Connecting the dots...

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Long road to my Nyaradzo dream...

When I made the decision to leave my employer of fifteen long years at the end of February 2001, I was under no illusion that no one else had identified the gap that I was about to pursue in the funeral services space.

I also knew that I needed to be in the trenches 24/7 in order to roll out my vision in the way I wanted if I was to entertain any hope of making it in my new vocation while also avoiding past mistakes. At the time, very few people talked about death, let alone plan for it by taking out funeral cover or communicating their wishes in the event of them passing on through writing a will.

Local communities were still gripped with palpable fear over the loss of life as well as myths which made it unimaginable to sit around the table to talk about death, read about it or even think about one's own.

It was generally believed that the handling of dead bodies was consecrated and had to be done by very close relatives who, ordinarily, had to be well-versed in the customs and traditions of the deceased's family, the practices of which were handed down from one generation to the other.

If anyone else was to cross the line, so to speak, the belief back then was that they would invite nasty things to happen to them. As a result, communities would get paralysed with fear at the thought of the man in a long dark coat knocking at their door.

I had seen this with my own eyes time and time again while growing up. In my childhood, I was left shaken when death robbed our family of one of its guiding lights, Tete Ziganga, whose funeral proceedings I couldn't attend because children of my age were not allowed anywhere near a funeral. And when my father died in 1982, it took me forever to accept his promotion to glory.

Back then, society also judged harshly those who worked in the funeral services industry in the same way hangmen were cast-off in their communities. I would taste some of that bitter medicine after sharing my dream with family and friends, with a good number of them thinking I was high on something illegal.

To avoid getting discouraged before I could give my idea the wings to fly, I even delayed breaking my unfolding story to my mother. And when eventually I felt it was time to engage her on the subject, all hell broke loose.

Mother wasn't amused when I laid my cards on the table after several weeks of shilly-shallying, fearing that something terrible would happen to me and the few believers who bravely decided to join me on my entrepreneurial journey, seeing how far we had progressed with our mission to launch a fully-fledged end of life business, without giving much thought to what society had to say.

Not that my mother was hearing about it for the first time!
She had long heard about my alleged "shenanigans" - with my beautiful wife in tow - through the grapevine, and all she needed was for me to confirm her worst fears.

When that validation came after she had waited for weeks on end, she didn't mince her words as she tried by all means to talk me out of walking the path that I had chosen, saying it was a taboo that bucked established societal norms and trends.

Mother had wanted me to stay at Old Mutual, bring up her grandchildren in the comfort of my employer and save enough money into my pension to take care of her daughter-in-law once Mavis and I retired to the village in Rukweza where she had assisted us in acquiring a piece of land on the North-Eastern side of our village.

Going into the end of life business was therefore the last thing mother had expected me to do, not even in her wildest imagination. She had hoped that I had learnt something from my childhood friend, David Karonga, whose father invited scorn and ridicule upon his family after establishing what could be said to have been the first indigenous-owned funeral services company in the then Rhodesia.

Back then, Mr Karonga used to operate Joseph and Son (Private) Limited, along Beatrice Road, whose name was later changed at independence in 1980 to Simon Mazorodze Road as the new dispensation tried to avoid being constantly reminded of Beatrice Borrow after whom the colonist had named the road.

Beatrice was sister to Lieutenant Henry Borrow who was a member of the Pioneer Column, the vehicle used by Cecil John Rhodes to annex the territory of Mashonaland before it became Southern Rhodesia. He was born in London in 1879 and met his tragic death in an air crash in India in March 1944.

Whereas Borrow and his band of colonists are revered in their communities for their conquest, no champagne bottles were popped for Mr Karonga for being a pioneering figure in the funeral services sector. If anything, his entire family suffered collateral damage as communities took great exception to his "deplorable" line of business, which they felt fouled their traditions.

Despite not wanting to talk about his father's profession whilst still at Farayi Primary School for fear of being treated like an outcast, David couldn't succeed in keeping the secret. In no time, what he thought was the world's best-kept secret was out.

After the whole school got wind of it, the world began to crumble around David as not even our learned teachers dared to come close to him outside of the classroom. I am happy that I was one of those who stood by him when David's stock of friends started thinning like a tissue paper.

I can't say I had seen the light by that time; it's just that it didn't make sense for me to see how those who talked David's father down rushed to enlist the services of his enterprise after losing loved ones, without feeling any shame for their duplicity. To this day, I salute David's father for leading the way and shifting the dial a little in the way Africans perceive death.

Seeing that I was unmoved by her concerns, Mother would eventually give in and grant my project her blessings, which was the tonic I needed to leap into the future with confidence. Until her death more than a decade ago, Mother had lived to become one of Nyaradzo's staunch cheerleaders. May her dear soul rest in eternal peace!

