

If not for profit,
for what and how?

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E N T E R P R I S E

Social Entrepreneurship Development in Collective-Based Initiatives: A Qualitative study of African Burial Societies

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Abstract

The purpose of this paper is to find out what studies of the African context can offer to enhance theories of social entrepreneurship. Current theorization lacks clarity on initiatives that use for-profit ventures to create value to members only and those that create value to the general society. Although both of these initiatives are commonly portrayed as characterizing social entrepreneurship, the venture matrix developed in this paper demonstrates otherwise. The matrix is then applied to a homogenous case of 145 African burial societies in which data was gathered from Ethiopia and Zimbabwe in 2009 and 2007/11 respectively. The data provides support for the matrix. Using extant literature on social capital in collective-based initiatives and findings from a qualitative study of 13 burial societies that have for-profit ventures, the paper then presents a model of social entrepreneurship development in CBIs and discusses implications for practice.

Keywords: *social entrepreneurship; collective-based initiatives; African burial societies.*

1. INTRODUCTION

The academic and policy debates on social entrepreneurship are largely concentrated in the United States, Europe, and recently Asia and Latin America (Defourny and Nyssens 2010a). Virtually none of the debates and, as far as the study can find, no empirical research considers case examples of social entrepreneurship originating from Africa. Perhaps this is justifiably so because most African countries inherently constitute an unjust equilibrium that cause marginalisation and suffering of a significant part of the population which does not have financial means to escape the traps of poverty (Martin and Osberg 2007). As such, Africa may easily be portrayed as awaiting heroic and compassionate social entrepreneurs from outside the continent to address its social problems.

However, this paper attempts to find and present data from Africa, and determine what this data can offer to enhance theories of social entrepreneurship. It does so by presenting a striking multi-homogenous case example of a community-based initiative (CBI) found in most African countries that try to address financial exclusion and the cultural requirements of death – the burial societies. Burial societies are indigenous initiatives composed of friends, relatives, township residents or workmates who group to finance, save or insure themselves and their extended families against death related expenses. The study limits itself to this type of CBI because attempting to study all types of these initiatives present in Africa would be tantamount to exposing oneself to a task that may not be feasible given scarce research resources.

Indeed CBIs and their resultant organisations (hereafter referred to as community-based organisations (CBOs)) have been on the rise concerning issues related to income generation and environmental conservation among poor economies (Nelson 2000; Lyons 2002). This development cast doubt to some approaches that ignore strengths of local organisations (Davies 1993) and demonstrate that developmental activities that compromise CBOs do not stand a chance to fight poverty (Sachs 1992; Cornwell 1998). Peredo and Chrisman (2006) observe this to be a common problem in developmental activities because most projects are conceived and managed by development agencies. Emphasis to design projects that include local processes has long been realised (World Bank 1996), but confusion remain on which, amongst many, traditional or local organisations should be included in these processes since some of them have been assessed to be economically damaging (Devereux 2001). Therefore attempting to understand these initiatives on a case by case is ideal. Noteworthy is the fact that this study is not the first to attempt to understand burial societies as a case of CBIs. There has been a rise in the number of literature that have attempted to enhance knowledge in this area (notable, Aredo 1998; Hall 1987; Pankhurst 2003; Mariam 2003; Hoddinott, Dercon, and Krishnan 2005; Dercon et al. 2004, 2006).

This paper studies burial societies within a framework that builds on the existing literature on non-government and nonprofit organisations, and commercial and social entrepreneurship to create a venture matrix that presents four categorizations of community-based engagements that may be pursued by CBIs. This venture matrix adds clarity to the extant literature which does not differentiate nonprofits that use for-profit activities to create value to members only from those that create value to the general society (for example, see Dees, Emerson and Economy 2001). Both types of these nonprofits are currently referred to as social entrepreneurship. For instance, an association that promotes the common interest of members and base on subscriptions from the same members is treated as social entrepreneurship once it pursues for-profit activities. This is despite the fact that their creation of value is only limited to subscribing members and does not extend to the society at large. Yet again, nonprofits that exist to create value to the general society are also treated as social entrepreneurs once they pursue for-profit activities. In this context, the main contribution of the paper is that this need not be. If anything, the use of for-profit ventures, enterprises or business models by not for-profit voluntary organisations, associations or unions is just but a necessary and not sufficient condition in conceptualising social entrepreneurship development as a distinct form of entrepreneurship. By selecting 13 (out of 145) burial societies that pursue for-profit activities to enhance their mission, the paper specifically finds four that suit the umbrella of social

entrepreneurship as presented in the developed venture matrix. Nonetheless, it also uses ideas from the other eight to induce a theory of social entrepreneurship development in CBIs.

2. COLLECTIVE-BASED INITIATIVES AND FORMS OF ENGAGEMENT

Creative communities develop different types of initiatives which result in different forms of engagement in providing solutions to societal problems. Some initiatives are established on a voluntary basis to pursue social, community and charity goals (Ridly-Duff and Bull 2011) which otherwise would never be pursued by the public and private sectors. In this philanthropic context, the activities resulting from CBIs seemingly give rise to non-governmental organisations (NGOs). Although definitions of NGOs tend to vary, they are best known as service providers (Leonard 2002; Jagannathan 2003; Bennett, Lossa, and Legrenzi 2003; Reinikka and Svensson 2003), organizing policy advocacy and public campaigns, and lobbying governments (Besley and Ghatak 1999; Scott and Hopkins 1999; Cannon 2000) in the interest of the public.

It is this interest of serving the public or community at large that becomes a differentiating element of CBIs that operate as NGOs from those that operate as nonprofit organisations. While both forms of engagements (NGOs and nonprofit organisations) are characterised by voluntarism, self-governance, independence and non-distribution of profits to members (Glaeser 2003; Salamon and Anheier 1996), nonprofit organisations do not have a charitable or philanthropic purpose (Barr, Fafchamps and Owens 2005). For example, a building society may be established as a nonprofit organisation that seeks to address housing challenges of its members only (and not of the community at large).

Communities have been treated as exogenous to entrepreneurship (Gartner 1985; Learned 1992; Bhave 1994); however there is also substantial literature that has treated entrepreneurship as an embedded part of the local community and CBIs (Taylor 1999; Kilkenny, Nalbarte, and Besser 1999; Johannisson, Ramirez-Pasillas, and Karlsson 2002). A combination of CBIs (and their resulting organisations) and enterprising (or being an entrepreneur) in the pursuit of common good produces a community-based enterprise (Peredo and Chrisman 2006). This assertion is closely related to literature dealing with social enterprises (Mort, Weerawaerdena, and Carnegie 2003; Haugh and Tracey 2004) which are defined by the authors as nonprofit organisations engaged in entrepreneurial activities or for-profit organisations driven by a social purpose. As such, the study uses the terms community-based enterprises and social enterprises as institutional expressions of entrepreneurship embedded with a social goal (Mendell 2010).

