute to the development of the informal sector. Specifically it addresses the following:

- a) How burial societies and clubs operate;
- b) What benefits accrue to members by joining;
- c) What are the weaknesses;
- d) How could they both be assisted to be sustainable;
- e) Patterns of membership to both societies and clubs;
- f) What members do with the monies accumulated from clubs;

Voluntary associations perform specific functions in society which, according to the functionalist theory, such associations have both the intended or 'manifest' functions and the unintended or 'latent' functions (Merton, R.K., 1968). Popenoe (1983:342) defined voluntary associations as those organisations which were freely organised by people sharing common interests which they wanted to pursue. Membership to them is based on free will. This feature of membership makes its termination easy. Members get democratically elected and are expected to perform their duties earnestly for the success of the association or club, bearing all hardships and accusations from other members. Despite their involvement, members services are unpaid. According to Popenoe, voluntary associations provide an answer to those goals which members could not achieve on their own.

Given all these functions, in, Lesotho, voluntary associations tend to attract many members mostly women of lower and middle income in both rural and urban areas. Depending on their nature and scope, they are an effective channel through which different Government departments disseminate information to both rural and urban communities. Voluntary institutions range from religious, political (development councils), agricultural (mostly

established by government agents) and socio-economic. The latter are somehow voluntarily formed by the communities without any higher ranking outsider engineering their formation. Burial associations and money-lending clubs fall in this category.

The importance of burial associations and their popularity was revealed by Tshabalala (1988) in his study of the Maoamafubelu Watershed Project. In the whole watershed there were 118 burial associations split among the four areas of Pitseng (44), Matlameng (39), Mahobong (17) and Malaoaneng (18). This implies that each area had more than one association. These were different from the other associations such as development, village water supply and agricultural which were counted in less than ten per area chief's jurisdiction. Matobo and Mosenene (1989) found the same popularity in the Lijabatho in the Qacha's Nek district, Mhaleshoek, Qomoqomong (Quthing district) watersheds which led them to making forestry recommendations around them. Hall and Green (1990) have also maintained that it is highly recommended to use the burial associations which can be allocated plots or areas on which they can plant their own trees.

Literature on the adoption and diffusion of innovations has stressed the importance of the compatibility of an innovation with the societal norms, beliefs and culture for its accelerated adoption (Rogers, 1983; Dillman, 1989). Burial societies in Lesotho have testified to this in the way they have been adopted and diffused in both rural and urban areas even in the remotest parts of the country.

The origins of burial societies in Lesotho is not known, though there are suspicions that the idea spread from South Africa. Despite this lack of knowledge of where they started, one can assume that the innovator who introduced them must have had the strong influence in the society. In the Roma Valley, the oldest known burial society that stood the test of time, was the Maphotong Burial Society. Most people have either joined this society or have formed new ones. Those who have had the opportunity to join one society have tended to join two or three more.

In another village in the Roma Valley, Qhobosheaneng, according to one informant, men used to assemble on the hill on Sunday mornings to talk and drink lager beer as well as homebrew. Anybody who arrived late was charged

penalty. This continued for a long time until at one time, one of them had the idea that maybe instead of using money for the purchasing of homebrew, it could be used profitably in a burial association. All men agreed in unison to the idea and they formed a burial association. Few women got interested and joined. These were basically single parents who minded not to be in the company of men. The association has continued functioning since the 1970s.

In another incidence it is reported that one man in the Qhobosheaneng, Lehloba Village used to go around collecting ten cents from villagers and giving them to the bereaved family. This was called 'Mpate Sheleng' (translated, ten cents bury me). People liked the idea and thought of forming an association to make the efforts more profitable.

Several burial associations in the Roma Valley and Maseru were studied using qualitative techniques of data collection such as interviews, participant-as-observer and key informants. The associations included: Maphotong, Lesotho agricultural College, Tlamahanang Maqalika, Phaphamang Basotho, Qhobosheaneng, Hatabutle, Agricultural Research, Roma Teachers, National University of Lesotho, Qoaling and Thamae. In addition to these, money-lending clubs in both areas were studied.

### **Burial Societies**

Burying the dead in Lesotho has become more of a ceremony than bereavement in that death tends to be as costly as a wedding. Those who are bereaved, in keeping up with the standards, keep their deceased in the mortuary for a period of one to three weeks contrary to what used to happen traditional when there were no mortuaries. People would be buried within a day after passing away. In certain instances, the period can stretch to about four weeks while waiting for far away close relatives. During this time, expensive food is served to those who come to give condolences, while the family members are also striving for new attire to be worn on the day of the burial, and the best food that will be served on the funeral day. Women tend to be the practitioners in this regard.

