

## **Entrepreneurship in South Africa's emergent township funeral industry**

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### **INTRODUCTION**

In South African writer Zakes Mda's novel *Ways of Dying* (1995), Nefolovhodwe is a rural carpenter who seeks his fortunes in the city as a coffin-maker. In an environment where funerals are a near-daily occurrence and cemeteries are 'jampacked', Nefolovhodwe undergoes a transformation from struggling tradesman to savvy urban funeral entrepreneur. He invents what would become the cornerstone of his business's profits—the Collapsible Coffin, a flat-pack coffin which could be assembled IKEA-like in a few easy steps. For his higher-end customers for whom the Collapsible Coffin's utilitarian feel does not appeal, Nefolovhodwe markets the DeLuxe Special, a coffin made of oak and ebony and for an extra fee decorated with ivory. On the backs of his success in coffin-manufacturing, Nefolovhodwe expands his business by selling tombstones, flower arrangements and even haute couture attire for wealthy widows. Mda wryly concludes, 'Nefolovhodwe had attained all his wealth through death. Death was therefore profitable' (Mda 1995: 124).

In a nation marked by continued economic inequality and profound AIDS mortality—with the cumulative death toll over the course of the HIV/AIDS epidemic estimated to be over 4 million (UNAIDS 2012) — moral questions over the profitability of the 'death business' abound. Entrepreneurs like Nefolovhodwe in the nascent (and still growing) township funeral industry have faced intense scrutiny not only in popular culture but in the media and local communities as well. Rumours of unscrupulous undertakers and their 'scavenger' practices circulate among township dwellers and accentuate their position as potent symbols of a broader and unseemly commercialization of death. 'Conspicuous consumption is the order of the day at funerals', lamented a recent BBC News correspondent observing funerals in Johannesburg (Nkosi 2011) while another journalist soberly observed that budgeting for increasingly exorbitant funerals has left many urban African families 'buried in debt' (Ballim 2013).

This chapter seeks to provide a historical and ethnographic perspective on the rise of the funeral industry and the role of funeral entrepreneurs in post-apartheid South Africa. It draws on two emergent areas of study. The first is a current surge of interest in so-called 'popular economies' in South Africa (Hull and James 2012). This turn to a popular economies approach takes into account the 'hybrid' and creative character of income-generating practices, and draws from recent critiques of the 'informal economy' in Africa which question simplified analytic divisions between 'global' and 'local' economies as well as between monetized and moral/personal exchanges (see Guyer 2004 and Shipton 2007). While acknowledging the historical depth and strength of capitalist accumulation in South Africa (dating back to the

growth of the mining sector in the late 19<sup>th</sup> century) as compared to other African contexts, Hull and James argue that the process of ‘formalization’ of South African economies should not be over-stated or simplified. Contradictory processes are at work—including continuing reliance on the state as a redistributive mechanism, structural unemployment, as well as a broader trend towards ‘financialization’ of the economy—which blur the boundary between formal and informal in the South African context. Social, cultural and moral capital continue to shape transactional regimes, sometimes in unexpected ways (Hull and James 2012). Within these contradictory spaces individual strategies for accumulation can coalesce, as evidenced in James’ vivid portrayals of the recent emergence of ‘brokers’ and ‘loansharks’ who operate within (and profit from) the interstices between institutionalized modes of authority and more fluid inter-personal relationships (James 2011 and 2010). As we shall see more fully, funeral entrepreneurs’ actions and motivations should be seen as embodying a similar imperative towards improvisation and innovation within this complex social and economic terrain.

The second stream of scholarship relevant to this study concerns the management and experience of death on the continent, a topic which has received much recent attention, not least in consideration of widespread HIV/AIDS mortality and its demographic and socio-economic implications (see Lee and Vaughan 2008). In particular, social anthropologists have sought to move away from older ‘classical’ approaches which tended to essentialize African funerary and mortuary rituals, instead analyzing practices around death as embedded (and evolving) in a broader landscape of political and economic change (Jindra and Noret 2011; Geschiere 2005). Much of the recent literature on the commodification of funerals in Africa can be seen in this light. Although the initial emphasis of this scholarship was on the wholesale ‘transformation’ of funerary rites (see Arhin 1994), recent work has begun to acknowledge the diverse role that money and commodities may play in mediating African approaches to death (De Witte 2001 and 2003; Lee 2011). Indeed, even processes of globalization and modernization do not necessarily empty funerals of their spiritual and social meaning. Technological innovations and money flows, in particular from migrant Africans, can help shape culturally specific and often highly localized burial practices (Page 2007; Noret 2004).