It may be important to note that cooperatives, mutual societies, associations and all organisations not owned by shareholders have always existed, yet somehow they did not attract the terms community-based enterprise or social enterprises. If anything, they were merely labelled the 'social economy', representing the third sector in the European context (Evers and Laville 2004). And again, these organisations were not seen as businesses or market-oriented organisations; but social enterprises, at least in the United Kingdom and Ireland, are seen as businesses and market-oriented enterprises (Defourny and Nyssens 2010b). What then, are the developments that have attracted the term social enterprise or community-based enterprises to be used by academics and policy makers? Kerlon (2006) observed such developments from community or religious based organisations in the United States. These groups started selling homemade goods or holding bazaars to supplement voluntary donations. Alter (2007), first by providing a historical account of social enterprises, locates the entrepreneurial ability of nonprofit organisations in establishing enterprises to create jobs for those excluded in the labour market. These are some of the examples providing evidence that CBIs may operate as entrepreneurs by turning to the market to generate revenue for their activities. But is this social entrepreneurship? The answer seemingly depend on whether a social mission is pursued or not. As indicated by Martin and Osberg's (2007, 35), there are three components that need to be in place in defining and conceptualising social entrepreneurship:

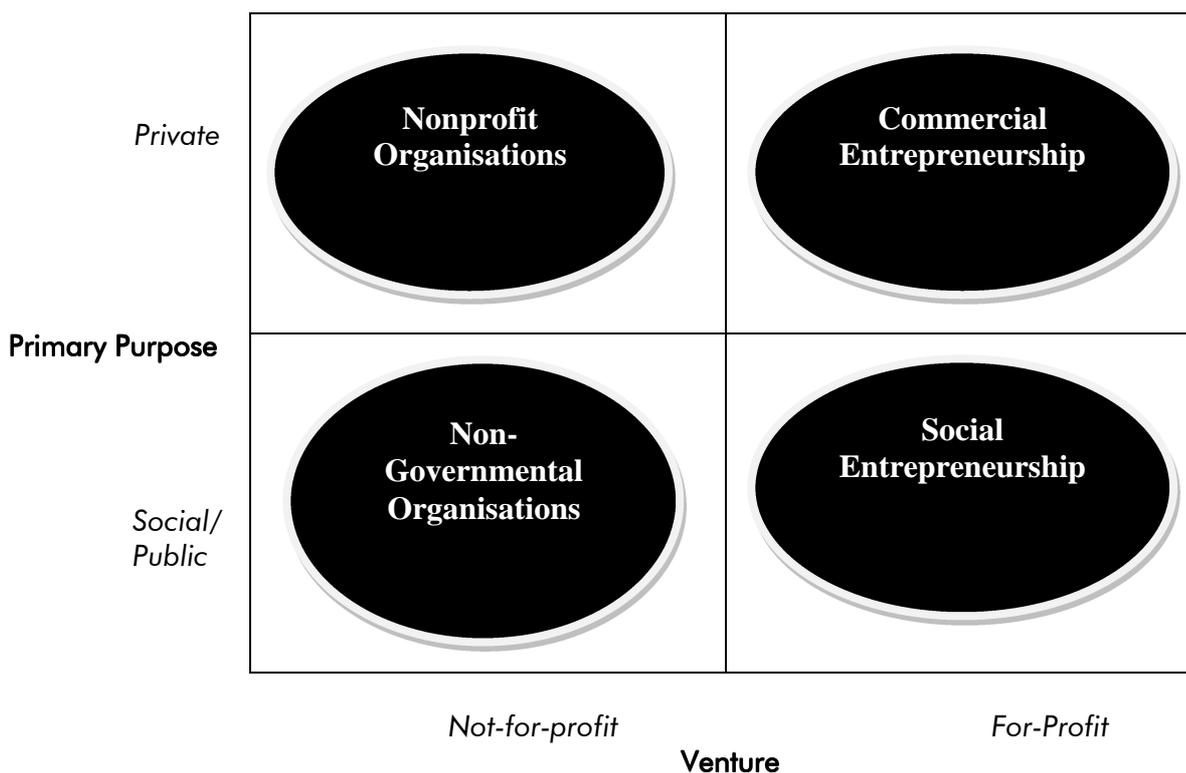
(1) identifying a stable but inherently unjust equilibrium that causes the exclusion, marginalization, or suffering of a segment of humanity that lacks the financial means or political clout to achieve any transformative benefit on its own; (2) identifying an opportunity in this unjust equilibrium, developing a social value proposition, and bringing to bear inspiration, creativity, direct action, courage, and fortitude, thereby challenging the stable state's hegemony; and (3) forging a new, stable equilibrium that releases trapped potential or alleviates the suffering of the targeted group, and through imitation and the creation of a stable ecosystem around the new equilibrium ensuring a better future for the targeted group and even society at large.

In view of this definition, the CBIs need to pursue a social or public purpose to reach the parts of the society other policy initiatives do not reach (Dees, Anderson, and Wei-skillern 2004), in addition to developing for-profit ventures to generate income for their mission, if they are to fit under the umbrella of social entrepreneurship. As such, applying business expertise or pursuing entrepreneurial activities by CBOs is a necessary, but not sufficient, condition for these organisations to be labelled as social enterprises. On the other hand, there is a possibility that CBIs may operate enterprises with a private purpose, or with profits from enterprising opportunities confined to the members of the organisation. There is literature demonstrating that some societies or co-operatives distribute profits to members (Rothschild and Whitt 1986; Whyte and Whyte 1992; Turnbull 1995). This may be especially true for those CBIs with few members because of restrictions emanating from factors such as monthly subscriptions.

The study conceptualises the foregoing scenario through the terms private enterprises or commercial entrepreneurship, that is, when CBIs embrace market oriented activities to raise their revenues for a private purpose. Here, commercial enterprises and entrepreneurs are seen as committed exploiters of change (Drucker 1995), who are alert (Kirzner 1973) in using such changes in creating business opportunities and willingness to bear the inherent risk (Martin and Osberg 2007) for a private or self-interest. With this definition, emphasis is placed on the reward of participants who identify and exploit opportunities (Stevenson and Jarillo 1991).

Figure 1 summarises the four forms of possible engagements that may be pursued by CBIs. The differentiation is in terms of both private or public purpose, and not-for-profit or for-profit ventures. Although there are forms of initiatives that may overlap the boundaries provided in figure 1, a clear theoretical framework and distinction remains salient especially for social entrepreneurship as a distinct field of study and for the introduction of legislation of any new or modified ventures. For instance, a mutual association that develop for-profit ventures to enhance their private goals or benefits would fall in the category of commercial entrepreneurship. However, if it pursues a social, public, or community goal, then it will fall under the social entrepreneurship classification. As stressed by the United Kingdom Department of Industry and Trade (2002), the primary objective of a social enterprise should be social, and the surpluses from entrepreneurial activities should be reinvested for that purpose in the enterprise or in the community, rather than distributed to the owners.

