

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

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Abstract: **Background:** The Global North determines the agenda for most discussions between scholars and policymakers.

Research objectives: The article investigates how studies featuring the African context can enhance social entrepreneurship theories.

Research design and methods: Current theorization lacks clarity on initiatives that use for-profit ventures to create value only for their members and those that create value for the broader society. Although many scholars portray both of these initiatives as characteristic of social entrepreneurship, this article challenges that view through the venture matrix it develops. The study applies the matrix to a homogeneous case of 145 African burial societies.

Results: The results of the study support the matrix. Using extant literature on social capital in collective-based initiatives (CBIs) and findings from a qualitative study of 13 burial societies that operate for-profit ventures, the article presents a model of social entrepreneurship development in CBIs and discusses its practical implications.

Conclusions: Burial societies in Africa are changing, embracing social entrepreneurship and providing researchers with new lenses for their understanding.

Keywords: social entrepreneurship, collective-based initiatives, African burial societies, ventures

JEL Codes: D02, D14

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Historically, scholars and policymakers have predominantly focused academic and policy debates on social entrepreneurship in the United States and Europe, with more recent attention shifting toward Asia and Latin America (Defourny & Nyssens, 2010a; Terziev et al., 2020). Few researchers engage in these debates or, as this study finds, conduct empirical research that examines case examples of social entrepreneurship originating from Africa. Perhaps justifiably, many scholars overlook the region because most African countries exhibit an inherently unjust equilibrium that marginalizes and causes suffering to a significant portion of the population, which does not have the financial means to escape the traps of poverty (Martin & Osberg, 2007). Consequently, commentators often portray Africa as a passive recipient, awaiting interventions from heroic, often external, social entrepreneurs to address its social problems.

This article challenges such portrayals by presenting empirical evidence from Africa, seeking to explore how indigenous data and practices can contribute to the broader theoretical landscape of social entrepreneurship. The article presents a multi-homogeneous case of community-based initiatives (CBIs) present in most African countries that try to address financial exclusion and the cultural requirements of death, namely the burial societies. Burial societies are indigenous initiatives composed of friends, relatives, township residents, or workmates who form groups to finance, save, or insure themselves and their extended families against death-related expenses. The study deliberately restricts its focus to this type of CBIs because attempting to study all types of such initiatives present in Africa would be tantamount to exposing oneself to a task that may not be feasible given scarce research resources.

CBIs and their resultant organizations (hereafter referred to as community-based organizations (CBOs)) increasingly focus on issues related to income generation and environmental conservation among poor economies, a trend evident over the past two decades (Nelson, 2000; Lyons, 2002). This development casts doubt on some approaches that ignore the strengths of local organizations (Davis, 1993) and demonstrates that developmental activities that compromise CBOs have little chance of fighting poverty (Cornwall, 1998). Peredo and Chrisman (2006) observe this to be a common problem in developmental activities because development agencies conceive and manage most projects. While the importance of incorporating local structures into project design has long been recognized (World Bank, 1996), ambiguity remains over which traditional or indigenous institutions are appropriate for inclusion, particularly as some may offer harmful economic impacts (Devereux, 2001). Therefore, attempting to understand these initiatives on a case-by-case basis is essential.

This study is not the first to investigate burial societies as a form of CBIs. Since the 1980s, a growing body of literature has attempted to enhance knowledge in this area and examined their role in social protection and financial inclusion (notably, Dercon et al., 2006; Ramsay & Arcila, 2013; Dafuleya & Tregenna, 2021).

Building on the existing scholarship on nonprofit and nongovernmental organizations, as well as on commercial and social entrepreneurship, this article proposes a venture matrix that categorizes four possible trajectories of community-based engagements. This venture matrix helps address a key gap in the extant literature, which often fails to distinguish between nonprofit organizations that pursue for-profit activities to benefit exclusively their own members and those that create value for the broader society (see Dees et al., 2001). Scholars classify both types of these nonprofit organizations as social entrepreneurship. For instance, an association that promotes the common interest of members and receives funding through internal subscriptions acquires the label of a social enterprise once it initiates an income-generating venture. Yet their impact remains confined to members rather than extending to the public. At the same time, observers also classify nonprofits that aim to serve society at large as social enterprises once they adopt for-profit approaches.

This article argues that such a broad and undifferentiated conceptualization is inadequate. The mere adoption of a business model by not-for-profit entities is a necessary but insufficient prerequisite for defining an initiative as social entrepreneurship. The article examines 13 burial societies (out of 145 identified) that engage in for-profit ventures to advance their mission. Among these, the study identifies four that align with the proposed criteria of social entrepreneurship as articulated through the venture matrix. The remaining nine societies still offer valuable insights, which the study uses to inductively build a theory of social entrepreneurship development within CBIs.