Some cultural rituals such as the slaughtering of a sheep for the wake (nku ea tebelo) and an ox, to 'accompany' the dead (ho felehetsa mofu) are also performed. In most cases, people no longer afford to pay for the basics of the

burial such as a coffin and transport along with food that is served everyday before the burial and after, for the kin group.

In compliance with the rising cost of living and the maintenance of societal acquired standards, many people mostly women in both rural and urban areas, working and non-working alike, married and single, engage in an economic venture which responds to the needs of society during bereavement. The common goal that is shared by members is burying the deceased, be it them, or their dependents, decently in acceptable, non-condescending manner. Burial associations have become a widespread phenomena. They seem to have been formed along similar lines with the institutionalised Metropolitan Group Scheme policy. They are also an alternative to the delays caused by the bureaucratisation involved in the Metropolitan funeral policy in paying for the dead. Those who do not afford to take these policies or for some reasons have not decided to take them, have found an alternative in the burial societies. Different associations have different themes and objectives, which range from purchasing a coffin, tent, groceries, virgil sheep, an ox and other items which members feel are a necessity. Members may decide to purchase the stated item themselves or give the bereaved member a lump sum of money. Assistance is provided only upon submission of relevant documents which testify the death of the listed person. Two companies have taken up the idea and have tried to attract people to join capitalising on the shortcomings of the so called funeral policy. They provide mortuary services, transport, tombstone, coffin, groceries and an ox. These are likely to attract many since no meetings are required. However these lack the community humanitarian spirit with which the informal one are formed on.

With the informally established associations, the formation of the association is simple in that, friends, colleagues, relatives and neighbours may just come together and decide to form an association. They decide on the maximum membership, monthly subscription, theme and the number of people that can be assisted with, the kind of relatives as well as the amount that can be disbursed and the method of disbursement. They therefore draft a constitution which they present to the Law Office upon registering their association. Annual membership fee of four Maloti (M4.00) is payable at the Law Office. Failure to pay may result in the association losing its membership with the services of that office when need arises. However people have been saying that they have been paying and yet they have never needed such services.

Members pay a fixed monthly subscription. The money is kept at the account of members awaiting death of a member or members' dependent. The book-keeping is very simple but always up to date and effective since members hold monthly meetings which all have to attend. Failure to attend meetings sequentially may lead to a member forfeiting some or all of the benefits. Since membership is voluntary so is termination. In some cases, circumstances may force the committee in collaboration with the rest of the members to terminate a member's membership. For instance, lack of cooperation on the side of the member may lead to such decisions by the committee.

Socially, burial societies perform a specific role in the society. They are a form of social gathering for some of the people who do not frequently get invited to the cocktail parties, weddings and other ceremonies. This could be the 'latent' function which associations perform. Instead of the idling at home and engaging in non-profitable gossip, people have found rescue in the associations. Members talk about their associations' successes and weaknesses and how their associations could be further improved. It is revealed that men feel more comfortable when their wives have gone to this monthly meetings than if they could go to the football match which makes men feel insecure. Such insecurity was said to be an aggravating factor in marriage instability. In a way associations boost men's ego and hence family stability.

In some villages, burial societies attract more members than the directly government-engineered associations (Tshabalala, 1988). The reasons for such an orientation are not known but one may assume that, that was a general problem with the 'top-down' approach to development on which ideas and information flowed from the top. In many situations, with agricultural associations, it is the extension agents who influence the farmers to form associations such as poultry, piggery, dairy associations and so on. Once the agent gets transferred the sustainability of the association is put at risk regardless of its contribution to development. Members regard such groups as belonging to the government or the extension agent, not to them. Lately, the much complained about is the fact that people join this commodity groups for wrong reasons as a result they do not put more effort on them to ensure their sustainability. There is that tendency for projects to encourage farmers to form groups so that they can get benefits like cash for farming. They would participate for as long as there are free incentives.