Figure 1: Venture Matrix



3. COLLECTIVE-BASED INITIATIVES AND SOCIAL CAPITAL

CBIs aimed at developing and pursuing common good in poor economies may comprise of two basic forms; one, it could be initiatives that create pure cooperatives, associations or mutual societies (Evers and Laville 2004); or two, it could be initiatives that create a mixture of cooperatives, associations or mutual societies and entrepreneurial based activities (Larson and Starr 1993; Gardin 2006). In some instances, CBIs take root in cultural identities that may function either as a tool for entrepreneurial activities (Light and Rosenstein 1995; Anderson 2002) that enhance entrepreneurial networks (Johannisson 1996) or act as a base for the gift economy (Klamer 2003).

The concept of the gift economy is definitely determined by the networks of personal relationships within the community (Granovetter 1985). Bourdieu (1997) posit that these networks can facilitate coordinated actions within social organisations and refers to them as social capital. But social capital, as a concept, has received a lot of worldwide views and reviews in the past decades. This is mainly due to, among other things, the complexity in its conceptualisation. For this reason there is no commonly agreed definition of social capital, and the particular definition adopted by a study will depend on the discipline and level of investigation (Robison, Siles, and Owen 2002). Narayan and Woolcock (1999) identified a number of investigation levels in which social capital has featured prominently, including families and youth behaviour problems, community life and general cases of collective action problems, work and organisations, crime and violence, and economic development.

The community life and collective action level of investigation suits the purpose of this paper; hence the guiding question becomes ‘how is social capital defined at a collective or community-based level?’ Studies that have used collective dynamics in their discourse have the following summarised catch-phrases relating to social capital: mutual relationships (Bronislaw 1922), relationships that carry their own value (Lévi- Strauss 1949), relationships that express care, trust and loyalty to the community to which one belongs (Simmel 1950), social relationships or connections (Putnam 1993), associational life (Narayan and Pritchett 1999), group membership (Maluccio, Haddad, and May

2000), and social resources embedded in relationships (Liao and Welsch 2003; Kim and Aldrich 2005).

A person's relationship with others in a group or community may take various forms. It may be a simple greeting, or close friendship to an extent of playing golf together on weekends. The former and latter forms of social capital are referred by Putnam (2001) as very thin and very dense respectively. Whatever form of social capital, individuals network with others in the group or community such that when they experience shocks the same network members constitute their final safety net (Woolcock 2001). Dafuleya and Zibagwe (2012) count the number of each person that an individual relates with in a group or community as constituting that person's stock of social capital and demonstrate how this is crucial during bereavement in an African context. Tan (1996) and Bates (1997) show that networks and relations count in dealing with adverse situations in Chinese communities.

CBOs are a result of shared, well-defined needs of a group or community (Defourny 2001). Such organisations are usually formed by different people who tie their relations on a common goal. Having defined relationships or associational life as social capital, it therefore follows that social capital is the glue needed to maintain the collective facet of different community initiatives, organisations or at least their multi-stakeholder ownership (Bacchiogga and Borzaga 2003). The EMES European Research Network perceives this typical framework of collectivism in social entrepreneurship as ideal, although this notion has been challenged by the social innovation school (see Dees and Anderson 2006) which has an emphasis on the individual profile of social entrepreneurship (Defourny and Nyssens 2010a), a concept defined in the next section of the paper.

Hulgard (2010) posits that civil society, community and social capital have entered high politics. Besides, living without social capital is not easy (Putman 2000), and this is more-so in groups, neighbourhood connections, togetherness and volunteerisms that may be needed for collective dynamics in CBLs. As such, Taylor (2003) observes that attention is now being paid by policy makers and academicians on investing in social capital. On the contrary, DeFilippis (2001) argues that assuming social capital and civil society as almost always good things that help people to act together towards fulfilling their shared goals and interests through their associations is highly selective. Undeniably, yes. Social capital in CBLs may bring negative effects in as much as other types of capital (for example, financial or physical) may bring negative effects as well. But here, it is not the consequences of social capital embedded in CBLs that is desirable for the analysis, rather it is the relations that bring people with a common goal to form such collective dynamics that the paper concentrate on.

Proposition 1: *Social capital processes are ideal for social entrepreneurship development in CBLs.*

4. METHODS

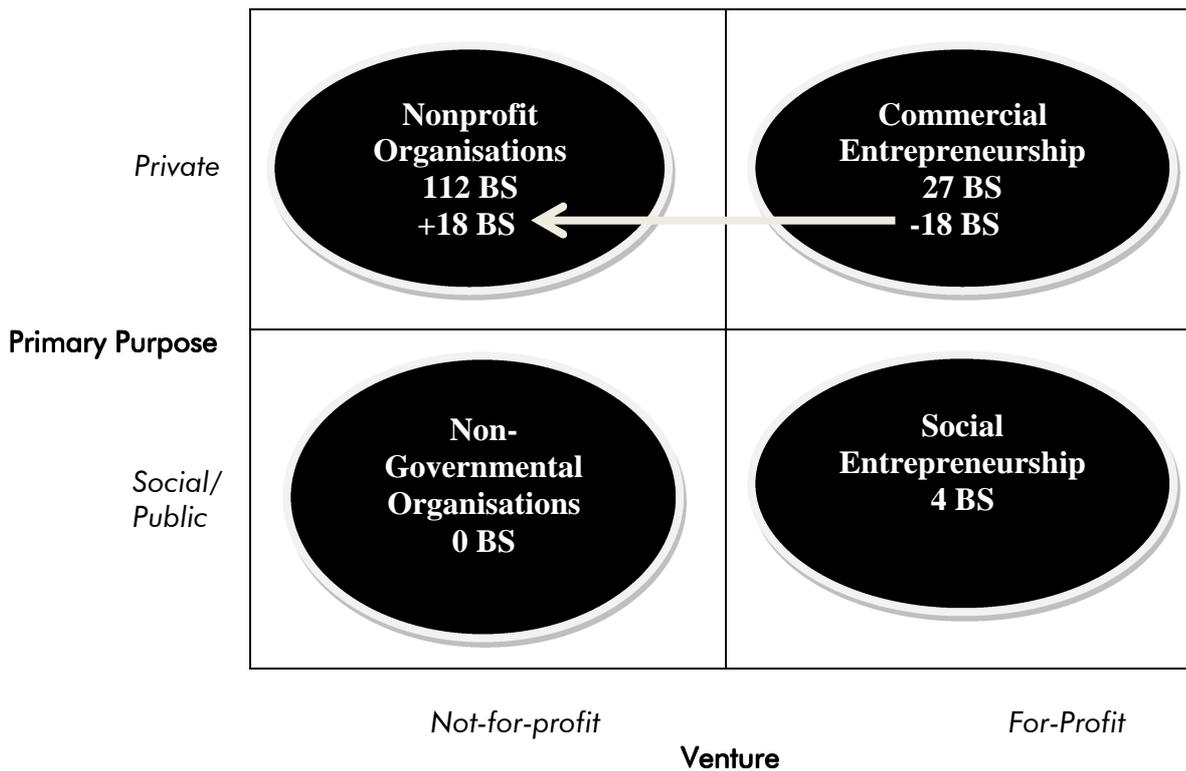
4.1 Data

Initially, burial societies were chosen as a case study in the micro-insurance framework in Zimbabwe. This took place in 2007. A standard questionnaire was used to gather data from 45 burial societies together with key informant interviews. During the thematic analysis of interviews and post research inquiry, a theme of entrepreneurship emerged from 12 burial societies and triggered interest. In conducting the same study in Ethiopia the whole of 2009, a section of entrepreneurship was included in the standard questionnaire. Out of 97 surveyed burial societies, 19 had attempted to engage in entrepreneurial activities. These were chosen for further study, this time only in the context of entrepreneurial activities they were/are engaged in. It turned out that 10 of them failed within first three years of incorporating the idea of commercial entrepreneurship. Their reasons of failure included lack of business-specific organisational skills, time and luck, tension amongst burial society members, and conflicts with the social aims of the burial societies. Because of the sole interest on