Literature Review

CBLs and Forms of Engagement

Creative communities develop different types of initiatives, which result in diverse forms of engagement in providing solutions to societal problems. Some initiatives pursue social, community, and charity goals on a voluntary basis (Ridly-Duff & Bull, 2011), which the public and private sectors do not pursue. In this philanthropic context, the activities resulting from CBLs seemingly give rise to non-governmental organizations (NGOs). Although definitions of NGOs vary, they are best known as service providers (Reinikka & Svensson, 2003), organizing policy advocacy and public campaigns, and lobbying governments (Scott & Hopkins, 1999; Cannon, 2000) in the public interest.

It is this interest of serving the public or community at large that becomes a differentiating element of CBLs that operate as NGOs from those that operate as nonprofit organizations. While both forms of engagement (NGOs and nonprofit organizations) display qualities such as voluntarism, self-governance, independence, and nondistribution of profits to members (Glaeser, 2003), nonprofit organizations do not have a charitable or philanthropic purpose (Barr et al., 2005). For example, a building society may operate as a nonprofit organization that seeks to address housing challenges of its members only (and not of the community at large).

In the past, researchers treated communities as exogenous to entrepreneurship (Bhave, 1994); however, there is also substantial literature that treats entrepreneurship as an embedded part of the local community and CBLs (Johannisson et al., 2002). A combination of CBLs (and their resulting organizations) and enterprising bodies (or entrepreneurs) that pursue the common good produces a community-based enterprise (Peredo & Chrisman, 2006). This assertion ties closely to the literature dealing with social enterprises (Mort et al., 2003; Haugh & Tracey, 2004), which the authors define as nonprofit organizations engaged in entrepreneurial activities or for-profit organizations observing a social purpose. As such, the study uses the terms "community-based enterprises" and "social enterprises" as institutional expressions of entrepreneurship embedded in a social goal (Mendell, 2010).

Historically, people have established cooperatives, mutual societies, associations, or other organizations that did not belong to shareholders. However, they did not refer to these entities as community-based enterprises or social enterprises. Instead, they typically grouped them under the umbrella of the "social economy," which, in the European context, constitutes the third sector (Evers & Laville, 2004). Scholars and policymakers did not view these organizations as businesses or market-oriented organizations. In contrast, in countries such as the United Kingdom and Ireland, they define social enterprises as explicitly market-driven business ventures (Defourny & Nyssens, 2010b). This raises a critical question: What developments led to the emergence and popularization of the terms social enterprise and community-based enterprises in academic and policy discourse?

Kerlin (2006) traces some of these developments to community- and faith-based organizations in the United States, which began generating income through the sale of homemade goods and fundraising events, such as bazaars, to supplement voluntary donations. By providing a historical account of social enterprises, Alter (2007) identifies the entrepreneurial ability of nonprofit organizations in the creation of jobs for those excluded from the labor market. Vazquez-Maguirre (2020), in turn, demonstrates how in Latin America, indigenous organizations address social problems in rural communities through market activities. Ibáñez (2022) refers to these organizations as indigenous social enterprises. These examples illustrate that

CBIs can, and often do, engage in market activities to sustain their operations. Yet this leads to a deeper question: Does participation in market activities alone qualify an initiative as social entrepreneurship? Or, more precisely, under what conditions can we consider CBIs that generate revenue to be genuine social enterprises? The answer seemingly depends on whether the organizations pursue a social mission. As Martin and Osberg (2007, p. 35) indicate, three components need to be in place when defining and conceptualizing 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 light of this definition, CBIs must pursue a social or public purpose that specifically addresses gaps left by conventional interventions to qualify as social enterprises (Dees et al., 2004). This social orientation must also witness the development of for-profit ventures designed to generate income in support of their mission. Therefore, while CBOs must apply business practices or engage in entrepreneurial activities to qualify as social enterprises, those activities alone do not suffice.

On the other hand, not all CBIs that operate income-generating ventures do so with a public or social purpose. Some may pursue private benefits, restricting profits or services to members of the organization. The literature provides evidence of such models, particularly among societies or cooperatives that distribute profits exclusively among their members (Rothschild & Whitt, 1986; Whyte & Whyte, 1992; Turnbull, 1995). This is especially common in smaller CBIs, where participation and benefits adhere to membership criteria, such as the ability to pay monthly subscriptions.

The study conceptualizes the foregoing scenario using the framework of private enterprises or commercial entrepreneurship, referring to instances where CBIs engage in market-oriented activities to generate revenue for private benefit. In this context, commercial enterprises and entrepreneurs serve as intentional agents of change (Drucker, 1995), alert to emerging opportunities (Kirzner, 1973) and willing to bear the associated risks in pursuit of self-interest and profit (Martinn & Osberg, 2007). The emphasis here is on the rewards accrued by those who identify and exploit opportunities (Stevenson & Jarillo, 1991).