While some also tried to get me to think twice about my project, I dug my heels in because I had done my homework and didn't allow naysayers to dampen my spirits. The fifteen years I spent at Old Mutual, first as an Administration Clerk and later on, as a Financial Advisor, had opened my eyes to a huge market for my type of end of life product.

I had tried to push the product through at Old Mutual only to find that no one had any appetite for it. Instead of crying myself to sleep over not getting my way, I decided that I would run with the idea myself at the opportune time, encouraged by the wise words of one of my favourite poets, Victor Hugo, who said, "nothing is more powerful than an idea whose time has come."

Having examined the prevailing situation in the funeral sector at the time; I was convinced that I was on the right side of history. To be honest, I still don't know where I got the nerve to conquer my demons because I had been one of those people who suffered thanatophobia - the intense fear of death – especially after losing my father to the silent killer disease, hypertension.

As more and more clients inquired into the possibility of Old Mutual introducing omnibus-like funeral products that catered for all their needs during my interactions with them, I would get fascinated by the permanency of death, which had been part of the human existential experience from the day when Cain murdered his young brother, Abel, leaving his bludgeoned torso in a field.

That fascination grew and enriched my knowledge of the end of life industry. Across all cultures, communities around the globe have been devising their own ways of handling the shattering reality of death progressively, even though very few of them have completely done away with the fear of death.

In many African societies before the advent of colonialism, the dead didn't die or cease to exist; they were said to have been parachuted to a higher form of spiritual life in which they had powers to come back and live amongst the living but as higher beings. As such, death in African communities was a mysterious and an unknowable reality framed in constructs beyond human imagination.

In the African context, once a person had been pronounced dead, rituals of organising the funeral wake and preparing the body for burial in line with each community's belief systems and norms followed. In most societies, close relatives would make arrangements to bring the spirit of the dead back into their home, a year after the burial, in a process they called "Chenura" or "Kurova Guva."

When the white men came to this part of the world in the 1890s, they found the African indigenes with their own idiosyncratic ways of handling death. Soon after setting foot on Africa's soils, most indigenous cultures started to disappear under the guise of modernisation, including how funerals used to be conducted.

As the white men were strutting around, annexing the African territory which they regarded as a terra nullius – a vast expanse of no-man's land – they drove the indigenes into barren lands and colonised them. Such was the situation that our forefathers found themselves in when the Pioneer Column traversed this region in 1890 as the colonists searched for the yellow metal.

On realising that this region didn't have as much gold as the Transvaal in South Africa but had fertile soils and good climatic conditions which were appropriate for crop and animal husbandry, the colonists kicked our forbearers out of their ancestral lands, and threw them into barren wastelands that were unfit for human habitation.

Blacks were then conscripted to work for their new masters on farms and in factories in the cities, marking the genesis of particularly young blacks leaving their now poverty-stricken rural homes in search for jobs in the mines, farms and commercial centres that were being established for the pleasure and convenience of whites.

As the el dorado of the region which incorporated Northern Rhodesia and Nyasaland, Southern Rhodesian had the allure of attracting migrant workers to its farms, mines and towns. The migrants were derisively called "vabvakure," meaning strangers from faraway lands. Others preferred calling them "mateedzanjanji" or strangers who followed the railway line from Malawi, back then called Nyasaland, and Zambia, which was known at the time as Northern Rhodesia.

And so it was that when these migrant workers breathed their last, their lifeless bodies had to be transported for burial back to where they would have come from, which meant that some employees had to be excused from their daily duties for a couple of days to join the travelling party that would have been selected to go and pay their last respects at the deceased's funeral.

In time, the long man-hours lost would become an albatross around the colonial white masters' commercial interests. Resultantly, their remedy became the creation of portions of land close to the squalid and dingy staff compounds for the purposes of burying deceased workers.

Choice burial places were reserved for whites. Initially, whites retained and maintained the culture of having burial grounds around the church premises, but as these got filled up, they applied for and got land on which they established cemeteries such as Pioneer and Greendale in the then Salisbury, and Lady Stanley in the case of Bulawayo.

As for black immigrants in Salisbury, they were buried at Warren Hills Cemetery on the fringes of Warren Park D – a high density suburb on the western side of the capital city which derived its name from cousins, Robert and Herbert Warren, who had pegged their farm on present-day Warren Park after travelling many miles from the Eastern Cape, South Africa. Back then, Warren Hills Cemetery was known as Kambuzuma, named after Gambitzi – a Greek national who operated a grocery store in the area. Warren Hills cemetery must have been opened for burials around the 1960s.