enterprising non-profits, these burial societies were dropped. Eight of the burial societies, which constitute the first qualitative data source, had clear business lines for their revenue generation. The remaining burial society could not give us audience for the second time and was therefore dropped. In the first two months of 2011, follow up interviews and Focus Group Discussions (FGDs) were made with the 12 previously identified entrepreneurial burial societies in Zimbabwe. One of these burial societies had now split into two. Other members were not comfortable with pursuing entrepreneurial activities and so they decided to have a traditional burial society without business risks. The burial society which embraced entrepreneurial activities became part of our data source (BS #13 in table 1), together with four others. Seven burial societies reverted to subscriptions only because they felt that entrepreneurial activities demanded time and patience that they did not have. Again, these were left out of the other rounds of interviews and or FGDs that sourced entrepreneurial information from burial societies. Figure 2 summarises the numbers of the burial societies fitted into the developed venture matrix.

During data collection, literature reviews indicated that enterprising burial societies could possibly fit within the social entrepreneurship landscape (although it later turned out that some, despite enterprising, may not fall within this landscape). As a result, the grounded theory approach was used not for the "discovery of theory from data that is systematically obtained from research" (Glaser and Strauss 1967, p. 5), but "to gain a fresh perspective" (Stern 1994, p. 117). The follow up on enterprising burial societies both in Ethiopia and Zimbabwe was informed by a theoretical sampling approach proposed by Glaser and Strauss (1967), and it resulted in a total of 13 cases, which are more than adequate given that the suggested range is four to 10 cases (Eisenhardt 1989). In depth interviews and FGDs were conducted with executive members of the sampled burial societies. Members in positions of leadership in organisations are usually selected as informant sources because they are believed to possess the most comprehensive knowledge of the organisation and its strategies (Miller and Toulouse 1986). The questions asked were open-ended and prompts were often used to further elicit views of the participants (Creswell 2003). The conversations were not taped because most respondents were not comfortable with the tape recorder. For this reason, responses which were written in research diaries and as field notes were checked and verified by participants at the end of each and every interview, meeting and or FGD. This was done to address soundness of data gathered (Creswell 2003). Any corrections on written responses that the respondents felt were incorrectly captured were done in their presence. This process, though tedious, allowed for rich, proof and or power quotes to be captured and verified before they were used in this paper as research findings. This data was captured in local languages and then translated into English by expert translators. Burial societies' constitutions, meeting minutes and any available archival data were collected to provide triangulation of diarised responses. We also had a privilege of attending one monthly meeting in Ethiopia and two monthly meetings and one mourning gathering in Zimbabwe (see table 1).

Figure 2: Venture Matrix and Fitted data



4.2. Analytical Design

Several techniques from Glaser and Strauss (1967), Yin (1994), Eisenhardt (1989) and Creswell (2003) were adopted to remain focused on the research question. The research diaries, field notes from monthly meetings and mourning gatherings, and or documentary evidence were examined on case by case bases to build detailed within-case descriptions and topic coding of each sampled burial society with no bias towards any particular country. Specifically, the within-case analysis focused on the entrepreneurial activities and operations of burial societies and the reasons to engage commercial entrepreneurship in non-profit organisations and how entrepreneurial activities are sustained. This was followed by an examination of these cases comparatively in two different ways. First, comparison was based on treating each country (Ethiopia and Zimbabwe) as a single case and then using data gathered from burial societies in that country as a base for cross-case analysis. This involved pattern matching focused first on causes, business lines and entrepreneurial activities in burial societies. This process did not yield any theoretically compelling reason to identify each country as a distinct case because the functions, operations and activities of burial societies appeared to be similar in both countries. The second comparison was based on the descriptive and topic coding of the within-cases that was emerging, and was analysed through matrices for effective categorisation of data (Miles and Huberman 1994). The latter cross-case analysis was theoretically compelling in that it provided constant comparison of emerging concepts and led to the selection of categorisation with, possibly, greater explanatory power.

Four relevant categorisations were identified. These were socio-economic problems, collective-driven solution, emergence of for-profit ventures and sustenance. They all form the grounded themes of this paper. There are three subcategories that explain the nature of social problems faced by members of burial societies in Ethiopia and Zimbabwe. These were derived inductively and are costs of understanding death, providing a dignified burial and transportation. The collective driven solution basically explains the reasons of forming burial societies. This is captured through four sub-categorisations which are financial security, maintaining tribal lines, social activities, and group belonging. The emergency of for-profit category tries to capture the main reasons why non-profits

turned to entrepreneurial activities. These reasons are socioeconomic (failure to subscribe and high rates of death) and political factors and they form the specifications of the emergency of for-profit category. While these subcategories were both grounded, the socioeconomic category is not foreign to existing literature as it is similar to the question asked by Dees (1998a p. 55) that 'what do you do when traditional sources of funding fall short?' Three sub-categorisations emerged on the sustenance category. These, though grounded, were also influenced by Dees. They are tension, skills and competition.

Table 1: BS Characteristics and Data Collection

BS	Country	Type*	Revenue Generating Business Line	Method	Identification
1	Ethiopia	C	Vegetable sales, Cleaning services	Interview	Selam
2	Ethiopia	C	Overnight Vehicle Parking, car washing, share ownership	Interview/ meeting	Getachew
3	Ethiopia	C	Renting out BS assets	Interview	Solomon
4	Ethiopia	C	Renting out BS assets	Interview	Menen
5	Ethiopia	R	Repairs (shoes, cycles, plumbing etc)	FDG	None
6	Ethiopia	G	Waste collection	Interview/ documents	Meseret
7	Ethiopia	W	Loans	FDG/ documents	None
8	Ethiopia	F/T	Renting out BS assets	Interview/ Documents	Getahun
9	Zimbabwe	C	Renting out BS assets	Interview/ meeting	Richard
10	Zimbabwe	R/G	Sowing, knitting	FDG/ Meeting/ documents	None
11	Zimbabwe	G	Catering, decorating, wedding organisers	Interview/ documents	Sipho
12	Zimbabwe	W	Renting out BS assets	Interview	Sambulo
13	Zimbabwe	T	Renting out BS assets	FGD/ meeting mourning gathering	None

BS = Burial Society; *C = Community; R = Religion; G = Gender; W = Work; F = Friends; T = Tribal

This categorisation formed the coding frame which was used to develop the themes that we report and analyse in this paper (see table 2). These grounded themes are then used to arrive at propositions which are tied together to conceptualise social entrepreneurship development in CBIs

from a fresh nuance. This is followed by a comparison that affords an assessment of conflicting and similar frameworks of the new conceptualisation with the extant literature to enhance validity (Eisenhardt 1989).