Figure 1 presents a typology of four possible forms of engagement that CBIs may pursue. There are two dimensions of this differentiation: the underlying purpose (private or public) and the venture type (not-for-profit or for-profit). While some initiatives may straddle the boundaries between these categories, maintaining a clear theoretical framework remains critical, particularly for establishing social entrepreneurship as a distinct academic field and informing the development of relevant policy or legislation. For instance, we would categorize a mutual association that undertakes for-profit ventures solely to benefit its members as engaging in commercial entrepreneurship. However, if the same organization pursues a broader social, public, or community-oriented goal, then it would fall under the category of social entrepreneurship. According to the United Kingdom Department of Industry and Trade (2002), a social enterprise should primarily pursue a social objective and reinvest any surpluses from entrepreneurial

activities into the enterprise or the wider community, rather than distribute them to private owners or members.

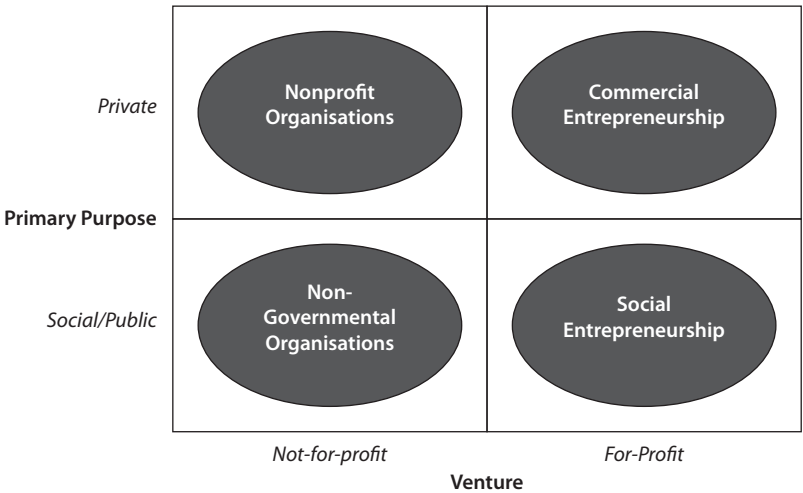


Figure 1. Venture Matrix

Source: Own elaboration.

CBIs and Social Capital

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

Networks of personal relationships within the community determine the concept of the gift economy (Granovetter, 1985). Bourdieu (1997) posits that these networks can facilitate coordinated actions within social organizations and refers to them as social capital. Over the past decades, scholars around the world have widely reviewed and debated the concept of social capital. This attention stems largely from the complexity of its conceptualization. For this reason, researchers have not reached a commonly agreed-upon definition of social capital. Instead, the definition each study adopts depends on its disciplinary perspective and level of analysis (Robison et al., 2002). Narayan and Woolcock (1999) identify a number of investigation levels in which social capital features prominently, including families and youth behavior problems, community life, as well as general cases of collective action problems, work and organizations, crime and violence, and economic development.

As community life and collective actions' level of investigation suit the purpose of this article, the guiding question is: What is the definition of social capital at a collective or community-based level? Studies that have used collective dynamics in their discourse apply the following catch-phrases in relation to social capital: mutual relationships (Malinowski, 1922), relation-

ships 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 & Pritchett, 1999), group membership (Maluccio et al., 2000), and social resources embedded in relationships (Kim & Aldrich, 2005).

An individual's relationship with others in a group or community may take various forms. It may be a simple greeting, or a close friendship that involves regularly spending time together, for example, playing golf together on weekends. Putnam (2001) characterizes these extremes as very thin and very dense forms of social capital, respectively. Regardless of the form it takes, social capital reflects the networks individuals build within their group or community; these networks often serve as an informal safety net during times of crisis (Woolcock, 2001). In the African context, Dafuleya and Zibagwe (2012) quantify a person's stock of social capital by counting the number of meaningful relationships an individual maintains within a burial society, illustrating its critical role during bereavement. Similarly, Bates (1997) demonstrates the importance of networks in helping Chinese communities navigate adverse situations.

CBOs emerge in shared, well-defined needs of a group or community (Defourny, 2001). These organizations usually comprise individuals who come together around a common objective, with their relationships anchored in a mutual goal. When relationships or associational life serve as social capital, that social capital becomes the glue that sustains the collective nature of various community initiatives, organizations, or at least their multi-stakeholder ownership structures (Bacchiogga & Borzaga, 2003). The EMES European Research Network rates this collectivist framework very highly within the framework of social entrepreneurship. However, the social innovation school has challenged this outlook, placing greater emphasis on the role of individual social entrepreneurs (Dees & Anderson, 2006; Defourny & Nyssens, 2010a) – a concept that I will define in the next section of this article.

