Connecting the dots...

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Building a business from time-honoured family traditions...

In the event that a member of our immediate or extended family passed without having made plans or arrangements for their burial or smooth passage to the other world, it has always been the responsibility of those left behind to ensure that they were given a decent send-off.

For as long as I can remember, deceased members of our family would be transported from place of death to our village in Rukweza for burial, no matter where they met their end and whether they had made provisions for their afterlife or not.

While such arrangements did not come cheap, I do not know of anyone back in the day, including those remotely related to us, who was buried away from the village, as all those I knew were repatriated to Rukweza for burial. The grim reaper would often strike unexpectedly, forcing relatives and friends to scrounge around for donations – cap in hand – to feed mourners and give their dear departed a dignified send-off. To lessen the burden on the surviving family members, communities formed burial societies, colloquially known as "bheriya." The societies, which are in essence special savings clubs for funerals, have been in existence from as early as 1919, although the majority of them sprung up between 1971 and 1980.

Among the earliest burial societies recorded in the country's history were the Sena and Gazaland burial societies whose members were migrant labourers from neighbouring Mozambique. In Harare, most burial societies operated in Highfield, Mbare, Mabvuku, Tafara, Dzivaresekwa, Mufakose, and Kambuzuma, with their membership ranging from at least ten people to about a hundred. Bulawayo had by far the largest number of burial societies, with the number reaching about two-hundred-and-fifty by 1973.

Their genesis could be traced to migrant workers in the sub-region who, in the case of Zimbabwe, came from as far afield as Malawi, Zambia and Mozambique, in search of greener pastures. Young Zimbabwean men were trooping to South Africa to work in mines, having been recruited through the Witwatersrand Native Labour Association (WNLA) - more popularly known as Wenela - whilst a fair share of migrants had also trickled into the country and were working in local mines, farms, and in the construction of railway lines.

Because the poorly paid migrants were toiling many miles away from home, they had to get organised to cope with difficult situations such as losing loved ones during their tour of duty so they could repatriate their comrades' remains for burial back to countries of origin, which cost them an arm-and-a-leg. As they started establishing permanent homes in Zimbabwe, getting married, having families and being disconnected from their roots in the process, the burial societies remained relevant. To make life easier for themselves, the migrant workers started pooling resources in case of a rainy day, and this worked well for them during funerals.

This marked the birth of burial societies. In time, the locals, especially those who had migrated to cities seeking employment, would catch on to the wave through interactions with folks from Malawi, Mozambique and Zambia, creating their own burial societies and marketing their newfound concept to people from their villages, who had been dislocated from home in search of the elusive dollar and a better life.

While membership was open to all, the burial societies of old were confined to those who came from the same regional and ethnic groupings such as Manyikas, Zezurus, Ndebeles and Karangas. To all intents and purposes, they were organised along tribal, regional and ethnic lines and the motivation for joining was the need by members to maintain traditional and cultural ties with their rural homes.

While the maintenance of ethnic and tribal ties provided a key motivation for their formation, there were other imperatives such as advising members when a death occurred; consulting the bereaved family; meeting burial costs (coffin, providing mourners' food and transport); assisting the bereaved family financially; visiting members taken ill; paying hospital fees; assisting the unemployed and organising social gatherings for members.

For a small regular subscription, a member of the society was able to get support immediately after the death of their family member in the form of a coffin and transport for the deceased to place of burial which was usually at their rural home. Burial societies also provided other benefits, such as social activities for members who gathered from time to time to celebrate life through music, dance and feasting.

Helping entrench the concept of burial societies was the fact that the funeral service sector was exclusionary at the time, with white-owned companies such as Doves Crocker Morgan and Mashfords that dominated the market, rendering their services to a predominantly white clientele. This was the case until the 1960s when a number of well-to-do blacks started accessing their services.

In the intervening period, most blacks had to rely on the extended family support system in times of bereavement, which made it important to have communal bonding and vibrant kinship structures to cope with death. As a result, burial societies had a special place in communities as they helped resolve the issue of uncertainty in the event of death in foreign settings.

Inadvertently, the societies became a source of cohesion and trust, so much so that they even influenced the growth of the trade union movement in Zimbabwe, exemplifying how community groups have long provided what Zimbabweans call traditional social security. Members would meet once a month either under a tree, in open grounds or in beer halls where the leadership, comprising a Chairman, Treasurer and Secretary, would take stock of the society's activities. The gatherings were well-organised and strictly for members only, with participants often being asked to wear custom-made uniforms.

To enforce discipline amongst members, latecomers were fined. Members were also expected to attend the night-long, pre-burial vigils of other members' relatives who would have died and thus help their spirits pass on safely and at peace. As a young boy, I remember attending some of these all-night vigils, where some of the young men from the neighbourhood would drink themselves silly and cry more than the bereaved.