Burial societies are an economic investment which entail risks and fears like any business endeavour, in that some members who get assisted first, benefit more on the money they have invested while others may lose. This may be the case when the association gets dissolved or member decides to disappear after having been assisted. During dissolution the idea is that saved money should be divided among the members, meaning that there is a likelihood that one might get less than what was invested. This is true when it happens immediately after assisting several members. Capital accumulated may not equal what each member had saved. Profits accruing to members in burial societies do not come to them as cash but are saved in the revolving fund. In rare cases members have alleged to have gotten deceased listed dependents while they needed immediate cash to perform sideline businesses like hawking. Because of their simplistic nature, associations can only afford to bring such people to the chiefs for arbitration in order to avoid expensive court charges, and the embarrassment if they do not win the case. Also, some of the associations are not legally registered which makes getting assistance from the Law Office impossible. Another fear pertains to the escalating number of people with AIDS which will shake many groups as members and dependents become victims requiring financial assistance. This will influence the duration of most of the associations that were not yet stable.

In addition to the monthly subscription, burial societies also engage in fund-raising activities (stokvel, hawking, beer selling, pig and poultry-raising and tent renting) whose profits are aimed at accumulating capital. The monies are invested with the bank. This helps to ensure that money is available all the time when it is needed. It also helps those old members who can no longer afford to pay monthly subscriptions. The money-lending idea has also been adopted by the burial associations where members borrow and return the loan with a minimal interest of five to six percent.

Despite the risks involved in this investment and the costly demands of associations, people continue to join old ones and to form new ones. Those who join old associations have to pay arrears in order to be at par with other members and to avoid conflicts. There is an argument that Basotho because of their culture and fear of death have become 'slaves' to the burial associations. It is not that they are interested in joining associations but are under pressure to bury their dead accordingly.

### **Money-lending Christmas Clubs**

Along with burial societies, have sprung up with alarming rate, the money-lending clubs which include pure money lending as well as grocery clubs. The latter in addition to lending money, at the end of the year they also purchase and share equally the grocery instead of just money. Their formation too is casual with those interested forming a group and inviting more friends and colleagues to join. Monthly subscriptions as well as the way clubs operate differ. With some, the money is pooled each month and circulates through borrowing with fixed percent interest among members. With others, members open a savings account at the bank of their choice and deposit monthly subscriptions. In both cases, at the end of the year around Christmas, all the money is collected or withdrawn and members get back their invested capital. These clubs are also called Christmas Clubs due to the time and the aim of their formation, which is basically to afford members enough cash to buy Christmas presents and pay tuition and books for their children at the beginning of the year. Clubs' fun lies with the interest which is shared equally among members. In some cases, the Christmas clubs have assumed a new role where members have felt that sharing money each year end does not satisfy their needs any more. Members feel that they could aim higher through investing in the banks that earn higher interest in different account like in purchasing treasury bills or unit trusts so that later members could invest in higher paying businesses.

The formation of these clubs may be from the individual licenced money-lenders who were monopolists in this business. Members might have borrowed the idea from there and mixed it with 'stokvel' principles and the usual credit rotation (Mochaellano). In the latter, a group of two to five members decide to pool their money at the end of the month and give it to one individual in the group who is expected to use it as agreed by the group. The following month credit is given to the next member. The weakness of this collaboration is that, the loan is interest free. It is more of a pooling of resources to combat immediate problem without added benefits. Another problem is that, for varying reasons, members may delay to pay the member a lump sum, instead, bring the money in instalments which end up immobilising the member's plans.

Another source of the formation of clubs may have been the frustration the members suffered through the commercial and development banks operating



within the country, which require substantial amount of collateral in order to get a loan. The poorer the individual is, the less likely or even zero chances that he/she can secure a loan from the bank. Clubs have answered the problem of collateral. Again women do not require their husbands' endorsement to get loans from clubs as is the case with the commercial banks.

Clubs now operate like banks where credit is returned with interest within a specified time period. But they differ in that, with clubs there is a humanitarian aspect built into them, which keeps members together. It is the same sprit which if allowed to be exercised beyond limits can destroy the club particularly if members are not strict enough. The fact that interest is shared equally, implies that all members will share responsibility in ensuring its generation. They could borrow beyond the minimum stated credit limit. This does not always happen. There are those who would simply not borrow if their club requires self-initiation, or borrow very little thus generating less interest for the members. In this case they want to reap more where they have sown nothing or very little. An alternative could be to divide interest proportionately depending on how much was invested and the interest generated, though it is argued that, procedure tends to violate the social and humanitarian spirit through which the club was formed. This humanitarian character tends to be more prevalent in those associations where women are in a majority, which might contribute to the associations weaknesses.