Hulgard (2010) posits that civil society, community, and social capital have entered high politics. Admittedly, living without social capital is not easy (Putman 2000), and this is more evident in groups, neighborhood connections, togetherness, and volunteerism that may function as essential components of collective dynamics in CBIs. As such, Taylor (2003) observes that policymakers and academics currently pay attention to investing in social capital. In contrast, DeFilippis (2001) argues that viewing social capital and civil society as inherently positive forces that always enable people to act collectively toward shared goals and interests is a highly selective and problematic assumption. The scholar's criticism is valid. Just like financial or physical capital, social capital in CBIs can produce negative outcomes. However, this article is less concerned with the outcomes of social capital embedded in CBIs. Rather, the focus is on the social relationships and connections that bring individuals together around a common goal, enabling the formation and functioning of these collective initiatives.

Proposition 1: Social capital processes are essential components of social entrepreneurship development in CBIs.

Research Method and Material

Data

The first case study analyzed burial societies in Zimbabwe in 2007 within the micro-insurance framework. The study used a standard questionnaire to gather data from 45 burial societies and also included key informant interviews. During the thematic analysis of interview data and post-research inquiry, the study identified a notable theme of entrepreneurship in 12 bur-

ial societies, prompting further interest. Building on these findings, a similar study took place in Ethiopia throughout 2009, with the questionnaire including an additional section on entrepreneurial activity. Of the 97 burial societies the study surveyed, 19 reported attempts to engage in entrepreneurial ventures. The study selected these 19 organizations for deeper investigation, focusing on their entrepreneurial character. As many as 10 of them failed within the first three years of incorporating the idea of commercial entrepreneurship. Reported reasons for failure included the lack of business-specific organizational skills, insufficient time, misfortune, internal tensions among members, and conflicts between profit-making ventures and the social aims of the burial societies. Due to the study's specific focus on sustainable enterprising non-profits, the study excluded these 10 burial societies from further analysis. Eight of the burial societies, which constituted the first qualitative data source, had clear business lines for their revenue generation. One burial society initially included in the sample did not allow interviews for the second time, and therefore, the study excluded this organization from the final dataset.

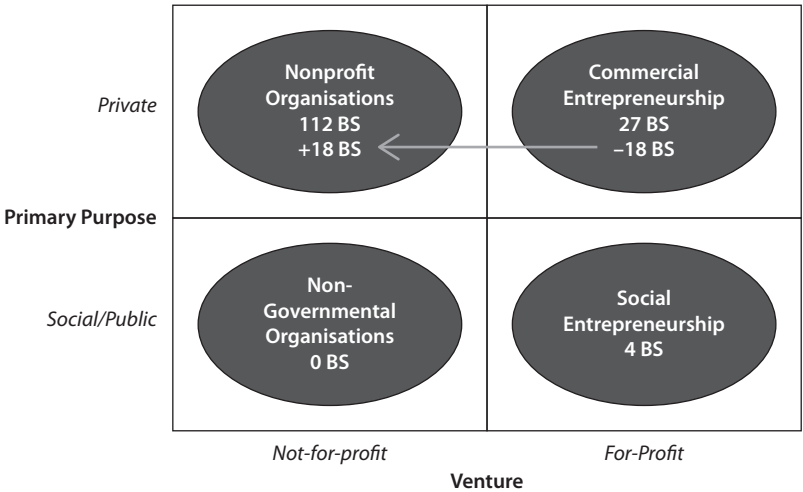


Figure 2. Venture Matrix and Fitted Data

Source: Own elaboration.

In the first two months of 2011, researchers conducted follow-up interviews and Focus Group Discussions (FGDs) with the 12 previously identified entrepreneurial burial societies in Zimbabwe. One of these burial societies had split into two by that time. The society members were not comfortable with pursuing entrepreneurial activities, and so they decided to operate a traditional burial society without business risks. The burial society that embraced entrepreneurial activities became part of our data source (BS number 13 in Table 1), together with four other organizations. Seven burial societies reverted to subscriptions only because they felt that entrepreneurial activities demanded time and patience they did not have. Again, the study excluded these organizations from other rounds of interviews and FGDs that sourced entrepreneurial information. Figure 2 summarizes the number of burial societies within the venture matrix.

A review of the literature that continued during the collection of data indicated that enterprising burial societies could possibly fit within the social entrepreneurship landscape

(although the study later established that some societies, despite being enterprising, might not fall within this category). As a result, the study did not use the grounded theory approach for the “discovery of theory from data that is systematically obtained from research” (Glaser & Strauss, 1967, p. 5), but “to gain a fresh perspective” (Stern, 1994, p. 117). The follow-up on enterprising burial societies in Ethiopia and Zimbabwe adhered to a theoretical sampling approach of Glaser and Strauss (1967), resulting in a total of 13 cases. Considering that the suggested range is four to 10 cases, the number was more than adequate (Eisenhardt, 1989).