This chapter explores the development of the township funeral industry as a key ‘popular economy’ in South Africa.<sup>1</sup> It draws from collected life histories, interviews and participant observation of undertakers and their employees at work, largely in Cape Town’s major African townships of Khayelitsha and Gugulethu and secondarily in the rural areas of the province of the Eastern Cape, where many ethnic Xhosa in

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<sup>1</sup> A note on terminology: I use ‘industry’ as a collective term to denote township funeral businesses, in part following from the term’s use to characterize the minibus transport sector, which has been called the ‘taxi industry’ in both South Africanist policy and academic circles. The taxi industry and the township funeral industry share some commonalities, namely a focus on transport, the need for a relatively high threshold of start-up capital compared to other informal enterprises, and an origin rooted in processes of high consumer demand combined with state de-regulation.

Cape Town maintain familial connections.<sup>2</sup> I begin by considering the particular social, economic and political forces at work in the transitional and post-apartheid periods, when an African-run funeral industry first began to emerge. I then turn to the distinctive features of entrepreneurship within this industry, considering both the challenges and opportunities faced by African undertakers in what is regarded as a highly competitive industry. Finally, I examine possible gendered dimensions of funeral entrepreneurship and suggest ways forward for future research.

I show that the emergence of African-run funeral parlours can be traced to a convergence of factors in the transitional and post-apartheid periods, including democratic transition, deregulation and the rise of a credit culture, the explosion of formal and informal funeral insurance, the repercussions of the HIV/AIDS epidemic, and the sharpening of ethnic allegiances in South African society. I argue that entrepreneurs' previous employment histories powerfully shaped their entry into and involvement in the funeral industry, in particular their emphasis on transport and mobility across long distances (of mourners and the deceased back to his or her natal home). In a country where high AIDS mortality, rapid political transformation and persistent poverty and inequality have shaped the economic landscape, funeral undertakers have actively created and transformed value—in the transactional as well as moral and cultural sense—through their introduction of key technological innovations and bodily interventions (see also Lee 2011). It is this leveraging of social capital and cultural fluency, allied to a sensitive affinity to the demands of their mobile and technologically astute customer base, which characterize entrepreneurship in this particular popular economy. Ultimately, rather than viewing them as corrupt profiteers of the 'death business', I argue funeral undertakers occupy a more complex and complicated role as influential mediators of the death process.

## **HISTORICAL CONSIDERATIONS**

The emergence of a bonafide African-run funeral industry occurred relatively recently, its entrepreneurial roots dating back to the transitional period of the late 1980s and early 1990s, when the stranglehold grip of apartheid was weakening and both the mobility and range of economic opportunities available to the black African population were increasing. Although the trajectory of this particular funeral industry itself is a relatively short one, some features which continue to mark African funeral economies in the present day have a much longer history and merit attention. For example, informal burial societies, which offer a type of community-based funeral insurance based on regular contributions from members, can be traced back to the early decades of the 20<sup>th</sup> century, when mineworkers on the gold mines of the Rand collectively pooled meager resources to transport the deceased

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<sup>2</sup> This research is drawn from a larger study of death and memory in modern South Africa, and is part of a collaborative project on death in African History with Megan Vaughan of the University of Cambridge (see [www.gold.ac.uk/deathinafrica](http://www.gold.ac.uk/deathinafrica)). I acknowledge the Arts Humanities Research Council of the United Kingdom for its generous support.

'home' and prevent the indignity of a mine burial (Maloka 1998; Lukhele 1990; Dennie 1997). By the mid-twentieth century, South Africanist scholars had already noted how these burial societies had become a firm fixture of life in urban African areas. Kuper and Kaplan as early as 1944 observed, "The African in town, more especially the Christianized Africa, is acutely conscious of the need for a "decent burial"', noting the pride and eagerness of migrant African women in Western Native Township in Johannesburg to display their local burial society memberships (Kuper and Kaplan: 1944, 185). Thus, present-day patterns of financing for death should, at least in South Africa, be understood within a longer history of communal informally based finance mechanisms.

Secondly, in particular in urban areas where apartheid spatial engineering was most acutely felt, the location of burial grounds reflected an older and highly racialized order. As Dennie shows, as early as the first decade of the 20<sup>th</sup> century 'Sanitary Boards' empowered in urban municipalities actively sought to erase previous patterns of racially and religiously integrated cemeteries (Dennie 1997: 34). The fruits of segregationist thinking can be seen to this day, as racially zoned cemetery plots continue by in large to spatially divide the city's dead. In major African townships built during the apartheid era, such as in Gugulethu and Khayelitsha, the dead were buried within township cemeteries which were often located on poorly drained land prone to flooding during the wet Western Cape winters (Settlement Planning Services 2003). During the apartheid period, the burial of urban Africans was largely handled by white and in some areas Indian undertakers. These mainly white-owned funeral parlours were modeled on those prevalent in the Western world, and large commercial chains such as Doves and Goodall & Williams predominated. Insensitively handled funerals were a bitter pill for many urban Africans to swallow, particularly as politicized funerals of the dead in Africa's turbulent period post-Soweto riots in 1976 were themselves spaces of heightened racial tensions (Dennie 1997; Lee 2011).

