

Connecting the dots...

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Service • Strength • Solutions

Our products: Our pride and heritage!

Our consistency in service delivery and the unique products that became a game-changer in an industry accustomed to mediocrity have been the driving forces behind Nyaradzo's growing success since its inception. Following our debut in the wet-cool month of March 2001, we altered the face of funeral assurance in Zimbabwe by listening closely to our customers and responding promptly to their needs by providing solutions that exceeded expectations.

We have always focused on value systems, which are encapsulated in pay-off lines that convey the heart of our work ethic and customer-centric culture. Some of our ideas are expressed in our public engagement, with theme statements such as "It's about trust," "Always there for you," "Your crowning moment, our promise," "We speak your language of service," "Today's plan, tomorrow's peace of mind," "Your trusted partner," and "Maringe netsika dzedu," among others. These evolved from being simply pay-off lines to becoming beacons of our charter. "Sahwira Mukuru" became not just a name but a way of life. We live it every day of our lives and have become an all-weather friend to families in mourning and those in times of happiness.

LUPS, which stands for Listen, Understand, and Provide Solutions, effectively reflects our approach to Design Thinking, which is a technique of problem-solving that prioritizes the demands of the client above all else. Since the outset, LUPS has been our chosen method for ideating and creating products that have solidified our position as industry trendsetters. We also have inward-facing rallying themes, and one that has stood the test of time is "Amazing the customer," in which we made it our aim to provide service that goes beyond customer expectations in our provision of service. This belief system inspired our employees to go above and beyond in treating clients like royalty, and wowing them with service excellence. Today we stand tall in "our proudest moment", anchored on "service, strength and solutions".

When we arrived on the scene more than twenty-one years ago, we were not searching blindly for solutions to the needs of our customers. We had been studying, examining, and making sense of industry patterns for many years. As a result, we had gathered a treasure-trove of insights and knew in greater detail what our potential customers felt about the products and services they were getting from the players that served the market at the time.

Many of the people we polled believed that those in charge of the end-of-life sector at the time were not catering for their sentiments and desires. To put it bluntly, their attitude was more of a take-it-or-leave-it affair because customer satisfaction was not a priority for them. The job of those who worked in funeral services was merely to dispose of dead bodies...period!

This wasn't surprising to me because, as far as I could recall, no company in the business had ever bothered to perform a customer satisfaction survey in order to better understand their customers. As a result, for a long time, the one-size-fits-all approach to service delivery had gone unchecked, and disgruntled customers were beginning to accept the abnormal as normal.

Instead of adopting a conformist approach and going with the flow, we chose to stand out. We not only listened to the insightful feedback we received on our fact-finding mission, but we also went above and beyond to ensure that our clients' needs were reflected in the unique products and services we offered.

To begin with, when I registered Nyaradzo with the Registrar of Companies, I made the deliberate decision to call ourselves by a vernacular name to symbolize the dawn of a new era. It was fashionable back then to choose English names in order to appear intellectual and gain acceptance amongst those who only yesteryear were our erstwhile colonizers. For better or worse, we did not see the need to give ourselves a different name that did not speak to who we are and what we stand for, nor did we see the need to give ourselves a different name just to be posh, because fashion, like any fad, comes and goes.

After mulling over several names that were floated during our internal and external consultations, we did not see the need to kowtow to colonial mindsets and stereotypes that mocked anything African as inferior while holding everything Caucasian in high regard. Upon realizing that the loud voices of reason pounding our earbuds were screaming out for a comforter to emerge among the service providers in the funeral services sector in the 2000s, we landed on Nyaradzo as our moniker. We interpreted such voices as an open invitation for Nyaradzo to offer them compassionate loving care in difficult times when friends are few and far between, and to inspire hope when times are tough.

For choosing to be different, we were hauled over the coals. As far as cynics were concerned, there were far better chances of a snowball surviving in hell than for ourselves, trying to do things differently when there was no precedent in the domestic market where an industry player with a vernacular name had outpaced tried and tested brands. Those who were less charitable were quick to pronounce us as dead on arrival, not knowing that we were only going to be "moved by what I believe".

Seeing some of the big brands in Europe, Australia, Asia, North America, and South America such as Motorola, Panasonic, Sony and Mitsubish rising like phoenixes despite deriving their names from the native languages of their founding fathers, gave us encouragement and hope. After all, what's in a name? As I continue to reflect on this, I feel vindicated and proud to see many other local companies with local names such as Masawara, Masimba, Simbisa and Mukuru, amongst others, flying the Zimbabwean flag high and being celebrated. It demonstrates that, after ninety years of colonization, we are overcoming internalized oppression, and that it may not be long before we stop looking down on ourselves for being born in this part of the world. Such has been the portrayal of Africa in the Western media, which never tires of depicting the continent of over a billion people as a dismal place plagued by illness, famine, war, death, and violence.