The study included in-depth interviews and FGDs with executive members of burial societies. Members in positions of leadership in organizations usually serve as informant sources because they appear to possess the most comprehensive knowledge of the organization and its strategies (Miller & Toulouse, 1986). The questions were open-ended, and prompts elicited additional views from the participants (Creswell, 2003). The researchers did not tape the conversations because most respondents were not comfortable with the tape recorder. For this reason, study participants verified their responses in research diaries and as field notes at the end of each and every interview, meeting, and FGD. This measure aimed to ensure the soundness of the data gathered (Creswell, 2003). The researchers corrected any inaccurate written responses in the respondents’ presence. Although this process was time-consuming, it allowed the research team to identify rich, proof, and power quotes as research findings. Expert translators first gathered the data in local languages and then translated it into English. The team also reviewed burial societies’ statutes, meeting minutes, and available archival data to triangulate the diarized responses. We also had the privilege of attending one monthly meeting in Ethiopia and two monthly meetings and one mourning gathering in Zimbabwe (see Table 1).

Analytical Design

The study adopted several techniques from Glaser and Strauss (1967), Yin (1994), Eisenhardt (1989), and Creswell (2003) to retain focus on the research question. The study examined research diaries, field notes from monthly meetings and mourning gatherings, and documentary evidence on a case-by-case basis to build detailed within-case descriptions and topic coding of each sampled burial society with no bias toward any particular country. Specifically, the within-case analysis focused on the entrepreneurial activities and operations of burial societies, their motivations for engaging in entrepreneurial activities, and the way the organizations sustained these activities. Next came the comparative examination of these cases using two different methods. The first comparison treated each country (Ethiopia and Zimbabwe) as a single case and used the data the study sourced from burial societies in that country as a base for cross-case analysis. This involved pattern matching focused on causes, business lines, and entrepreneurial activities in burial societies. This process did not yield any theoretically compelling reasons to identify each country as a distinct case because the functions, operations, and activities of burial societies appeared similar in both countries. The second comparison was based on the descriptive and topic coding of the within-cases, with the analysis employing matrices for effective categorization of data (Miles & 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 categorization with greater explanatory power.

The study identified four key categorizations: socioeconomic problems, collective-driven solutions, the emergence of for-profit ventures, and sustenance. These categories form the grounded themes of this article. Three subcategories emerged inductively to explain the nature of social problems of burial society members in Ethiopia and Zimbabwe. These are

costs associated with understanding death, ensuring a dignified burial, and covering transportation expenses. The collective-driven solution largely explains the reasons for forming burial societies. We can summarize these reasons under four subcategories, namely financial security, maintaining tribal lines, social activities, and group belonging. The emergence of the for-profit category seeks to capture the main reasons why non-profits turned to entrepreneurial activities. These reasons include political and socioeconomic influences, such as failure to subscribe and high rates of death. Together, they form the defining features of the “emergence of the for-profit” category. While these subcategories are both grounded, the socioeconomic category is not alien to the existing literature, as it is similar to the question that Dees poses (1998a, p. 55), namely “What do you do when traditional sources of funding fall short?” Three subcategories, namely tension, skills, and competition, emerged in the sustenance category. Dees also influences these subcategories, despite their grounding.

Table 1. Burial Society Characteristics and Data Collection

BS*	Country	Type**	Operations for revenue generation	Method	Identification
1	Ethiopia	C	Vegetable sales, cleaning services	Interview	Selam
2	Ethiopia	C	Overnight vehicle parking, car washing, and shared ownership	Interview/meeting	Getachew
3	Ethiopia	C	Renting out burial society assets	Interview	Solomon
4	Ethiopia	C	Renting out burial society assets	Interview	Menen
5	Ethiopia	R	Repairs (shoes, cycles, plumbing)	FDG	None
6	Ethiopia	G	Waste collection	Interview/documents	Meseret
7	Ethiopia	W	Loans	FGD/ documents	None
8	Ethiopia	F/T	Renting out burial society assets	Interview/documents	Getahun
9	Zimbabwe	C	Renting out burial society assets	Interview/meeting	Richard
10	Zimbabwe	R/G	Sowing, knitting	FDG/meeting/ documents	None
11	Zimbabwe	G	Catering, decorating, and wedding organization	Interview/documents	Sipho
12	Zimbabwe	W	Renting out burial society assets	Interview	Sambulo
13	Zimbabwe	T	Renting out burial society assets	FGD/meeting/ mourning gathering	None

Note. *Burial Society; **C = Community-based; R = Religious-based; G = Gender-based; W = Work-based; F = Friends-based; T = Tribal-based

Source: Own elaboration.