Back in the day, I was also a regular visitor at the house of John Rukweza, the Chairman of the Rukweza Burial Society, in Mufakose. As Chairman of the society, his executive never disappointed as they would host annual get-together parties for members of the society.

John Rukweza, whom I call Mukoma, used to work for Windmill before it became a wholly-owned Zimbabwean company. The fertilizer company which had been in existence in Zimbabwe from 1947 was a unit of Windmill Holland before its owners whittled down their stake to twenty percent in 1970, letting go of the rest of their shareholding to the Zimbabwe Tobacco Association, the Zimbabwe Cotton Growers Association, the Zimbabwe Grain Producers Association and the Farmers' Co-op. Windmill Holland would eventually exit the business completely in 1986, selling the balance of their shareholding to Norsk Hydro.

Mukoma John Rukweza would live to see all these changes and is now the head of our village of the same name. On realising that on the death of their kith and kin they faced challenges of repatriating their bodies for burial back home, John Rukweza was amongst the elders from our village who, upon leaving their village homes to work in Harare, came together to start a savings scheme dedicated to making sure that members got a decent burial back in their village upon death.

The small contribution each member made ensured that on death, they would get a coffin and transport to ferry the deceased back to the village for burial. At the end of every year, members of the burial society would get together at the house of the Chairman in Mufakose where they received a report of the society's financial position before partaking in food and drinks, as they celebrated life.

Those who were not members of the society but came from our village would be invited as it provided the opportunity to expose them to the benefits of becoming a member. As boys and girls, we liked these year-end parties as they gave us a chance to meet and catch up. I remember with nostalgia, when I lived in Mufakose briefly, that the people from Malawi would have their get-togethers where they would also showcase their culture and traditions, which we called "zvigure" or "zvinyao," derived from the word "nyao," which means mask or initiation.

Zvigure or zvinyao would strike fear in the hearts of the faint-hearted in suburbs such as Mufakose, Mabvuku, Dzivaresekwa and Mbare as these were associated with the secret society of the Chewa and Nyanja ethnic groups that are dotted across the southern regions of Malawi, eastern Zambia, western Mozambique and here in Zimbabwe.

At these gatherings that helped keep them connected to their traditions and culture, and passing them on from one generation to another, zvigure or zvinyao would hide their identities by putting on masks.

Though known in their inner circle, their identities were never a discussion point as that was regarded as being disrespectful to their culture. Most of the masks they wore were made of wood and straw and were divided into three types, namely feathered net masks, wooden masks, and large zoomorphic basketry structures that envelop the dancer's entire body.

Those clothed as zvigure or zvinyao would dazzle the watching crowd with their dances, which involved intricate footwork and flinging dust in the air. It must have been after realising that in one moment they could be out and about entertaining their audience and in the next they could be dead, that they decided to put their savings together to make sure each one of them got a decent send-off upon death, a tradition those from Rukweza village would catch onto.

Most members of the Mataranyika, Kaisi and Magosha families who were resident in Harare were affiliated to the Rukweza Burial Society. These three families are closely related because of their ultimate matriarch, our auntie Ziganga Mataranyika, whose footsteps we all followed. Ziganga had been married to Mapupa, the patriarch of the Magosha family, where she gave birth to several children. When her husband died she would marry Madyachuma, the patriarch of the Kaisi family, giving birth to two boys, Dzapasi and Kashiri. We were brought up knowing the importance of our relationship and to cherish and value it, which we do up to now. As with most African families, the unity of these three families was evident in good and bad times. In the event of the death of a family member, burial was always conducted back in the village in Rukweza.

To ensure that any person from the three families wanting to travel to the village for the burial of a loved one was able to, members of these three families who were working at the time and who could afford it, would go the extra mile to cater for some of the essentials that could not be provided for by the Rukweza Burial Society. For instance, they would each make a contribution towards hiring a bus to ferry mourners to Rukweza, with the society catering for the hearse and coffin.

On arrival with the deceased's body in the village, the elders would shower them with praises, highlighting and celebrating the unity among members of the three families, encouraging them to remain united and helping one another in times of trouble. It was a wonderful extended family set-up whose interventions went beyond funerals. Those who came to Harare looking for employment were guaranteed somewhere to stay by those already established even when they did not have much space themselves.

Memories of my experiences with Rukweza Burial Society would come to mind as I kept thinking about this business venture or the other in search of that elusive breakthrough into the world of entrepreneurship.