The apartheid state placed heavy restrictions on African entrepreneurial activity in urban areas, even within African townships themselves. Seekings and Nattrass note apartheid era 'growth path policies' strictly curtailed both informal sector activity and formalized self-employment at a time of industrial sector development and strong state intervention. Urban Africans faced considerable obstacles in obtaining trading licenses, and were restricted in terms of the location of their business premises as well as the range of goods they were able to sell. The legacy of these restrictions is a relatively small informal sector relative to other developing world contexts (Seekings and Nattrass 2005: 40, 142, 320-21; Hull and James 7). In addition, a cluster of legislation introduced in the 1950s—including the Group Areas Act, the Native Abolition of Passes and Coordination of Documents Act, and the Urban Areas Amendment Act—effectively limited urban African mobility into and within the apartheid city, and reinforced the temporary and tenuous nature of Africans' urban existences (Lee 2009).

A specific convergence of factors created a more conducive environment for African-run funeral parlours to emerge in the urban township setting. Beginning in the transitional period of the late 1980s, there was a loosening of controls over African mobility and employment culminating in the ending in 1986 of influx control, which had severely limited African movement into and residence in urban areas (Lee 2009). At the same time the regularizing of re-distributional payments, such as the removal of racial tiers in old age pension payouts by the early 1990s, allowed many poor households the opportunity to obtain a regular, if limited, source of income. By 1993, one year before the formal ending of apartheid, old-age pensions constituted a major source of income for the poorest 40 percent of households (Ambrogi 1994; Seekings and Nattrass 2005: 360; Naidoo 1996). In addition, as James has shown, deregulation of the financial services industry in the immediate post-apartheid period led to a proliferation of lending practices, many of them unscrupulous (James 2012). Consumerism came to be seen, especially for the younger generations, as a way to exercise and display their newfound freedoms (Lee 2009). Thus in the early years of this new democratic era, Africans found themselves more able, and willing, to spend. One can locate the rise in expenditures around funerals as part of this same trend towards mass consumerism and indebtedness.

The proliferation of funeral insurance mechanisms has exacerbated these patterns by providing ready and easily accessible capital to grieving families. As mentioned above, informal forms of funeral insurance have been in existence since the early years of urbanization on the Rand. I have elsewhere traced burial society membership among elderly African women in Gugulethu township as far back as the 1960s. These women tended to display continuous and faithful membership to these burial societies in latter decades, and simply added further forms of funeral insurance on top of this base layer when circumstances allowed (for example after a change in residence or an added source of income). Despite these continuities with older forms of financing for death, it is evident that the funeral insurance sector has been transformed in the late 1980s and 1990s, largely by the entry of corporate funeral cover policies marketed by the formal insurance sector. Companies such as Sanlam and MetLife, realizing the enormous market potential that had been captured by informal burial societies, began offering stand-alone funeral insurance with relatively low monthly premiums apart from their standard packages of life insurance cover (Lee 2009). The Zionist Christian Church established a national funeral policy scheme for its members in 1989, in partnership with the insurance company African Life but with features borrowed from informal burial societies, such as a discretionary fund which allowed for some payouts even when members had defaulted on payments (Bahre 2012). In the first decades of the 21<sup>st</sup> century, funeral insurance forms continued to evolve, sometimes at dizzying pace. In 2008, while waiting at the checkout counter at the local supermarket I encountered a 'pay-as you go' funeral insurance policy marketed by Sanlam in a plastic packaged starter pack that looked exactly like the cellphone starter packs hanging alongside. The 'i-cover' funeral plan provided three 'ready-to-go' policies which could cover the policy holder's funeral, a funeral for his family, and accident cover. Monthly premiums could be paid at the local supermarket, in much the same manner as one

would purchase phone credit or pay utility bills. In 2013 Nedbank customers who opened a 'Ke Yona' checking account could benefit from funeral cover automatically included as part of a package of benefits. Given the range and variety of funeral finance on offer, it is no wonder that urban African households in the last decade and a half have typically balanced a 'portfolio' of funeral policies, both formal and informal. Typically when a loved one died, the family would make claims not only via the deceased's own funeral policy (or policies)—it would also pool the claims from various members' policies in which the deceased was named as a dependant. This financing strategy greatly multiplied, even for relatively poor households, the financial resources available for a given funeral.