This is, of course, not a new phenomenon. Its origins can be traced back to horrific pictures of helpless slaves being auctioned off to winning bidders while shackled in leg irons, much to the delight of onlookers, from the sixteenth through nineteenth centuries. Nothing could be further from the truth, though! Such images obscure the unrelenting efforts of imperial forces to dominate Africa's vast riches before the continent's sons and daughters awoke from their deep slumber.

This is why, in my Africa Day Facebook post, I had to make an impassioned appeal to the consciences of millions of African sons and daughters who find themselves in different regions of the globe due to varying historical and non-historical circumstances, such as slavery, political or financial exile, and brain drain, to actively participate in rebuilding the continent and restoring our dignity. I am glad that as Nyaradzo we are among those who have been on that mission from the day we decided to let our products do the talking to repay the trust and confidence invested in our brand by those customers who stood by us when naysayers had written us off.

In announcing our arrival, we came up with products that helped restore the dignity of our customers in the face of modernity which had eroded many of the customs that our African communities used to hold dear, including funerals. Our entry into the market was marked by what we would later call Conventional Policy Products. These were products which covered immediate family members, that is, the principal member, spouse and children under the age of twenty-three. With varying periods of maturity from ten to twenty-five years. This range of policies had three plan types namely the Budget, Classic and Executive. The differentiating factors were the benefits and premiums that applied to each of them, a first in the industry at the time.

At the top-end, we had the Executive Plan which offered a choice of three caskets namely the standard dome, a two-tier and three-tier. It also provides for a tombstone allowance which is ten percent of the sum assured at the time of death, and is paid six to twelve months after the funeral. Among its benefits is a bus to transport mourners from place of death to place of burial, a hearse to ferry the deceased to place of burial, both anywhere within Zimbabwe and video recording of funeral proceedings.

The Classic Plan was the most popular of the three conventional type policy products mainly because of the provision of the bus, even though it fell short of the Executive Plan's extra benefits. Our focus had to be on diversity and providing a value proposition that was worth every dollar spent, which was already ingrained in our product DNA. 'Focused differentiation' was our strategy at the time. The tombstone, video recording and the provision of a bus, were major differentiators that set us apart from competition.

This was no rocket science. We realized that by providing mourners transport, we were making it easier for our communities, families, and friends to stand together in times of loss, since such solidarity goes a long way toward easing grief and lessening the burden of laying loved ones to rest. We understood that, just as it takes a village to raise a kid, the same philosophy does not change just because a member of the same community has died. Because individuals in our African communities are raised with a sense of belonging and connectedness to others from childhood, when one passes on, the entire village is plunged into deep mourning.

Individuals thus have a sense of obligation to a larger community during difficult times such as funerals, unlike in other closed cultures where death is treated as a private family affair where even neighbours might not be welcomed to pay their last respects.

In the African context, funerals have been moments of social communion and occasions for solidarities, hierarchies, and alliances. Often, broken fences get mended during funerals and failure to respect the dead and commiserate with those in mourning could have ramifications that go well beyond the event itself. As a result, African families go to greater lengths to ensure that the dead are properly buried and that their families receive moral, material, and spiritual support in their darkest hour, and that we assist them in recording the funeral proceedings for the benefit of those who may not be able to attend on time in order to help them find closure.

It is for this reason that entire neighbourhoods and villages are drawn to funerals, and family members and friends who have migrated to other areas and countries are also lured back to join their kith and kin in mourning. To cater to those in the diaspora, now estimated at over five million Zimbabweans, we would in time introduce the Sahwira International Plan (SIP) to enable our brothers and sisters to fly back home in the event that they lose their loved ones to enable them to pay their last respects, without having to worry about the cost of air-tickets. We also included in this package, the provision of accommodation while in Zimbabwe and reliable transport to take them from one point to the other. As part of the SIP package, we also repatriate those who would have succumbed to death in foreign lands so they are entombed back home where it is convenient for their legion of family and friends to pay their last respects as well as allow them to occasionally visit their final resting place to pay homage in their memory.

Nyaradzo's entry into the market has since revolutionised the insurance and funeral services industry with ground-breaking upshots that have removed the burden of going through the loss of a loved one alone as we provide the much-needed padded shoulder. Nyaradzo's founding principle has always been to provide solutions, in line with our tradition, "Maringe netsika dzedu", and it is no wonder that we actively looked at the needs consistent with our culture and traditions when designing products.

Early on, we noticed a convergence of utilities and equipment needed for event management. This sowed the seed of diversification, prompting us to purchase tents and chairs to seat our guests, generators to provide power and lighting, and water bowsers to alleviate water shortages and provide a ready supply for varoora, or daughters-in-law, who are traditionally expected to fetch water for mourners. Lane Engineering (Private) Limited produced our first water bowsers, and we had to expand our supplier list to include Challenger Trailers in South Africa to keep up with demand. Our first big tent for a funeral event, a two-hundred-seater, complete with chairs, would be pitched at Greendale Cemetery in 2010, to the total and pleasant surprise of our clients. By introducing tents and chairs, water bowsers, portable and mobile toilets, floodlights and other conveniences, we made up for the infrastructural inadequacies confronting our public utilities. We received encouraging feedback from bereaved families, and this, together with other positive comments, became the wind in our sails, prompting us to invest in more event-specific equipment.