5. FINDINGS

Data and findings linked to the notion of social entrepreneurship development in CBIs were organized into four emergent themes that are presented separately in this section.

Table 2: Categorisation and Patterns of Qualitative Data

B S	Socio-economic Problems and related costs			Collective Driven Solution (reasons for forming BS)				Emergence of for-profit ventures		Sustenance		
	Understanding death	Dignified Burial	Transp o-rtation	Finan cial securit y	Maintain ing Tribal lines	Social activiti es	Group belong ing	Socio-economic factors	Politica l factors	Tensi on	Skill s	Compe- tion
								Failure to subscribe	High rates of death			
1	X	X	X	X		X	X		X		X	X
2	X	X	X	X		X	X	X	X	X	X	
3		X	X	X			X	X	X		X	X
4	X	X	X	X		X	X			X	X	
5		X		X		X	X	X			X	X
6		X		X		X	X			X	X	
7		X	X	X			X		X		X	
8			X	X	X	X	X				X	
9	X	X	X	X		X	X	X	X		X	X
10		X	X	X		X	X	X	X	X	X	X
11	X	X	X	X		X	X	X			X	X
12	X	X	X	X			X		X		X	X
13	X	X	X	X	X	X	X	X	X		X	X

NB: X signifies the presence of the construct in the BS

5.1. The socioeconomic problem

Death seems to afflict most African households in a way that is different from the west. First, despite the deceased having been ill from whatever disease, Richard (#9) expressed that ‘we visit traditional healers to understand issues surrounding death. You’ll never know, the person could’ve been bewitched’. And in most instances, this happens regardless of whether doctors would have diagnosed the disease or not. Sambulo (#12) said, ‘you see, there are a lot of instances where the whole family, if it does not consult traditional healers, may die. The person who has passed away may have wronged some other people who will then revenge on us (the family members) by passing on his disease to us. So it is imperative to visit a traditional healer regardless of how a person might have died’. Second, a dignified burial is described by Getachew (#2) as ‘a burial attended by a lot of people provided with food not only on the burial day, but during mourning days as well’. From FGDs (#5 and #13), it was noted that mourning days in both countries usually take three to five days. The relatives of the deceased come to comfort and live together throughout the mourning days. In the evening, the whole community attends a church service that is followed by supper for all who have attended. Soft drinks and beer will be served to those who stay right through till the middle of the night. On the day the burial is held, an average of 300 people attend, and they all have to be ferried

to and fro the cemetery. They also need to be fed before departing to their homes. Third, burials usually take place in rural areas, far from the city. *'Most of us have their families and relatives in the country-side. So in most instances we will have to hire transport that will ferry the deceased from town to their rural place'* (Getahun #8). In Zimbabwe, FGD (#10) revealed that there were occasions where burials involved transporting the deceased outside the country either to Malawi or Mozambique.

The elaborate processes associated with death, from visiting the traditional healers to the actual burial, come with significant financial costs with serious consequences in poor households' welfare. *'Usually, people visit loan sharks to ask for loans to see an opulent burial through'* (Sambulo #12). *'Loan sharks charge exorbitant interest rates that trap you into debt for up to five or so years. They (loan sharks) once took my two-plate stove and TV set when I failed to repay'* (Richard #9). *'The problem with a burial, if you do not have a burial society, is that it can really bring you down on your knees. You eventually find yourself failing to pay for children's school fees when the loan shark is on your case'* (Sipho #11). *'Families would please the public by providing them with high quality meals during the funeral forgetting that life continues to those who remain behind. You usually find those remaining behind struggling to have two meals per day because they would have run out of finances'* (Selam #1).

It appears that some households visit loan sharks without facing a bereavement, and the main reason in Ethiopia was that *'people do not have bank accounts...even those who work receive their salaries using cash delivery and as such they can't access loans from banks'* (Getahun #8). Also, microfinance in both Ethiopia and Zimbabwe still fails to reach a lot of poor households. For instance, the Association of Ethiopian Microfinance Institutions (2009) reports that 27 operating Microfinance Institutions (MFIs) in the country only meet less than 20% of the demand of the economically active poor. In Zimbabwe, *'microfinance institutions demand collateral, and most of us do not have that collateral; so I only get a loan from loan sharks who do not demand collateral'* (Richard #9). Therefore, in some ways, financial exclusion does not only happen to peasant farmers deep in the rural areas, it is still present in urban areas.

Lack of collateral and the need to meet the cultural and financial requirements of death seem to be the imminent cause of misery and suffering to a lot of households. It also appears that the introduction of microfinance, which has been hailed as a solution to financial exclusion of poor households, has not brought a solution to this unwarranted equilibrium.

Proposition 2a: *Socioeconomic problems are an antecedent to social entrepreneurship development.*

5.2. The collective-driven solution

Burial societies present opportunities for members of the community to group and create solutions to socio-economic challenges they face. Almost all studied burial societies were similar in how they govern their activities. Generally, an executive committee, composed of the chairperson and the deputy, treasurer, secretary, and two ex-officio members, is nominated into office to manage the activities of the burial societies on behalf of all members. Democracy is usually the governing style, basing on one man one vote. Average membership size in burials societies is 40 and 200 in Zimbabwe and Ethiopia respectively. All members pay monthly subscriptions which are either deposited or saved at home. For money kept at home, serial numbers are recorded to make sure the treasurer does not use the money for other purposes with the hope of replacing it. Disbursements are made when a beneficiary dies. Over time, most burial societies have managed to acquire physical assets such as huge tents, benches, and cutlery.

Scanning through burial societies' constitutions and other documentations, the study came across multiple reasons for their existence. Mostly, the main purpose of their formation is to assist members in meeting burial expenses, and helping the family of the deceased to meet all the cultural requirements of death. Therefore, a burial society is both a funeral insurance and social institution

used to cope with death. The latter was strongly expressed by Sambulo (#12): *'Even though I have a funeral insurance policy with one of the funeral parlours, they will never be there for me in terms of running the prayer meetings during mourning days, and they will not cook for the large number of attendants. So it makes a lot of sense for us to have a burial society not only for the required finances, but for that shoulder to lean on'*. This sounded more or less like another executive member of a community based burial society in Ethiopia, Solomon (#3), who stressed that *'our burial society will offer benches and a tent, something which I doubt may be offered by insurance companies...Insurance companies do not sympathise, they are in business, but a burial society will comfort and sympathize with the bereaved'*.