I recall vividly that each time there was a bereavement, we would buy a coffin or casket and hire a truck to ferry the body of the deceased. I thought to myself that in the event I branched out into this business, I already had a potential captive market – that of members of the Rukweza Burial Society. Thus I decided to try it out in the funeral services space.

Looking back at this Eureka Moment, I can pretty much say that, I did feel it in my bones that this was a business idea I believed could be built to scale, instead of that of photography - which was mainly a one-man band, customs rummage sales - which was scavenger-like, and even refrigeration - a trade I had little or no competence in. Convinced I now had my finger on the pulse, I bought two brand new trucks, one a Mazda B1600 and the other a Mazda B1800, and had them both fitted with canopies so they could be used as hearses.

The Mazda B1600, I bought through the Old Mutual Motor Vehicle Loan Scheme, which was open to staff members who met a certain criterion. The Mazda B1800 I bought through a Lease Hire purchase facility with the Leasing Company of Zimbabwe (LCZ) the new kid on the block which had been formed in 1996 and was holding its own in a market that had seasoned competitors such as Fincor Finance Corporation, Stanbic Finance, Standard Chartered Finance, Scotfin, UDC Limited and ZDB Financial Services.

LCZ, founded by Jefta Mugweni and Moses Chingwena, was one of many financial institutions, licensed by the government as part of the indigenisation crusade, that would play a significant role in empowering black people who, hitherto, had little if any access to finance.

As soon as I had purchased the vehicles, I hired Johane, my elder brother to drive one of them, while for the other, I hired my cousin Edward, son of Seku-ru Samson Musasa with whom I once shared the disused Volkswagen van as our bedroom at Mbare Musika.

We agreed that one vehicle would be stationed at Parirenyatwa hospital, while the other would be based at Harare hospital, and voila, we were in business! Fortunately, I didn't need licensing to ferry dead bodies from place of death to place of burial.

Although there were a number of funeral homes at the time, it was a re-quirement that dead bodies be first stored at either Harare or Parirenyatwa hospitals until the relevant paperwork for clearing the deceased for burial had been completed.

As families moved from one office to another, processing the paperwork, those without the means to have their deceased ferried home for burial would make enquiries to either Johane or Edward, among many others who were providing the same service, upon which they would give the prospec-tive client a price. These days, what Johane and Edward were doing back then is called touting.

After months of operations, we realised that most families would be hard-pressed to meet the transportation bill, given the deceased would have spent months in hospital, in which case the family had to grapple with hos-pital bills before they dealt with issues to do with burial. On the one hand, we had brand new trucks for customers' convenience, which ensured that once on the road, the body of the deceased, together with one or two mem-bers of the family accompanying the body, would arrive without problems. On the other, because the trucks we had were brand spanking new and on lease hire, our quoted prices would be marginally higher than those of our competitors.

We would usually be undercut by the lone ranger who drove his bakkie, of-ten bought using funds from a retrenchment package, even when it was not in good condition. It did not help that in the late nineties, the country's economy had been shrinking for years, resulting in many people losing their employment.

In an effort to get the country's economy back on track, the government had adopted the Economic Structural Adjustment Programme (ESAP) in 1990, prescribed by the Bretton Woods institutions as the cure-all to the country's multi-faceted challenges. Its ultimate objective was to improve the living standards of the poor and marginalised through increasing their real incomes and lowering unemployment, by generating sustained higher economic growth.

Government, which had adopted Marxism-Leninist policies at independence in 1980 which had stretched its coffers beyond what it could afford, had reasoned that the best way to untangle itself from the conundrum, was to shift towards a market-based economic model. This entailed moving away from a highly regulated economy to one where market forces were allowed to play a more decisive role, while concurrently taking steps to alleviate any transitional social hardships which could arise from this model.

A cocktail of measures were therefore put together, amongst them, removing price controls that were hurting industry; liberalising the financial system, trade and the exchange rate; de-regulating the produce market; introducing collective bargaining; putting in place investor-friendly policies to promote local and foreign investment and privatising loss-making parastatals, among other measures.

Not even mid-way through the reforms, the government made a volte-face after poverty levels which had the effect of fomenting instability in the country, spiralled out of control despite attempts to mitigate ESAP's negative effects through the introduction of a poorly funded Social Development Fund.

To make matters worse, the government was neck-deep in debt to finance largely recurrent expenditure, resulting in interest rates shooting through the roof, thus crowding out the private sector from access to funding. Unfortunately for the government, there had not been wide consultations with other social partners in introducing what they had billed as a panacea for the economic meltdown we were experiencing.

With ESAP sinking its teeth deep into the economy through reduced aggregate demand, business was as a result, facing an uncertain future. When we went for days without getting hired, it meant that we would not have much coming from the business to help pay the lease hire fees. It also meant we did not have enough to pay salaries for Johane and Edward.