Within its expanse lies a Jewish graveyard that was opened around 1968. Warren Hills Cemetery was the principal place for the Rhodesian military and semi-military funerals and cremations during the war for our liberation. It was also the premier, elegant and dignified resting place before it ran out of space, except for those who bought their graves before it filled up.

When Warren Hills Cemetery was opened, none of the indigenes wanted to be buried there, preferring to have their remains interred back in their villages. This would mark the dichotomy of cemeteries and cultures of funerals between locals and transnational workers. It meant that farm and mine burial grounds and later urban burial grounds were a conclave for immigrants and very few locals who didn't have rural homes from the onset of colonialism up to the early 1980s.

Being buried in the farms, mines and urban centres was a big NO, NO for the indigenes. It was regarded as shameful and demeaning so much that the locals memorably embedded their disgust for it in urban shebeen folklore through dance and song such as the lyrics, "when shall I be buried...Kambuzuma. I don't want...I want to be buried at home."

Until the recent cost-cutting measures on having interment being done within a couple of days of one's demise, local indigenous funerals used to last several days, stretching up to a week, if not more. The funerals were family, tribal and community events that went beyond mourning and grieving. They were actually a celebration of life of sorts, where food and frothy beer were served over seven days, which perhaps explains why funerals lasted more than a week, amid music and dance.

It was also against the background of the need to be buried amongst one's own people that the idea of burial societies initially came up, fashioned along regional, ethnic, tribal and even shared religion or faith lines. But due to high costs of hosting funerals, transporting the body and funerals to rural homes as well as family dynamics of estrangement, more and more people began electing to bury their loved ones in the urban areas where they resided.

As a result, more cemeteries had to be established across the major towns and cities. As of now, Harare has not less than ten cemeteries (although some of them have filled up), amongst them Glen Forest, Granville (Kumbudzi), Greendale, Pioneer, Highfield, Warren Hills, Etosha and Zororo. The second city of Bulawayo is still operating West Park, Luveve, Lady Stanley, Athlone and Hyde Park. However, these are also filling up fast, forcing the city fathers to mull over other options, including opening new gravesites in the southwestern part of the city.

The handling of funerals has evolved over the years due to modernisation. As societies evolved, burial societies, which I covered quite extensively in one of my previous instalments, faded.

From the 1800s, funerals have also evolved with formalised funeral industries emerging from South Africa, and creeping upwards into the rest of the African continent.

Down south, the burial of urban Africans was largely handled by whites and in some areas Indian undertakers, especially during the apartheid era. This was the case in urban settings, where the dead were usually buried within township cemeteries that were often located on poorly drained land prone to flooding.

Insensitively handled funerals were a bitter pill to swallow for many urban Africans in South Africa who didn't appreciate the lack of empathy from white-owned companies that dominated that space. Until the end of apartheid in 1994, this was particularly so for politicised funerals of the dead in that country's turbulent era post-Soweto riots in 1976, during which period funerals were potential hot spots for heightened racial tensions.

Prior to the dawn of a new era large commercial enterprises such as Doves and Goodall & Williams dominated the funeral services industry in South Africa and these were mainly white-owned funeral parlours modelled on those prevalent in the Western world. Most blacks in rural areas relied on the extended family support system in times of bereavement, but as the extended family broke down, they too started depending on the established funeral parlours.

Indigenous funeral parlours began emerging years later, gaining acceptance amongst communities that were hitherto sceptical about them. Because of South Africa's influence over what happens in Zimbabwe, it is not surprising that trends that emerged south of the Limpopo River spilled over on to the northern side of the river which is famed for being one of the largest in Africa.

It was not until 1902 that the funeral industry emerged in the then Southern Rhodesia. Doves Crocker Morgan became the first to open in Salisbury when David John Morgan – a wheelwright and blacksmith – started the ball rolling, albeit catering mostly for whites and a few well-to-do blacks.

Another player to emerge back in the day was Mashfords Funeral Services, whose main market was also whites until the 1960s when a number of high-heeled blacks also started accessing their services. A few more white-owned funeral parlours also tried their luck in the industry, but had to exit the market after feeling the heat from their well-resourced competitors.

With blacks relying on the extended family support system in times of bereavement, not many indigenous players saw the need to innovate even as it was becoming clear that the marketing mix they were accustomed to needed to change to meet the ever-changing needs of their customers.

As the indigenisation mantra gained momentum in the 1990s, a number of black-owned companies such as Moonlight, Kuwadzana, Homage and others also entered the market, which has always struggled with touts, besieging hospital mortuaries to canvass for business.