The foregoing categorization formed the coding frame, which the study used to develop the themes that this article reports and analyzes (see Table 2). These grounded themes generate propositions that the study ties together to conceptualize social entrepreneurship development in CBIs from a novel perspective. A relevant comparison enables an assessment of conflicting and similar frameworks of the new conceptualization with the extant literature to enhance validity (Eisenhardt, 1989).

Table 2. Categorization and Patterns of Qualitative Data

BS	Socio-economic challenges & related costs			Collective driven solution (reasons for forming BS)					Emergency of for-profit ventures			Sustenance		
	Under-standing death	Dignified burial	Transporta-tion	Financial security	Maintaining tribal lines	Social activities	Group belonging	Socio-economic factors		Political factors	Tension	Skills	Competition	
1	×	×	×	×		×	×		×			×	×	
2	×	×	×	×		×	×	×		×		×		
3		×	×	×			×	×	×	×		×	×	
4	×	×	×	×		×	×			×	×	×		
5		×		×		×	×	×				×	×	
6		×		×		×	×			×		×		
7		×	×	×			×			×		×		
8			×	×	×	×	×					×		
9	×	×	×	×		×	×	×	×			×	×	
10		×	×	×		×	×	×	×		×	×	×	
11	×	×	×	×		×	×					×	×	
12	×	×	×	×			×					×	×	
13	×	×	×	×	×	×	×	×	×			×	×	

x signifies the presence of the construct
Source: Own elaboration.

Results and Discussion

The study structured data and findings linked to the notion of social entrepreneurship development in CBIs into four emergent themes. The data relates to 13 burial societies that engaged in for-profit ventures, as the above venture matrix depicts.

The Socioeconomic Challenge

Death seems to afflict most African households differently than in the West. First, regardless of whether the deceased had been ill before their death, Richard (no. 9) explains that “we visit traditional healers to understand issues surrounding death. You never know, the person could’ve been bewitched.” In most instances, this happens regardless of whether doctors diagnose a disease or not. Sambulo (no. 12) admits, “You see, there are a lot of instances where the whole family may die if it does not consult traditional healers. The person who passed away might have wronged some other people, who would then take revenge on us (the family members) by passing on his disease to our family. So, it is imperative to visit a traditional healer regardless of how a person might have died.” Second, Getachew (no. 2) describes a dignified burial as “a burial attended by a lot of people with food provided not only on the day of the burial but also throughout the mourning period.”

Two FGDs (no. 5 and no. 13) clarify that the period of mourning in both countries typically lasts three to five days. The relatives of the deceased come to comfort others and live together throughout the mourning period. In the evening, the whole community attends a church service and later a communal supper. People stay until nighttime, consuming soft drinks and beer. An average of 300 people attend the burial itself, all requiring transport to and from the cemetery. The attendees also expect some nourishment before departing for their homes. Third, burials usually take place in rural areas, away from the city. “Most of us have families and relatives in the countryside. So, in most instances, we have to hire transport that will ferry the deceased from a town to a rural location” (Getahun, no. 8). In Zimbabwe, an FGD (no. 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 consultations with traditional healers to the actual burial, generate significant financial costs with serious implications for the welfare of poor households. “Usually, people visit loan sharks so that they can see an opulent burial through” (Sambulo, no. 12). “Loan sharks charge exorbitant interest rates that trap you in debt for up to five or so years. They once took my two-plate stove and a TV set when I failed to repay” (Richard, no. 9). “The problem with a burial, if you do not have a burial society, is that it can really bring you down to your knees. You eventually find yourself failing to pay your children’s school fees when the loan shark is on your case” (Sipho, no. 11). “Families please the public by providing them with high-quality meals during the funeral, forgetting that life continues for those who remain behind. You typically see them struggling to have two meals per day because they no longer have any money” (Selam no. 1).

The main reason certain households visit loan sharks in Ethiopia was that “people do not have bank accounts ... even those who work receive their salaries in cash and as such they cannot access loans from banks” (Getahun, no. 8). Also, microfinance services still fail to reach many poor households in both Ethiopia and Zimbabwe. For instance, the Association of Ethiopian Microfinance Institutions (2009) reports that 27 operating microfinance institutions (MFIs) in the country meet less than 20% of the demand of the economically active yet poor Ethio-

pians. In Zimbabwe, “microfinance institutions demand collateral, and most of us do not have that collateral; consequently, I only get loans from loan sharks that do not demand collateral” (Richard, no. 9). Therefore, in some ways, financial exclusion does not only happen to peasant farmers residing in distant rural areas – it is also present in urban locations. The 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 for a lot of households. The introduction of microfinance services, often hailed as a solution to the financial exclusion of poor households, appears not to have resolved this persistent and undesirable equilibrium.