Undoubtedly, AIDS mortality has also played a significant role in shaping cultures and economies of death in post-apartheid South Africa. Much has been written about how stigma, poor political leadership and AIDS denialism, lack of access to cheap ante-retroviral therapy, gendered inequality and sexual violence have variously contributed to the country's HIV/AIDS crisis (Ilfie 2006; McNeil; van der Vliet). In the late 1990s, the HIV prevalence rate quickly escalated in South Africa and between 2002 and 2008, the HIV adult prevalence rate (individuals aged 15-49) hovered between 15%-17% (South Africa 2012). By 2007 5.7 million South Africans were HIV positive, the largest in the world (UNAIDS 2008). Until 2005, when generic ante-retroviral therapy was made more widely available through the government, for many of those 5.7 million having the HI virus amounted to a death sentence. This reality was borne out in dramatic increases in mortality in the post-apartheid period. According to Statistics South Africa, the number of recorded deaths in 2007 was 601,033, which represented an increase of over 90% from 10 years previous, with deaths recorded in 1997 at 317,131 (Statistics South Africa 2010). Most experts agree that this spike could only be explained by accounting for additional deaths from AIDS related illnesses, an observation further supported by the disproportionate percentage of this increased mortality coming from the 15-49 age group. The numbers certainly bear witness to a demographic 'shock' not seen on the African continent since the influenza pandemic of the First World War and, of course, the slave trade (Lee and Vaughan 2008).

Finally, as has been observed in other post-colonial African contexts, large-scale political transition in South Africa has been accompanied by a shifting politics of identity (Geschiere 2005; Cohen and Odhiambo 1992). Despite the discursive mantra of the 'rainbow nation', the sharpening of ethnic allegiances has emerged as a way to leverage political and economic power in the new dispensation. This can be seen in Jacob Zuma's infamous invocation of his Zulu heritage and language during his rape trial in 2006, in the rise of a heritage tourism industry predicated around the display of 'tribal' authenticity, as well as in the vagaries of a land claims process which sometimes relies on the performed recollection of ancestral knowledge on contested sites (Bank 2002, James 2009). Cultural capital based on claims to historical authenticity and notions of indigeneity have become all the more valuable (Berry 2007).

Would-be African funeral entrepreneurs thus found, in the rapidly transforming political and economic context of post-apartheid South Africa, a specific 'niche of opportunity' (MacGaffey 2002: 334). The growth of a newly monied (and indebted) urban African population, an AIDS-related crisis of mortality of epidemic proportions and a resurgent cultural politics of belonging has fed the entry and evolution of a particular type of funeral enterprise.

## **KEY FEATURES OF ENTREPRENEURSHIP IN THE FUNERAL INDUSTRY**

As the fledgling township funeral industry took shape in the 1990s, certain definable characteristics came to mark this sector of activity. The following vignette of one funeral business in Khayelitsha township serves to illustrate some of these features.

*Mphumulelo Mfundisi<sup>3</sup> was born in the rural enclave of Lady Frere in the Eastern Cape. He migrated to Cape Town for work in the 1980s. After launching a series of informal business enterprises, he began to save money through an informal rotating credit association to grow his food vending businesses, eventually purchasing a Toyota HiAce minibus in the early 1990s. He hired out the minibus taxi to an undertaker who needed it to transport dead bodies and mourners to the Eastern Cape. Mfundisi was encouraged by the undertaker to start his own funeral business, which he eventually did in 1998. Currently, Duma Funerals—named after Mfundisi's clan—own five vehicles and employ five staff, several of whom are family members.*

*Duma Funerals offers an 'all-in-one' service— including mortuary storage, embalming and bodily preparation, transport, burial and repatriation (in the case of deceased foreigners). It also offers a selection of products such as coffins at various price ranges, covered chairs and a gazebo for the burial site, printed leaflets for the funeral service and even its own branded water bottles. The transport of the deceased and mourners over long distances is a cornerstone of the business, as most of Duma Funerals' client-base in Cape Town is made up of ethnic Xhosa who maintain kinship ties to the rural areas of Eastern Cape Province about 1000kms away.*

*When entering the Mfundisi compound in Khayelitsha township on a typical Friday morning, one is confronted by a somewhat jarring sense of contradictory sights and sounds. A battered and faded sign on the wall to the right of the front gate proclaims this is the site of Duma Funerals. Another sign, larger, newer and painted a cheery red with white letters and fixed right above the front gate, says Duma's Tavern. Both signs are technically correct. Peering into the courtyard, one can view Duma Funerals employees doing final maintenance checks on a white minibus, which will be entrusted with transporting mourners and the deceased to the final burial site over the weekend. Surrounding the minibus in the courtyard area are tables and benches, slowly filling with tavern customers*

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<sup>3</sup> All names have been changed.