Moonlight owed its existence to its indefatigable founder and Executive Chairman, Grant Nakhozwe, who birthed the sprawling enterprise in 1995. Along with Chomi Makina who - apart from being the Chief Executive Officer of Moonlight - also owns a stake in the business, the media-shy Grant has overseen the group's growth into an integrated service provider with forty-five branches countrywide. Moonlight has also established a market presence in Botswana and South Africa in partnership with locals.

Trading as Sea Water Enterprise, Kuwadzana Funeral Services was established by the Mukanganises in January 1997 and is still going strong, while Homage fizzled out of existence in 2012.

When Nyaradzo appeared in the picture in March 2001, indigenous people were landing assets previously owned by whites. For example, Doves Crocker Morgan, which was now owned by the Hammer-Nel family, was back in the news after Economist and good friend of mine, Newton Madzika - a former National Merchant Bank of Zimbabwe Limited executive-cum-businessman - swooped on the asset in 2000 through his Venture Capital outfit Ecofin.

Also in 2000, Moonlight had pounced on Mashfords after its owners, the Gurenthals family, decided to relocate to Australia, giving Grant access to Mashfords' subsidiaries namely Joseph and Samson, J. Davis, and Harare Funeral Services.

More exciting transactions sailed through nine years later when Madzika disposed of his interest in Doves to fellow economist Munyaradzi Kereke, who was in the process of building an end-to-end solution incorporating a medical centre, ambulance services, a medical aid provider and an insurance outfit.

In 2012, Doves would again fall into fresh hands after Farai Matsika and Phibeon Busangabanye took over the business made up of a life assurance subsidiary, funeral assurance, funeral services, a coffin manufacturing unit, and a steel casket manufacturing unit.

As the situation stands at the moment, the end of life industry is teeming with indigenous players and a few non-indigenous ones that cater for an exclusive niche market.

The bulk of the indigenous players fall under the Zimbabwe Association of Funeral Assurers, whose members include Doves, Sunset, Vineyard, Moonlight, Passion, Cell, Ruvimbo, Fidelity, First Funeral, Foundation, Monson, Zonyik, Comforter, and Sahwira Mukuru, as Nyaradzo is popularly known.

All these players are regulated by the Insurance and Pensions Commission (IPEC), which was not yet established at the time of Nyaradzo's formation. At the time, all matters to do with the regulation of the funeral industry fell under the mandate of the Commissioner of Insurance, Pension and Provident Funds, under the Ministry of Finance.

The Commissioner's office had been occupied by men and women who will be remembered for their different contributions to the industry, among them Stanley Meda, Clara Maya, Lovemore Mafurirano and Mernat Senteni Mpofu, who became IPEC's inaugural boss.

The arrival of IPEC in 2005 has also seen equally remarkable men and women doing their part in keeping the ship afloat, among them Tendai Karonga of the Shumba who upon his resignation in May 2018, was succeeded by my very good friend Grace Muradzikwa.

What led me to take a view on the funeral industry was that none of the white-owned giants, dominant at the time had really focused on service delivery in the end-of-life industry, preferring a one-size-fits-all approach that betrayed their arrogance.

No matter how modernity had interfered with the burial rites and rituals for African communities, there existed a groundswell of dissatisfied customers that were struggling to find a service provider who would cater to all their needs in their hour of need, under one roof.

Instead of introducing transportation to ferry mourners to and from the deceased's place of burial, and other conveniences such as tents and chairs, water bowsers given the endless water shortages in most suburbs, standby generators (complete with lighting) given the intermittent power cuts crippling the country, among other things, the white-owned funeral service providers of the time had remained insensitive to the way Africans bury their dead which is special in its own way to give closure to those left behind.

While very few people were prepared to handle death when it knocked at their door back then, I am glad that the arrival of Nyaradzo has assisted communities to cope with their loss. For the past twenty one years of service, we have been able to carry the burden of loss on behalf of our clients putting a professional touch to processes leading up to burial of their dear departed.

Over and above the usual services we provide such as mortuary facilities, dressing and embalming the body, provision of a hearse and chapel, as well as counselling services, we have expanded the menu of services offered in line with African traditions and cultural practices. We have added catering as well as camping facilities for mourners. Today, funerals are not about how uncomfortable mourners feel while paying their last respects to a fallen comrade, they are about how we have evolved as a people, honoring the memory of our dear departed in comfort and with a sense of pride that we can now accept our end of life, plan for it and celebrate a life well lived. It took indigenous people who understood what it means to lose a loved one, to come up with home grown solutions of how we honour the memory of our dear departed.

In our small way, we have changed perceptions around the inevitability of death. Whereas working for a parlour in the past, let alone owning one, was considered a taboo, the industry is now being recognised as an essential service, with its employees being held in high esteem. The future of our industry has never been brighter, if that can be said of an industry that marks the end of life.

CREDIT

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