Burial societies are also a means of accessing credit, especially for those who are excluded by conventional MFIs or banks. The African Weekly (1953) newspaper article found in the archives of Bulawayo City Council reported that the most important object and aim of one of the burial societies, that was operating in Bulawayo then, called the United Central African Burial Society, was to establish a central fund so that loans can be issued from this fund on such easy terms as shall enable those so loaned to pay back. Most constitutions of burial societies in Ethiopia (for example #6, #7 and #8) had a clause stipulating the conditions for accessing credit by members. The FGD (#7) actually proved that the revenue generating business line of this work-based burial society was issuing loans. It was however not clear how they do it to members outside that of burial societies. In Zimbabwe, most burial societies had scrapped issuing loans because of the harsh economic environment. *'The problem is that money is losing value by day, hence members feel like those who borrow benefit at the expense of the society since there is no interest charged on the loan. So we had no choice but to cancel it'* (Sipho #11). When asked about the repayments, Sambulo (#12) exclaimed, *'I always repay because the burial society is mine'*, and Sipho (#11) expressed that *'if I do not repay, it's like I will be throwing away all the contributions I have made since I joined this burial society. I can't risk that'*. Probably it is this sense of ownership, combined with strong social capital, that is a crucial factor in guaranteeing high repayments rates.

In some instances, interviews and FGDs showed that some members consider burial societies as a way of saving. *'I am saving in my burial society'* (FGD #5). A burial society *'is the only way we can manage our savings and disbursement in times of bereavement without someone (formal institutions) dictating it on our behalf'* (Menen #4). Therefore, a burial society presents collective opportunities for households, who otherwise would have not been able, to save, insure or get credit, to do so.

Burial society #10 organizes functions where they invite the identified poor members of the community to come and dine with them. *'These occasions usually take place on Christmas days'* (FGD #10). The idea of parties and functions is also stipulated in the constitution of this burial society and members consider this as very important. Another participant in FGD #10 then stressed that *'if we could, we would make it every time we meet but we can't. However we make it a point that we be of help to our communities'*. Besides, burial societies #1, #2 and #5 lent out their assets, such as tents and cutlery, for free to some members of the community who are found to be poor and not able to join any burial society. *'At least it lessens their trauma brought by death'* (Selam #1). *'We at times help with our assets because even the burial of the poor person should be a dignified one'* (FDG #5). These burial societies are definitely different from others, even though in a single way (see figure 1). Their collective driven solutions are not limited to members only but extend to societal segments that do not belong to the burial societies and are also in an unjust equilibrium. In other words, there are some burial societies whose social intervention to socioeconomic problems is broader (covers non-members of burial societies) than others. These burial societies fit into the social entrepreneurship category development in figure 1. Table 3 below shows their business models. Each identifiable business model is used as propositions, or at least as examples, of diverse models that can be adopted by social entrepreneurs.

Table 3: Social Entrepreneurship Business Models

BS	Business Models	Power &/or Proof Quote/s
1	Beneficiaries as paying clients (P3a)	<i>'We sale our vegetables to the poor who are well known in the village'</i>
	Third-party paying clients with vested interest (P3b)	<i>'We also supply vegetables and provide cleaning services at the college campus, where we actually grow the vegetables'</i>
2	Beneficiaries as employees (P3c)	<i>'We employ young boys who come from families that are highly impoverished'</i>
5&10	Non-beneficiaries as paying clients (P3d)	<i>'We target anyone who comes. The poor can't pay. You can only provide them with tents for free' (FGD #5)</i> <i>'The type of clothing we sow is demanded by people with money...as such we are a bit expensive. We help the poor by visiting them during mourning days and providing necessary assets to see the burial through as part of our witnessing project' (FGD #10)</i>

Proposition 2b: *The pursuit of societal interest in addressing socioeconomic problems is an antecedent to social entrepreneurship development.*

Proposition 4: *The members (or stakeholders) are influential in directing the social mission of the CBI.*

5.3. Emergence of for-profit ventures

The environment in which burial societies operate is not always easy and as such, the need of for-profit ventures as an innovative way of generating finances to supplement donations was inevitably. Two problematic patterns faced by burial societies were deemed to be the cause of the emergence of for-profit ventures, and the study categorised them as socio-economic and political. The former categorisation relates mostly to Zimbabwean burial societies while the latter relates to those found in Ethiopia.

In 2007, the economic crisis in Zimbabwe was almost at its peak. Unemployment rose and inflation wiped out most of the burial societies' savings. *'As we talk, two members of our burial society have just been informed that they need to report only twice a week at their workplace. Their weekly wage will as a result decrease. We already have a lot of members who are now struggling to pay subscriptions because they are out of employment'* (Richard #9). Because of inflation, many burial societies required members to subscribe in foreign currency, either using the South African Rand or the United States Dollar. *'We were late to realise that we needed to convert our money into other currencies so that it does not lose its value. So we now have problems in financing funerals. We have no choice; we not only need to subscribe in foreign currency, but to increase subscriptions as well'* (Sambulo #12). High rates of death were also a factor as shown by FGDs (#10 and #13): *'HIV/AIDS has increased the average number of deaths that we have to finance. It's really not easy to cope anymore'*.

While stories of HIV/AIDS were also recorded in Ethiopia (BS #1 and #2), the political economy seemed to be the most determining factor in the emergency of for-profit ventures. Somehow this stems back from history (especially the years 1972 to 1990) when community burial societies became suspicious of the government and preferences to stay invisible and informal emerged (Solomon 1999). Consequently, a lot of burial societies remain invisible to date. Recently, the government declared that it will crack down on burial societies that have idle money or finances because this was said to be equivalent to money laundering. Most burial societies had no option but to either spend their money on physical assets or invest it. But those burial societies who remain unregistered and anonymous still keep their cash at hand. *'This is unfair, in a way we are forced to be anonymous because now we have tied all our cash reserves on physical assets and we are now struggling to meet all claims and we can't issue loans anymore'* (Solomon #3).

The foregoing challenges seem to have led to the development of for-profit ventures which now characterise some burial societies with varying entrepreneurial activities and success. In some cases, both in Ethiopia and Zimbabwe, burial societies rent out their tents and cutlery and/ or offer catering services for wedding and church functions. In another case in Ethiopia, burial societies were availing land for car parking purposes, and presenting opportunities for the unemployed to get jobs of car washing and guarding the car park overnight. In yet another case in Zimbabwe, Richard (#9) expressed that *'we (the burial society) are on the verge of buying a house that we will rent out'*.