*who are starting their weekend revelries early in the day. A converted garage at the back of the courtyard houses the tavern's pool table, further seating and a large flatscreen TV that constantly shows music videos or sporting events. Towards the back of the converted garage, a customer can purchase from a large supply of alcoholic drinks and soft drinks available behind a small, barred window. Security cameras are fixed throughout the property, in the tavern as well as inside the family home. Duma Funerals operates from the house situated on the right of the courtyard, its front lounge functioning as the de facto 'office' and reception area for any clients.*

*Mphumulelo's wife Nobantu currently manages the thriving tavern business. In 2008 when I first met the Mfundisi, Nobantu supported Duma Funerals as a driver and general assistant, although any involvement in the family funeral business was severely limited by her fear of looking upon dead bodies—a consequence of her beliefs as a trained traditional healer. By 2012, Nobantu had effectively distanced herself from Duma Funerals and focused her business acumen on growing the tavern trade. Their only daughter Vuyiseka has been a valuable support for both businesses, and moves between the two as and when her own regular job in a debt collection agency allows.*

*Cash flows freely between the two businesses, as can be seen when the proceeds from the Friday takings from the tavern are used to purchase fuel for the funeral vehicles' use during the weekend. However, Mphumulelo Mfundisi notes that there are important distinctions to be made between the way the two businesses operate. For example, the tavern never offers any drinks on credit to customers, whereas he tends to be more flexible—to the detriment of his business, he attests—in allowing for extended or delayed payment in the case of funerals for particularly indigent clients (Fieldnotes and interviews: Mphumulelo Mfundisi, interview 6 October 2008, 30 July 2008, January 2012; Nobantu Mfundisi, interview 18 September 2008, January 2012; Vuyiseka Mfundisi, interview 18 September 2008, January 2012).*

There are elements of Mphumulelo Mfundisi's narrative which resonate with larger patterns evident across township funeral enterprises. Firstly, It is worthwhile noting that the 'business model' for urban African funeral entrepreneurs in South Africa differs in significant ways from their counterparts in west Africa, in particular in Ghana and Nigeria where a similar commodification of burial rites has been most noted (and decried by the general public). In west Africa, as DeWitte and others have shown, funerary products and services are purchased by the grieving family from a range of separate vendors and providers (deWitte 2003). In contrast, the 'all-in-one' service offered by township undertaker bears more similarity to white-owned funeral parlours in operation in South Africa. Indeed, it may be the case that some African entrepreneurs' previous work experience with white undertakers influenced the adoption of the all-in-one model at an early stage in the development of the township funeral industry. For example, Wantuntu Khanye, owner of a profitable funeral parlour in Nyanga township and a satellite business in the coastal

town of George, gained valuable first-hand experience working for commercial funeral home Goodall & Williams before beginning his own business in 1990 (Wantuntu Khanye, 17 October 2000). Thus, African entrepreneurs in the township funeral industry situated themselves as central providers of funerary commodities and services, which as we will see has given them a prominent role in shaping African approaches to death and the funerary process.

Secondly, funeral entrepreneurs tend to—like Mr Mfundisi—utilize close kin as key support in the operation of their businesses. This pattern is apparent in both urban and rural-based funeral parlours. Adult children could be employed initially as general assistants and handlers of deceased bodies and, depending on training and educational attainment, could become drivers, administrators or receptionists deployed to provide face-to-face contact with clientele. Several children of undertakers have professed to me their intentions of beginning their own funeral parlour one day, and look at their generally unremunerated work in the family business as a useful apprenticeship of sorts. Kin networks could be deployed in other manners as well. Mfundisi's use of his clan name 'Duma' in the naming of his business was a conscious decision to use the strength of clan affiliations to attract a wider and loyal customer base amongst Cape Town's largely ethnic Xhosa population (Noncedo Masondlo and Mphumulelo Mfundisi, 30 July 2008). This accords with similar strategies in evidence amongst rural funeral entrepreneurs as well as in other African entrepreneurial contexts (Lee 2009; MacGaffey 2002).

Funeral entrepreneurs utilize local and communal networks beyond kinship ties to aid their businesses. Word of mouth recommendations are the key form of advertisement. Interestingly, none of the undertakers I observed considered developing a social networking or other web-based profile. This is despite the fact that South Africans have increasingly used Internet based technologies such as email and facebook as well as instant messaging programmes such as MxIt, all of which are easily accessible via the numerous relatively cheap smartphones flooding the domestic market in recent years. Township undertakers tend to be adept at activating their own local social networks, such as through membership in a Christian Church or a local street committee, to enhance their social capital, promote their businesses and ensure a ready pool of clientele. Being at the centre of his location's social scene through the family tavern business certainly increases Mr. Mfundisi's opportunities for informal networking. As Mr. Mfundisi asserts, 'Mostly I don't advertise myself. People hear from other people that I have already helped. They say, oh, hey, Duma helped me, so go to him he will be very helpful (Mphumulelo Mfundisi, Jan 2012).' Neves and duToit argue that rather than attempting to apply a model of entrepreneurship predicated on Western notions of 'rational, self-interested, utility-maximising individuals', the informal sector in South Africa should be viewed through a wider structure of exchange that include not only strictly 'economic' value regimes but also social and cultural networks and values—what they term 'extra-economic factors'. (Neves and du Toit 2011: 132) The fluidity of capital flows between the two businesses Mr. Mfundisi operates is but one example of a seemingly 'irrational' accounting practice in this funeral economy

which becomes more understandable when considering that value exchanges do not simply operate on a monetary level.