### **Pattern of Membership to Burial Societies and Credit Clubs**

It has been observed that overtime membership assumes an S-shaped curve with the majority entering as 'early majority' in Rogers's (1983) terms. Members wait for a while to see if the association will continue to exist. After they have observed how it operates in cases of death, more members may join. Then with the passing of time, after four years of operation or so, the curve starts to flatten with very few reluctantly joining until they no longer join. This can due to the fact that:

- a) Members set the maximum limit of members after which they do not allow new entrants.
- b) The rigid conditions of entry leave members no option but to form new associations. Payment of all arrears become heavy over the years with

the accumulation of assistantships offered to members and other activities on which members paid or incurred expenses.

Because of what one scientist called 'slavery' to burial associations, members find themselves having joined more than one association simultaneously. Their membership can be represented in a Venn diagram. It was found out that 70 percent of those who joined the Lesotho Agricultural College Burial Association were members of the Tlamahanang Maqalika Burial Society. Of these 25 percent were also members of the Agricultural Research Burial Association. All of them had also joined other burial associations in their respective villages since the former were work-location-bound. Monthly subscriptions were different in these associations. The reasons for joining so many associations were:

- a) That members could increase the number of dependents, in that, they could register different dependents in all these associations thus covering many dependents.
- b) With the above being true, some of the money can be left and not be expended on the dead thus the member can use the money for other purposes. This is likely to happen where the dependent is not very close to the member for instance, if it is a grandmother or any relative who has other close kin where there are different decision-makers who decide on the deceased. The member's responsibility in this case is marginal therefore not bound to pay for the whole bill. There are no restrictions as to who should be a dependent if it is a kinsman, though boyfriends and girlfriends are not eligible.

The fact that other members of the association have to pay for such marginal dependents is seen as punishment to the members. They hardly spend a month without having to spend their money on the dead. In addition to the three to four associations each member had joined, they had also joined two to four Christmas clubs. At the end of the month most of their salary was spent on clubs and associations. It becomes very important therefore to ask whether Basotho women are able to weigh the costs against the benefits of such memberships. Also whether the cost-benefit analysis can be applied in the way they operate. Their economic viability as opposed to the social analysis could be done.

In most associations and clubs, more women than men join. For instance Temong Christmas Club had forty-eight women and two men. Some were fully operated by women. Women were complaining that it became a problem when they speak on behalf of their association at the funerals as most of them were not used to due to the culture that had placed men as the speakers in such occasions. Women were therefore found to be bashful. In those associations where men were few they were always elected into the committees not because of their capabilities but because of their gender. These in the long run could become a problem.

Generally, education and income levels play a role in determining whether one will join the association. There are those associations which are purely run by low level educated members where the highly educated are viewed with suspicion and scrutiny. Their contribution to the debates and discussions is always looked upon as sophisticated and above the association's formation. Their ideas get discarded even before they could be understood by the majority. Their presence tend to threaten those who are trying to make themselves more important than others. Those associations which are formed along equal or similar educational levels tend to function well since all members have similar understanding. This is the case with teacher burial associations. One problem which has been observed is that for the highly educated, it is difficult for them to engage or participate in the fund-raising activities like 'stokvel' which they consider dehumanising and below their standards. This creates conflict within the group.

Income level also determine membership in the associations and clubs of this nature. The low to middle level income groups who feel that they cannot afford their dead, or pay insurance policies or cannot afford the collateral which the banks require for one to obtain a loan, join associations require members' compromise at all times. Those with high income would rather go to the commercial banks and insurance companies to avoid dealing with compromises and different personalities. Again they can afford to pay all the collateral.

#### **Advantages of clubs over burial associations**

1. Benefits accrue to members on a short period of time - saved money together with interest is given to the member annually as if it is a