Proposition 2c: *The emergence of for-profit ventures ((for whatever reason) is an antecedent to social entrepreneurship emergent.*

5.4. Sustenance

But all is not so rosy. Two burial societies (#4 and #13) had hard-luck stories, similar to those other burial societies who reverted to subscriptions only, in their pursuit of entrepreneurial activities. Somehow the transformation has brought a lot of tensions within members. *'Before the burial society ventures into a project or avails its asset for hire, this will have to be debated and voted for first. Some debates spill over into several meetings because members would be failing to agree, and in the process tempers rise. So at times we lose entrepreneurial opportunities because of such delays'* (Menen #4). FDGs #13 had members in a meeting we attended saying that *'returns fall far short from our expectations'* and that *'I expected to see entrepreneurial returns replacing my subscriptions'*. While profits from entrepreneurial ventures are present, it may not be possible to spread them across large membership of burial societies in order to replace subscriptions or to provide members with returns. This may only be possible if burial societies had small membership, yet again this may break down social capital and limit the finances that depend on subscriptions from a large base of membership.

The revenue generating business lines adopted by burial societies are in no way any different from those business lines offered by established for-profit business agents. As such *'...competition is there, and it is stiff especially when you target the customers, of the established businesses, who are willing to pay big monies for products or services'* (FGD #10). This was true for almost all enterprising burial societies, including those that reverted to subscription only. But again, it appeared that all of the burial societies' business lines either depended on the resources they had (for example renting out assets) or on the skill that members had.

All burial societies in the sample did not have a problem with skills needed to run the business they are in. In fact, it appeared that most of their businesses do not require sophisticated, specialised training. For those that require some certain levels of skills like plumbing, knitting and catering (for example, BS #5, #10, and #11), it emerged that the line of business was mainly chosen because there were members of the burial societies who had such skills. When asked how they compensate members who were employees in the burial society's business activities, Siphon (#11) answered *'it's based on commission. I wouldn't tell you much on how it is calculated, but yah, I can safely say it's*

based on commission'. In addition, the assets such as tents and benches that the burial societies possess become the focal activities in their business lines.

Proposition 5a: *The pursuit of both social and economic goals easily breeds tensions after the creation of social entrepreneurship.*

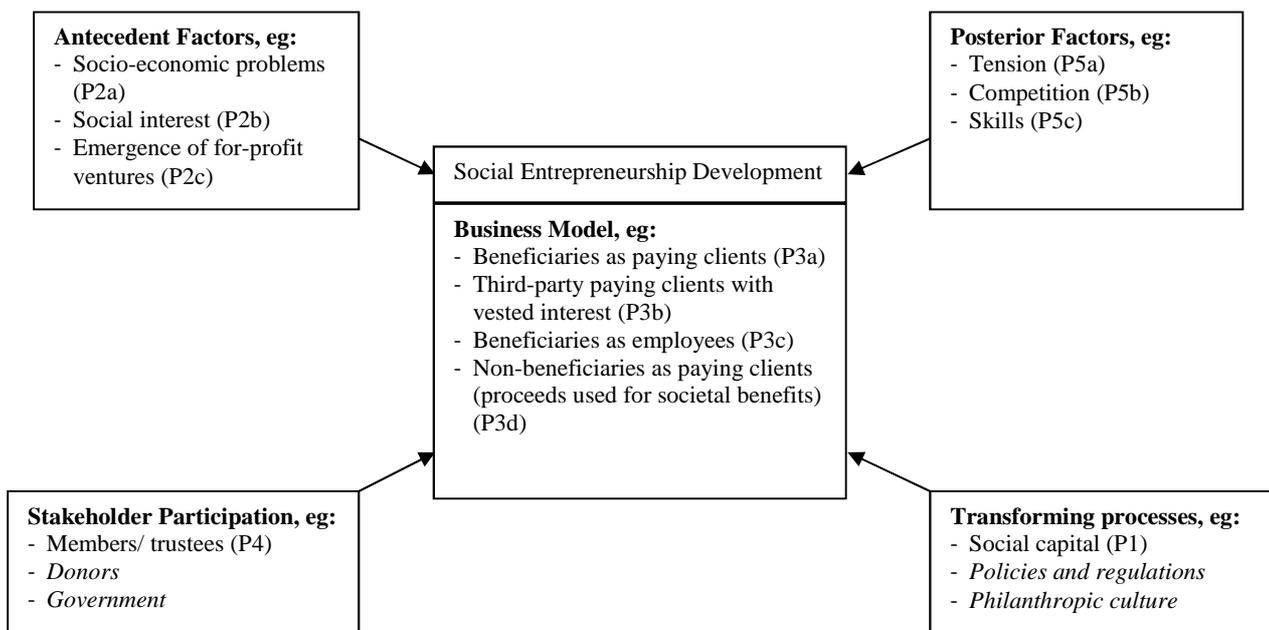
Proposition 5b: *The pursuit of for-profit ventures introduces competition and rivalry in social entrepreneurship.*

Proposition 5c: *Business-specific skills are necessary for social entrepreneurship to compete with rivals.*

6. A MODEL OF SOCIAL ENTREPRENEURSHIP DEVELOPMENT IN CBIS

Figure 2 glues together the propositions derived from literature on CBIs and social capital (P1) and qualitative data (P2 – P5) to develop a simple model of social entrepreneurship development in CBIs. Examples in italics represent elements of the model for which the data is either just suggestive or intuition has been used.

Figure 2: A Model of Social Entrepreneurship Development in CBIs



The starting points for the model are the antecedent factors, which basically represent the socio-economic problems without solutions from the government and private sectors. CBIs fill in this gap by attempting to provide solutions that transcend to the whole community. Morris, Webb and Franklin (2011) assert that this desire is one of the reasons motivating entrepreneurial behaviour in these organisations. The combination of societal interest and for-profit ventures then give rise to social entrepreneurship. In the extant literature, this combination has been termed the “double bottom-line” (Dees 1998b). The stakeholder’s active participation in the development and governance of social enterprises, the choice of the business model and pursuit of the double bottom line is important. For instance, BS #1 in Ethiopia benefits from the alliance with a government run technical college. They provide the students cafeteria with vegetables and they do the cleaning on campus for payment. This importance with stakeholders has also been articulated by Di Domenico, Haugh and Tracey (2010). Furthermore, stakeholder’s participation enhances legitimacy for passive acceptance (Suchman 1995) by allowing for community buy-in and support.

Posterior factors that are included in the model may have a moderating, enhancing or retracting effect on social entrepreneurship. If there is less competition and tension, and the social enterprises have the necessary skills to run their businesses, then the signs of success are high. But unfortunately, reality points otherwise. Dees (1998a) assert that creating and sustaining a profitable business is not easy as studies indicate that 70% of new businesses fail within first few years of their inception. If competition is tough for seasoned commercial enterprises, what more for new entrants without experience of operating in commercial markets? As a result, some social enterprises create a niche area by targeting beneficiaries excluded from the market place. While this avoids stiff competition from existing businesses, the likelihood of running a profitable business is intensely reduced. This is also one of the main reasons why half of the enterprising nonprofits fail within their first five years (Forster and Bradach 2005). But again, over concentration on which business model to adopt in order to effectively manage negative posterior factors may conflict or dilute the social enterprise's social goals leading to tensions arising amongst stakeholders. This danger is also strongly highlighted by Dees (1998a) and Forster and Bradach (2005). In our findings, there are business models that target beneficiaries as employees. These rarely require sophisticated skills. However, some social enterprises may require sophisticated skills to the extent that the business model would need to hire people with business skills and then use proceeds from their entrepreneurial ingenuity to serve targeted beneficiaries. In this context, the social enterprise would need not only to support the new staff, but to integrate their values to those of the organisation (Dees 1998a). Evidence again, as posited by Dees, proves that tension usually arise between existing and newly recruited staff.