When I shared my business model with my uncle, Timothy "Tim" Chiganze, he was sold on the idea, suggesting that I withdraw one of my two vehicles so I could make way for him to deploy one of his, to which I agreed. Because we needed more vehicles at Lane Engineering, the business we co-owned, we decided that I would deploy one of my two trucks to the engineering firm.

I was happy with this new arrangement, which helped me spread my risk. I would later reason that the only way to guarantee business was to tie our bereaved clients into some kind of contract where they had to use our services to transport their deceased to the place of burial. Unlike our then current business model, which did not require much more than the motor vehicle and a driver, the new model, tying customers to a contract requiring that they use our services, came with onerous requirements such as registration and meeting set capital requirements.

The other thing was that we could not start a burial society for all the people in Harare or in the country as it was against the law. The solution was to register a funeral assurance company so we could have customers pay into a funeral fund from which we would pay out claims. The fortunate part was that we did not need to reinvent the wheel as there were already registered players in the market. All we needed to do was differentiate our products with something the market could connect with.

I was bullish that once we were up and running, to convince the market to support this new entity was not going to be that difficult, given that I was already being inundated with requests for funeral policies from clients I met and served every day, while going about my business selling Old Mutual policies. I was sure that with the extra services included, such as the bus to ferry mourners and video recording, which was a novelty in those days, customers could be enthused to sign up with us.

The idea to include the bus as part of the product offering was because I had seen members of the family hire a bus to ferry mourners in times of bereavement. At brainstorming sessions to discuss the products we intended to put to the market, some members of the team were against having video recording included as part of the offering arguing why would anyone want to watch a video clip of their loved one's burial. Remember, this was 2001 when technology was not as ubiquitous as it is today.

Having thought through possible names for the business that randomly came to mind, I settled on Nyaradzo, because most of our communities were moving away from kurova guva in Zezuru or chenura in Manyika, which they considered to be associated with appeasing departed spirits. Also known as magadziro, this is a cultural rite that has been practiced in rural Zimbabwe since time immemorial for the central purpose of accepting and welcoming back to the family the deceased's spirit 'mudzimu', 'idlozi' as it will be regarded. To sanitise or clothe it in Christianity, they gave it a new name; Nyaradzo, as chenura or kurova guva were said to be the heathen way of remembering their dear departed. By choosing Nyaradzo as the name of the new company, we believed we were in sync with the zeitgeist. We also included a payout for the tombstone so we could live out our name, Nyaradzo.

Having processed all this in my mind and having done some of the things, I believed I now had an idea of what it was I wanted to do in the form of a sustainable business. However, the next problem was the capital needed, which at one million dollars at the time was a huge amount! To put it into perspective, one million Zimbabwe Dollars was about a quarter million United States dollars.

Having two trucks, one at Parirenyatwa Hospital and the other one at Harare hospital, with a Certificate of Incorporation marking the registration of Nyaradzo Funeral Assurance Company in the drawer and worried about how I would go about raising capital, I met Sam Muchenje, a workmate who was doing extremely well in management as well as in sales on the service lane between Speke and Stanley Avenues.

I was based at Mutual House, on the corner of Speke Avenue and Second Street, while Sam was based at Stanley House, which was an Old Mutual building on Stanley Avenue. Because we were both prolific writers, Old Mutual had parking space reserved for us, their top salespeople in the basement of the two buildings from which we worked, the entrance of which was on the service lane between them.

Because of his work rate, Sam had been promoted to District Manager and had a number of sales agents reporting to him. His position of District Manager, allowed him to earn an overriding commission on the earnings of those who reported to him, over and above earnings from his efforts selling the different Old Mutual policies, making him one of the highest paid people at Old Mutual. Sam was therefore one of the people I respected a lot.

On this day, I had decided to take a walk along the service lane, meeting with Sam who was going in the opposite direction, possibly to an appointment with a client upon which he must have decided it would serve him better if he walked rather than drive. After sharing greetings and pleasantries, we started talking about what it could be like branching out on our own and creating a strong organisation that we could run professionally in the same way Old Mutual, our employer, was being run. Coincidentally, Sam had heard from the grapevine about my intention to leave Old Mutual so I could branch out on my own, and wanted to know from the horse's mouth if it was indeed true. After confirming that it was, Sam confided that he too was thinking of leaving. Instead of each one of us leaving Old Mutual and going our separate ways, wasn't it better that we team up so as to create a strong institution, we reasoned. Since this was an important subject that needed more time and could not be discussed in a service lane, we parted company after agreeing to meet again, this time in more formal settings so we could discuss our intentions and future plans in detail.