The township funeral industry likewise defies neat distinctions made in the scholarship on African economic activity between the 'formal' and 'informal'. For example, although African-run funeral parlours may be considered part of the informal economy, undertakers need to be fluent at tapping into 'formal' economic networks in order to procure commodities such as coffins and marquee tents. Furthermore, African undertakers act as mediators between grieving families and the state across a variety of institutions. They work with hospitals and pathologists to organize for death certificates. They deal with municipal governance structures in the allocation of burial plots and permissions for exhumations. In the case of migrant death, undertakers comply with international regulations to organize the repatriation of remains (Nunez and Wheeler 2012). The provision of funeral finance via funeral parlours is another practice through which the boundaries between the formal and informal become blurred. As explained above, individual urban African households in the post-apartheid period had access to a range of funeral policies, both informal and formal. As individual funeral entrepreneurs entered the industry, they added additional mechanisms and channels through which funeral insurance could be provided. For example, Wantuntu Khanye's funeral home offers several different types of funeral 'plans' depending on the needs and resources of his client. One of the policies is underwritten by a formal company, MetLife, which in essence makes Khanye a company broker for this particular insurance policy. However, he also offers his own in-house funeral insurance scheme which can be joined with a regular monthly contribution. Finally, Khanye has entered into binding (although not formally contractual) arrangements with several local burial societies, whose members promise to use his funeral services in return for an agreed and discounted rate (Wantuntu Khanye, 17 October 2000; 4 October 2008).

Another characteristic feature of the township funeral industry is its close relation to the minibus transport sector, itself a loosely regulated industry known for sporadic violence and 'turf wars' fueled by its cartel-like structure (Neves and duToit 2012; Khosa 1991). Mr Mfundisi invested the capital generated by his various food-hawking businesses to purchase a minibus taxi vehicle which in turn aided his entry into and later establishment within the funeral industry. Undertakers' employment histories tend to resemble a sort of 'transport ladder', in which the entrepreneur may begin at a relatively low rung in the transport sector (for example as a petrol station attendant) and gradually work his way up each rung until he is able to begin his funeral business in possession of one or more vehicles. Indeed, some entrepreneurs who had derived livelihoods through the taxi transport industry were hastened to leave the sector when occasional violence threatened, and found in the nascent funeral industry a similarly transport orientated yet safer working environment. Entrepreneurs have translated their affinity with transport concerns into their funeral businesses. Undertakers attest that the most profitable aspect of their businesses, over and above profits from the sale of coffins or fees for mortuary storage or embalming, is the transporting of mourners and the deceased

body across long distances. Accumulated capital is usually set aside to replenish the business's stock of motor vehicles, and the more successful enterprises signal their intentions to attract an upmarket clientele through purchasing ever more outsized and glamorous hearses (Lee 2009). Yet, with the potential for heightened profits come increased risks. Road accidents during the course of a funeral, and the resultant damage to vehicular property as well as financial compensation for those mourners injured or killed, are cited as a significant financial drain on funeral businesses (Lee 2012).

This mobile orientation of the funeral industry, particularly across what I have called the 'rural-urban nexus', has fostered its own type of creativity. I have shown elsewhere how embalming and exhumation are two bodily technologies funeral entrepreneurs have introduced, which were borne out of the exigencies of increased ritual traffic between Cape Town and the rural areas of the Eastern Cape (Lee 2009). Given the intensely competitive nature of the funeral industry and a changing political milieu in which ethnicity has become a powerful marker of identity, African entrepreneurs have learned to draw on and transform cultural practices as a type of 'knowledge capital' to feed their businesses (Suzuki 2000). Many funeral entrepreneurs are middle-aged men who, like Mr. Mfundisi, maintain both a financial and emotional connection to their rural areas of origins, seen in their active investment of business proceeds into developing and maintaining rural homesteads. This straddling between rural and urban areas enables them to fluently translate elements of ethnic Xhosa practice into their businesses. This can be seen in their encouragement of ceremonial practices which had once been discarded, such as the wrapping of the deceased in a Xhosa traditional blanket. It can also be seen in their increasing incorporation of exhumation into their package of services—the removal of the dead from racially segregated and poorly serviced urban cemeteries and their reburial in rural ancestral land provides an opportunity to redress some of the injustices meted out by apartheid as well as re-inscribe a cultural and spiritual entitlement onto the physical remains of the body itself. (Lee 2009).