Social capital in CBIs, discussed earlier on, has a profound effect in social entrepreneurship development. Its presence transforms the networks that people in the society have to products of care and sympathy (Dafuleya and Zibagwe 2012) that are necessary to guarantee societal interest and finding solutions to societal problems. In the model, social capital is therefore included as part of the transforming processes needed to uphold social entrepreneurship. In addition, policy and regulation has been added because it can provide a conducive environment for social enterprises. For instance, in some countries, social enterprises are by law exempted from paying tax. Furthermore, most policies stipulate that social enterprises should not distribute profits to allow for the public to benefit (Salamon, Sokolowski and List 2003). The philanthropic culture has also been intuitively added because, together with social capital, it provides the transforming processes in social entrepreneurship development. Without it, enterprising member-based nonprofits can easily become commercial enterprises as demonstrated in the venture matrix in figure 1.

7. DISCUSSION AND IMPLICATION FOR PRACTICE

The analysis and interpretation of the data and findings from the study raised three specific areas for discussion which are presented separately below.

7.1. African burial societies: a new nuance in an old practice

Burial societies have a long history not only in Africa, but globally as well. Parrott (1985) relates that Solon the Athenian statesman passed a law regulating the practice of burial societies back in 638 BC. Providing a discourse on the private lives of the Romans early in the empire, Johnston (1903) provides evidence that African burial societies today operate the same way as they operated then. He asserts that the societies were formed to meet the funeral expenses of their members and to make sure that the rites were decently performed; a phenomenon that is exactly a mirror reflection of the African burial societies today. In England, they were present as well during the time of the industrial revolution although they were organized mostly as friendly associations (Cordery 2003). But perhaps the growth of formal insurance and development eroded these societies and gave rise to other associations which became needful such as co-operatives enterprises, owned by employees or consumers, which cross boundary between private and voluntary sectors (Oakeshott 1990).

In Africa however, burial societies seem to defy the presence of conventional insurance. Their multi-presence in both households that have conventional insurance and households headed by professionals who have embraced modernity presupposes that they may not be eroded soon. Moreover, the fact that they are in the process of transforming their structures in order to develop for-profit ventures further fortifies their presence in these African communities. This state, which simply represents a new nuance in the operation of some of these burial societies, is likened to the historic portrait of community wealth-building organisations in the United States (Aspen Institute 2005). These institutions, which are civil society driven, started to implement entrepreneurial and other innovative approaches to solving social and economic problems. The main difference that exists between these organisations is that those in the United States had federal and state funding (Weerawardena and Mort 2006; Johnson 2000) while those in Africa have never had any state funding.

The social capital, which is reflected as the social relations or collective approach, is very crucial for burial societies. It is the bases of maintaining huge membership over time and guaranteeing the financial flows in the absence of for-profit ventures. And the larger the numbers in a burial society the greater will be the financial reserves, holding disbursements constant. Mendell (2010) observe a similar picture relating to social enterprises and social capital in Canada and provide a description of how enterprises are more closely tied to social relations or to a collective approach to socio-economic innovation, and poverty reduction, rather than emerging from individual realisation as in the case of Muhammed Yunus, the founder of the Grameen Bank and the father of group lending.

7.2. The salient difference in Social Entrepreneurship: private or social mission?

Some definitions of social entrepreneurship centre on the primary goal of social enterprises being the creation of social value, or on profits being used for the benefit of the community at large. The picture that emerged from African burial societies relating to their primary goal in pursuing for-profit ventures is twofold. First, entrepreneurial profit in some burial societies is intended to replace members' subscriptions and, if possible, provide members with a return. This can be interpreted to mean that the profits are meant to benefit members only. In this context the question becomes, is this for a social purpose? Arguably, it may not be at all. For certain, the return will be similar to a dividend meant to benefit shareholders, in this case, burial society members. Also, limiting the social benefits within the organisation translate to benefits being private or (expressing it in an opposite way) not accruing to a significant segment of the community

Second, there are a handful of burial societies that have had their for-profit ventures extending value beyond the realms of their members. For instance, highly disadvantaged members of the community have benefited from free provision of tents and cutlery which otherwise could have been hired for a fee. Some of the unemployed members of the community have benefited in terms of finding employment within the for-profit ventures of burial societies. While these instances may not have had transformational benefits spreading to the whole community at large, the generated income would have at least targeted a small segment of the community which does not belong to the burial societies.

Having realised the possibility of profits either accruing to members of the burial society or to a significant segment of the community, a generalisation can be made from this insight which may be essential in conceptualising social entrepreneurship (as member-based nonprofits develop for-profit ventures). The inherent hybrid that result from member-based nonprofit organisations embarking on for-profit ventures to earn income need not necessarily be understood as social entrepreneurship; rather how the resulting entrepreneurial returns are used is the key in conceptualising and drawing boundaries for social entrepreneurship.

Having addressed the salient difference in social entrepreneurship development, a fundamental question arises. What will guarantee that the pursuit of social goals remain as the primary goal of

these initiatives? The answer may relate back to members (or stakeholders) fostering the initiative and being driven by a compassionate social motive. Unfortunately mission modifications that dilute the pursuit of social goals may be possible for several reasons that the present paper cannot address. The next section discusses two possible factors that may restrain any mission modification.

7.3. The trade-off between Social Mission and entrepreneurial returns: restraining mission modification?

Regulation of burial societies is not very clear in many African countries. In Zimbabwe, the societies operate without any registration. In Ethiopia, registration is emphasised but some of the burial societies still remain in the shadow of the informal world. Only burial societies that provide benefits of more than R5000 are regulated under the Friendly Societies Act in South Africa (Bester et al. 2004) leaving many more operating without any regulation. In the west most countries have sound regulatory frameworks for mutual societies and other nonprofit organisations. Sound regulation could, for example, be important in guaranteeing that the societies or nonprofit organisations that register with the primary objective of pursuing a social mission, but engages in for-profit activities, circumvent mission modifications.

Since Africa does not have a sound regulatory framework for these organisations, what then may restrain modification? The insights from the study of burial societies show that they face a trade-off between capitalisation and the distribution of profits to members that is inherent in their operational structures. That is, capitalisation needs a large base of membership which unfortunately leads to meaningless returns per capita (given that the entrepreneurial return will have to be spread to a large number of members). This insight is generalizable to many other nonprofit organisations that pursue for-profit venture in creating social value. For instance, any mission modifications that leads to the redistribution of profits to members in the nonprofit organisation, which depend on donations and grants from the government (and other donors) for capitalisation, would result in donations and grants being withheld.

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