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

The Collective-Driven Solution

Burial societies provide community members with opportunities to group and develop solutions to socioeconomic challenges they encounter. Almost all the burial societies under analysis had similar governance structures. Generally, an executive committee, composed of the chairperson and the deputy, treasurer, secretary, and two ex-officio members, becomes nominated into office to manage the activities of the burial societies on behalf of all members. Democracy is usually the governing style, with one vote per person. The average membership size of burial societies is 40 and 200 in Zimbabwe and Ethiopia, respectively. All members pay monthly subscriptions, which societies either deposit or save at home. Societies record serial numbers of the money kept at home to make sure that the treasurer does not use the money for other purposes, with the hope of replacing it at a later date. Societies make disbursements on the death of the beneficiary. Over time, most burial societies manage to acquire physical assets, such as large tents, benches, and cutlery.

A review of burial societies’ statutes and other documents revealed multiple reasons for their existence. Mostly, they serve to assist members in covering burial expenses and to support the deceased’s family in fulfilling all cultural obligations related to death. Therefore, a burial society is both a type of funeral insurance and a social institution. Sambulo (no. 12) strongly emphasizes the latter role: “Even though I have a funeral insurance policy with one of the funeral parlors, 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 also for that shoulder to lean on.” His words resemble those of another executive member of a community-based burial society in Ethiopia (Solomon, no. 3), who underlines that “our burial society offers benches and a tent, something which I doubt other insurance companies would offer. ... Insurance companies do not sympathize, 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 experience exclusion on behalf of conventional MFIs or banks. The African Weekly (1953) news article from the archives of the Bulawayo City Council reports that the primary objective of one of the burial societies operating in Bulawayo at the time, namely the United Central African Burial Society, was to establish a central fund which would issue loans on favorable terms to ensure repayment. Most statutes of burial societies in Ethiopia (for example, no. 6, no. 7, and no. 8) had a clause stipulating the conditions for accessing credit by members. The FGD (no. 7) actually proved that the revenue-generating business line of this work-based burial society was issuing loans. However, the situation of those outside of burial societies is unclear. In Zimbabwe,

most burial societies scrapped issuing loans because of the harsh economic environment. "The problem is that money is losing value day by day, hence members feel like those who borrow benefit at the expense of society, since there is no interest charged on the loan. So, we had no choice but to cancel it" (Sipho, no. 11). When asked about the repayments, Sambulo (no. 12) exclaims, "I always repay because the burial society is mine," while Sipho (no. 11) states 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 repayment rates.

In certain instances, interviews and FGDs show that some members consider burial societies as a way of saving. "I am making savings using my burial society" (FGD, no. 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, no. 4). Therefore, burial societies offer collective opportunities for households, which might otherwise be unable to save, insure, or access credit.

Burial society no. 10 organizes functions where they invite the identified poor members of the community to come and dine with the group. "These occasions usually take place on Christmas days" (FGD, no. 10). The statute of this burial society outlines the idea of parties and functions, with members considering this aspect as crucial. Another member of burial society no. 10 explains that "if we could, we would make it every time we meet, but we can't. However, we make it a point that we are beneficial to our communities." Moreover, burial societies no. 1, no. 2, and no. 5 lent their assets, such as tents and cutlery, free of charge to community members who were identified as poor and unable to join any burial society. "At least it lessens their trauma caused by death" (Selam, no. 1). "At times, we help with our assets because even the burial of a poor person should be a dignified one" (FDG, no. 5). These burial societies are noticeably different from others. (see Figure 1). Their collectively driven solutions do not apply merely to members but also extend to segments of society that do not belong to burial societies and similarly experience an unjust equilibrium. In other words, some burial societies pursue broader social intervention, addressing socioeconomic challenges faced by nonmembers. These burial societies fit into the social entrepreneurship category in Figure 1. Table 3 below depicts their business models. Each identifiable business model serves as a proposition, or at least as an example, of diverse models that social entrepreneurs can adopt.

Table 3. Social Entrepreneurship Business Models

BS	Business model	Power &/or proof quote/s
1	<i>Beneficiaries as paying clients (P3a)</i>	"We sell 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."
2	<i>Beneficiaries as employees (P3c)</i>	"We employ young boys who come from families that are highly impoverished."

BS	Business model	Power &/or proof quote/s
3	<i>Non-beneficiaries as paying clients (P3d)</i>	<p>"We target anyone who comes. The poor can't pay. You can only provide them with tents for free." (FGD, no. 5)</p> <p>"People with money buy the type of clothing we make ... as such, we are a bit expensive. We help the poor by visiting them during the mourning period and providing necessary assets to see the burial through as part of our witnessing project." (FGD, no. 10)</p>

Note: P stands for Proposition.