Thus, a particular type of entrepreneurship premised on cultural fluency and technological innovation has emerged, shaped by the demands of an increasingly mobile customer base. In the process, funeral entrepreneurs have contributed to a powerful re-shaping of funerary events in the transitional and post-apartheid period. The 'problem' of mobility has long influenced the evolution of African burial rites, dating back to the early days of labour migration to the gold mines of the Rand (see Maloka 1998). However, the immense political and social transformations of the last two decades have undoubtedly contributed to fresh anxieties as to where and how to belong in this more globalized, fluid and 'un-moored' world (Simone 2004). These anxieties may be further expressed through the (mis)-handling of the dead (Ashforth 2005; Whyte 2005; Lee 2009 and 2012). By enabling the transport of the deceased and mourners across vast distances, and promoting a localized cultural politics of belonging centered around a rural 'traditional' pole, funeral entrepreneurs have offered an element of 'anchoring' through which both the deceased and their families can navigate the ambivalent world of the dead. In this

respect, undertakers' central role in the preparation of the body of the deceased—effectively replacing the role of ritual specialists and female kin—is significant, despite the continuing influence of close kin and other spiritual leaders (both Christian and traditional) in the funerary and mourning process.

## **GENDERED CONSIDERATIONS**

Interestingly, although scholars have attested to the feminized nature of the informal economy in South Africa (Lee 2009; Seekings and Natrass 2005: 321), the township funeral industry is almost wholly comprised of middle-aged male undertakers. I argue this may be largely the consequence of the particular origins of urban African funeral entrepreneurship and its close association with the transport sector, itself a male-dominated environment. However, despite women's relatively low profile in this industry, their involvement has shaped the development of funeral entrepreneurship in interesting ways.

I begin with a brief vignette from a female funeral entrepreneur:

*Yandiswa Ganca is a trained nurse who is employed as a medical sales representative by a major multi-national food company. She spends her weekends helping her brother operate the family funeral business from the premises of a former florist's shop in Gugulethu township. Business is modest, she admits, at about four to five funerals per month, and competition is fierce. She stressed the funeral business was a family affair—her grandfather had worked for a white undertaker during apartheid before branching off and beginning his own profitable funeral enterprise. When asked whether she encountered any challenges being a woman in a mostly male-dominated industry, she admitted her relationship with other funeral directors was 'on and off... It's all men. It's dominated by men (Fieldnotes and interview: Yandiswa Ganca, 25 November 2008).'*

Elements of Ganca's account are echoed by other female respondents working in the funeral industry. Women's entry into the funeral industry has been shaped strongly by familial connections, whether through marriage (as we saw in the case of Nobantu Mfundisi) or kinship relations. Noncedo Masondlo chose to become an apprentice at Duma Funerals after personally experiencing the suffering of a 'botched' funeral from a corrupt undertaker—her husband had been assassinated by rival taxi members in 2005 and his body was improperly embalmed (Noncedo Masondlo and Mphumulelo Mfundisi, 30 July 2008).

Women workers and entrepreneurs have encountered, as Ganca did, gendered resistance to their participation in the funeral business. When Nomfundo Khanye was sent by her father Wantuntu to front a new satellite branch of the family business in George, her position as a young female proved an impediment. Mourners were reluctant to surrender the body to her because 'they said I'm a woman, so their body cannot be handled by a woman' (Nomfundo Khanye, 4 December 2008).

Nobantu Mfundisi expressed a similar sentiment: 'In the Xhosa culture, a woman is not supposed to touch a dead person.' Despite these obstacles, women claim they are able to contribute meaningfully in the running of funeral homes. They also stress that women may add value to the services offered, for example by bringing an element of sympathy, in part derived from women's 'traditional' position as mourners. They 'cry' together with the mourners. As Ganca attests, 'It's more the caring part, that I'm able to help other people who are grieving. I'm more providing psychological treatment so that's what I enjoy most (Yandiswa Ganca, 25 November 2008). Women also claim they focus on details that their male counterparts do not, such as the presentation of the embalmed body, its clothing as well as flower arrangements.

In particular, educated daughters of male undertakers play an influential role because of their early involvement and experience in the industry. Vuyiseka Mfundisi saw her first dead body when she visited her father's mortuary at 12 years of age and has since played an integral role in helping in all aspects of her father's business. She completed secondary school and was enrolled in a retail business management course at a local technikon—a tertiary institution which focuses on technology and trade degrees—before dropping out to start work. Although she is currently formally employed and cannot work full-time at Duma Funerals, her driving and computer skills remain an asset which her father utilizes when necessary for the family business (Vuyiseka Mfundisi, 18 September 2008; January 2012). After finishing a secretarial course and working in various administrative positions, Nomfundo Khanye became a personal assistant and eventually junior programmer in a prominent South African insurance company, where she worked for 11 years. She admitted she was 'miserable' and 'frustrated' by her corporate job, and disgruntled by the poor pay. Turning to her father's growing funeral business in 2004 seemed, therefore, a logical step: 'So I felt it's time that I helped my dad in the business and he was great about that.' Nomfundo helped to establish a satellite branch of his father's successful funeral business in George, a town along the southern coast (Nomfundo Khanye, 4 December 2008).