James North, incorporated in 1957 as Mattinson Brothers (Private) Limited before changing its name to James North (Rhodesia) Private Limited in 1960, supplied us with all types of tents. We also had a few runners assist us in sourcing other ancillary equipment from South Africa. The company would be renamed James North once the country gained independence in 1980. Since then, it has expanded to become a major producer of polyvinyl chloride (PVC) coated fabrics and various types of protective garments from head to toe (namely overalls, work suits, PVC and leather gloves, and mutton cloth just to mention a few products).

As we continued to evolve and respond to our customers' needs, we effectively implemented concentric diversification, and we continued to churn out more products including mobile showers. The local market did not provide ready solutions for these, and we resorted to purchasing them in South Africa. I met Hanno Calitz, who was the Executive Director of Absolute Ablutions in Cape Town, a company he founded along with his brother Steyn in 1999 out of his garage with only two employees. They manufactured mobile units which had been well-received on the local market. Together with my operations team, we worked on designing mobile equipment, which included mobile offices, the de Luxe Mobile Toilet, the mobile kitchen, the shower and toilet combo amongst others. Hanno is now the Technical Director at KK Rocks and Big Things, having joined the company in July 2018.

We also struck a contract with National Pride Trading, a South African-based firm and one of the official distributors of Armal Portable Toilets in Africa, to purchase portable toilets, a popular choice among our consumers. Armal was formed in 1987 in Certaldo, Italy, near Florence, and extended to Atlanta, Georgia, in 2005. Armal now has two facilities and a branch in Shanghai, China, and supplies to more than 80 countries. Soon we would make this equipment part of the defined services for our early adopting clients, such as power utility concern, ZESA Holdings, and the Zimbabwe Platinum Mines, popularly known as just Zimplats, amongst others.

In an effort to console grieving families, we created a double compilation compact disc of twenty religious hymns commonly performed at funerals, which we recorded as instrumentals to accommodate various dialects both within and beyond the country. The songs span many faiths, and the collection is distributed to bereaved family members. It is available for purchase at our service centres throughout Zimbabwe. Hymns can be part of cultural benefits, traditional, religious, and sometimes might portray the position of the departed person in the context of mourning customs.

I could go on-and-on to no end, talking about our products, whose portfolio has since grown and now cuts across Individual Policies such as Sahwira Lite Funeral Cash Plan, Six Pack Plan, Score Pack Plan as well as Group Policies. Suffice to say on the strength of our products, Nyaradzo has never been short of clients from day one. We thus became the bearers of love and hope and led the way with the provision of services that ensure that those final moments before entombing the remains of a loved one are dignified as they are befitting.

What was fundamental and will remain so as we look ahead to the future is the preservation and fostering of African traditions and values. Being able to provide a service that serves a need and is relevant truly makes all the difference. To this day, what continues to differentiate our brand from the other players in the market are the principles, values and traditions that we live by as well as our Pan-African identity that speaks loudly of our Zimbabwean roots.

Even at the height of the Covid-19 pandemic, we were able to maintain our service culture through the use of technologies that implicitly link greater and more disparate geographical areas through events live streaming and internet chat rooms, which are becoming an important medium for debating death and shaping mourning. Our belief is that everyone is more than welcome to attend burial ceremonies, be it virtually or physically, as a way of finding closure.

This is not because the funeral itself will bring an end to the process of mourning; rather it is a good beginning; the starting marker of a long road to healing. When properly conducted, funerals can help people deal with emotions through the comfort they receive from other mourners and through celebrating the good works of the deceased.

That support can be therapeutic in the grieving process, especially when attendees give their eulogies which allow them to share memories with that person and offer a deep reflection on the life and death of the deceased, which often helps bring a sense of closure to those in attendance at the funeral.

Companionship is also one of the most important parts of having a funeral service. Being able to communicate and share that grief with others can be powerful for the healing process. Not only can funeral attendees share and acknowledge their feelings with the people around them, they also provide a safe and accepting space for people to outwardly express these strong emotions.

There is often criticism that tremendous resources are funnelled into funerary events when the living could have done so when the deceased was still living or channel it to those in need. Such arguments completely ignore the emotional and healing aspect which you cannot place a value on. For many communities, death is an occasion whereby every member of the community must come together to mourn, remember, commiserate, and say their goodbyes to their dear departed.

There can never be a substitute to that! As Sahwira Mukuru or Umngane Umkhulu, it is therefore our duty and privilege to be there for you in your hour of need.

CREDIT:

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2. Bereavement and Mourning (Africa) by Meshack Owino;

3. Death and dying in the history of Africa since 1800 by Rebekah Lee, Gold smiths College, University of London and Megan Vaughan, University of Cambridge;

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