- twelve-month fixed deposit. The member can therefore spend the money profitably for better planned activities. The burial associations do not refund those who never claimed any money during the year. They do not get a rebate on the money invested.
2. Profit is easily generated through borrowing and returning credit with interest. Throughout the year members can never find themselves stranded due lack of funds to pay for tuition and other activities since they obtain collateral-free loans from their clubs. In this case clubs are more development-oriented than burial associations in that with the latter, interest raised through fund-raising activities is kept with the association awaiting death of a member. Not many associations have reached the stage of giving credit to the members.
  3. A member is free to disengage at the end of the year without having to pay debts on the money which was borrowed, as. There are no arrears to be paid. The club does not owe the member anything since all monies are disbursed to members annually. Members register as new members at the beginning of every year. No one is required to apply for disengagement. With the burial societies, disengaging members may have to pay back part of the assistance since it was credit, if what has already been invested is less than what has been received to bury the dependent.
  4. Disengaged members can be easily replaced since all members renew their membership at the beginning of the year by paying the registration fee which is returned with interest at the end of the year. In the case of burial societies it is difficult to replace members due to the arrears which new members have to pay when they join.
  5. There is no pressing need for all members to attend monthly meetings as long as those absent can ensure that they send on time their monthly dues, interest on credit balance and part of the loan. This allows members to attend to other activities though it is important to alternate meetings in order to share views with others. The clubs can work well with the working members. Whereas with the burial societies, members are required to attend regularly or else they are charged absentee fee. As a result, they operate well with permanent non-

employed residents who can attend meetings as well as the funerals of members and their dependents as is the case with some of the societies. Burial societies are therefore time-demanding and time-consuming. Members spend their weekends moving around meetings if they have joined more than one association and funerals of the dependents and members. This leaves less time for development-oriented activities which bring cash immediately

### **Disadvantages of money-lending clubs**

1. Christmas clubs are expensive to run in the rural areas where most women are not working and more than 50 percent of them depending on mine remittances which are not necessarily sent on time monthly. The situation is expected to worsen with the increase in repatriated mine-workers. Burial associations become cheaper and more sustainable in the rural areas since the monthly contributions are relatively low, and no-one has to borrow money only to return it with interest.
2. There is a build-in fear and distrust of those who borrow big lump sums and not show up at the meetings. The risk involved is high since a person may borrow what has not yet been invested and decide to disappear. The same risk is possible with the burial associations where a member may disappear after being advanced with the money which has not been invested.
3. The treasurer lives in constant fear of the money that could be stolen away from her if it has been kept in a safe place in the house and not deposited at the bank. This can happen due to:
  - a) Few members borrowing during a meeting or sitting leaving the balance of returned money and subscription;
  - b) Members being absent or having no money on the day of the meeting and bringing to the treasurer some days after the meeting;
  - c) Money being on standby awaiting members pressing needs hence borrowing.

4. Because of the nature of operation, clubs do not get easily registered with the Law Office especially if all monies do not go to the bank, but get borrowed all the time, and that members are subject to changing every year. Members do not seriously concern themselves with drafting the constitution which requires money for it to be scrutinized and be edited by a lawyer. The same is true with some burial associations which have lost membership with the office due to non-payment of membership dues. The problem with no registration is that the club or association is not protected against fraud and embezzlement of funds.

### **Sustainability of Burial Societies and Christmas Clubs**

The sustainability of both burial societies and Christmas clubs depends highly on the flow of cash either from members or indirectly from the other members of their households. There are chances that the retrenchment of migrant workers will negatively affect membership in the associations for those families which depend on the migrant remittances. For some members whose sources of income are limited will find it difficult to continue with their membership.

Burial societies and Christmas clubs have managed not to be influenced by church and political affiliations, and, have as a result remained functional. However members have to guard against political affiliations to ensure that they do not destabilize their societies. The risks are there but they should be controlled.

Most organisations that run workshops for rural income generating groups tend not to consider burial societies and Christmas clubs in the same angle. The organizers of workshops, such as the Cooperative College and others, leave out such groups in their training. It is therefore important that these societies be included in the training so that they can be competent in book-keeping and overall administration. But since these associations seem to operate better when run by the owners without any Government intervention, it is advisable that the doors should be left open and associations be allowed to send their own representatives as they like. Failure to do so might jeopardize the existence of the associations because they will fall under the same category as the Government run associations where people join sometimes for improper motives because the agents promise them incentives when they have joined.

Therefore some fail to make an effort for their success due to the fact that they did not internalise the importance of joining except that of getting the benefits accruing to others.

### **Conclusion**

It can be concluded that burial societies and Christmas clubs have specific social and economic roles which they perform in society. Burial societies though specialising with activities related to death, they can be further exploited to perform economic functions, such as raising some income for members. Christmas clubs are more economic in nature and perform a wider variety of developmental activities. Taken in totality, It is difficult for many families to live without the social groups though they find themselves hooked up to the associations. Despite their advantages it is important that a thorough economic analysis be conducted to determine the viability of these associations. Sociologically it should be determined as to what are the implications of these in the long run. As indicated earlier a lot of investigations have to be done in the area of voluntary associations.

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