These enterprising daughters are clear-eyed and critical when assessing the relative merits and weaknesses of their fathers' businesses. Vuyiseka believes her father is missing out on potential profits by focusing too much on the 'bodies' themselves and not on the marketing aspects of the business. Similarly, Nomfundo says that her father was 'late' in acquiring limousine hearses for his business compared to his competitors and that has hurt growth. She also thinks he needs to stress professionalism more in the services he provides, as well as pay more attention to things like the physical appearance and demeanor of his staff, which she believes affects customer satisfaction and the reputation of his business. These examples suggest that young women tend to think of the funeral parlour as a 'brand' that needs to be managed. These young women have also identified ways in which the family business could maximize profits beyond the provision of basic funerary services. Nomfundo believes Khanye Funerals would save money by constructing their own mortuary storage facility, rather than its current practice of hiring storage

space from someone else. Vuyiseka's future plans to improve Duma Funerals include using the Internet as a potential marketing tool, and expanding the array of funeral services on offer to include catering services and hiring out tents and gazebos. Although neither daughter currently has the final say on key decisions in their respective family businesses, their knowledge of the funeral industry combined with an entrepreneurial drive to modernize will undoubtedly shape and transform women's involvement in the 'business of death' in years to come.

## **CONCLUSION:**

Funeral entrepreneurs are well aware that the phenomenal growth of the funeral industry has occurred in a context of deepening inequality and the long shadow cast by the HIV/AIDS epidemic. This has placed them in a precarious position. In order to thrive in an increasingly competitive environment, they need to constantly innovate and seek ways to maximize their cultural and social capital to grow their businesses. On the other hand, too much success means they are cast by the community and the media as 'scavengers' who are cashing in on the 'gold mine' of AIDS mortality (interviews: Mphumulelo Mfundisi, January 2012; Wantuntu Khanye, 17 October 2000). Many undertakers complain the image of them as exploiters preying on the flesh of the poor is inaccurate, pointing to the considerable losses their businesses absorb through unpaid or partially paid accounts, both for funerals and for in-house funeral insurance policies.

Certainly, this research has shown that African entrepreneurs face a delicate balancing of risks and opportunities within this funeral economy. They are well placed as social and cultural 'insiders' within their own communities to understand as well as capitalize on the burgeoning desire to 'bury expensive'. They utilize kinship and social networks, such as their use of family members as employees and their activation of clan affiliations, to service the operation of their businesses as well as to widen the pool of potential clients. Undertakers creatively bridge—and exploit—the blurred boundaries between the informal and formal economies in the funeral industry, whether to augment the range of funeral insurance cover they can offer their clients, or to help mourners navigate the complex bureaucratic apparatus of the state. Entrepreneurs' sensitivity to movement across the rural-urban nexus and previous experience in the transport sector ensure they have adopted a decidedly mobile orientation to their funeral businesses. The gradual incorporation of women into the sector has also, tentatively, begun to shape strategies of funeral entrepreneurship.

By in large, my research suggests township undertakers do not conform to their depiction as scavenger men, and instead occupy a much more complex and pivotal role in shaping—as social and cultural 'insiders'—African approaches to death. In contrast to the insensitively handled funerals and 'undignified' burials available to urban African mourners during the apartheid era, township funeral entrepreneurs can offer their clientele a culturally responsive repertoire of services designed to highlight the best features of globalized 'modern' lifestyles in the 'new' South Africa

(speed, technology, hygiene and choice) while mitigating the effects of the worst (anonymity, dislocation). However, it is important to recognize there may be regional variations as well as variations across rural and urban areas, as research on the funeral industry in Johannesburg and in Venda suggests (Nunez and Wheeler 2012; McNeill 2009). The limited work that I have done on the rural funeral industry in the Eastern Cape appears to show that rural funeral entrepreneurship tends to be monopolized by a small number of powerful 'big men', who leverage clan affiliation and economic might over a much more impoverished and geographically spread out populace. In 2009 I witnessed the elaborate 'coronation' of Gerald Fundani, a district surgeon-turned-funeral-baron, who operates a string of funeral parlours in East London and the rural areas of the Eastern Cape. The event was both a showcase for the success of his lucrative funeral business and an opportunity to consolidate his moral and ritual authority over his clan. Rather than small-scale entrepreneurship based on face-to-face communication and well-worn social and communal networks, as is evident in the township funeral industry, rural 'franchises' such as Fundani's operate on a much more impersonal and potentially exploitative scale. Certainly further research on these intriguing dynamics, as well as sustained comparisons between rural and urban patterns, is necessary.

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