Source: Own elaboration.

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

Proposition 3a-d: As given in Table 3.

Proposition 4: The members (or stakeholders) play a significant role in shaping the social mission of the CBI.

Emergence of For-Profit Ventures

The environment in which burial societies operate is often challenging. As a result, the emergence of for-profit ventures as an innovative means of generating income to supplement subscriptions was inevitable. The study identified two key factors driving the rise of these ventures, categorizing them as socioeconomic and political. The socioeconomic factors primarily pertain to burial societies in Zimbabwe, while the political factors are more relevant to those in Ethiopia.

The economic crisis in Zimbabwe was almost at its peak in 2007. Unemployment rose, and inflation wiped out most of the burial societies' savings. "Two members of our burial society have just been informed that they need to report only twice a week to their workplace. Their weekly wage will decrease as a result. We already have a lot of members who are struggling to pay subscriptions because they are out of employment" (Richard, no. 9). Because of inflation, many burial societies asked members to subscribe in foreign currency, either using the South African Rand or the United States Dollar. "We were late to realize that we needed to convert our money into other currencies so that it would 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 also to increase our subscriptions" (Sambulo, no. 12). High rates of death were also a factor, as FGDs demonstrate (no. 10 and no. 13): "HIV/AIDS has increased the average number of deaths that we have to finance. We find it very difficult to cope at the moment."

While Ethiopia also recorded stories of HIV/AIDS (BS, no. 1 and no. 2), the political economy seemed to be the determining factor in the emergence of for-profit ventures. This situation seems to relate to history (especially the years 1972 to 1990), when community burial societies became suspicious of the government, and a preference to stay invisible and informal emerged (Solomon, 1999). Consequently, many burial societies remain invisible to date. In 2011, the government announced plans to crack down on burial societies that hold idle funds, equating such practices to money laundering. Most burial societies had no option but to either invest their money or spend it on physical assets. However, the burial societies that remain unregistered and anonymous still keep their cash on hand: "This is unfair, in a way we are forced to be anonymous because now we have tied up all our cash reserves in physical assets, we are now struggling to meet all claims, and we can't issue loans anymore" (Solomon, no. 3).

The foregoing challenges seem to have contributed to the emergence of for-profit ventures within some burial societies that display varying levels of entrepreneurial activities and success. In both Ethiopia and Zimbabwe, certain burial societies rent out tents and cutlery or offer catering services for weddings and church functions. In some Ethiopian cases under analysis, burial societies provided land for car parking purposes, giving the unemployed an opportunity to get a job in car washing or guarding the car park overnight. In regard to another case in Zimbabwe, Richard (no. 9) explains: "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.

Sustenance

Regrettably, the overall picture is less optimistic. Two burial societies (no. 4 and no. 13) faced setbacks in their entrepreneurial efforts, similarly to other burial societies that eventually reverted to relying solely on member subscriptions. "Before the burial society ventures into a project or avails its assets for hire, it first debates and votes on the matter. Some debates spill over into several meetings because members fail to agree, and in the process, tempers rise. So, at times we lose entrepreneurial opportunities because of such delays" (Menen, no. 4). FDG no. 13 had members in a meeting I attended saying that "returns fall far short of our expectations" and that "I expected to see entrepreneurial returns replacing my subscriptions." Although entrepreneurial ventures generate profits, distributing them across a large membership base is often unfeasible, making it difficult to replace subscriptions or offer returns to members. Such distribution may only be possible if burial societies had small membership; however, this could weaken social capital and reduce the financial contributions that rely on a broader subscriber base.

The revenue-generating business lines that burial societies adopt do not vary from the business lines that established for-profit business agents offer. 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, no. 10). This was true for nearly all enterprising burial societies, including those that reverted to subscription only. Yet, all of the burial societies' business lines either depended on the resources they had (for example, renting out assets) or on the skills of their members.

All burial societies in the sample had no problems with the skills needed to run their business. In fact, most of their business lines did not require sophisticated or specialized training. For those that required certain levels of skills like plumbing, knitting, and catering (for example, BS no. 5, no. 10, and no. 11), it emerged that the societies chose this line of business because their members already had such skills. When the researchers asked the societies how they compensated members who were employees in the burial society's business activities, Siphon (no. 11) provided the following answer: "It's commission-based. I won't tell you how it is calculated, but yeah, I can safely say it's based on commission." In addition, assets such as tents and benches that the burial societies possessed became the focal point in their business lines.

Proposition 5a: The simultaneous pursuit of social and economic goals often gives rise to tensions following the establishment of social entrepreneurship.

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

Proposition 5c: Business-specific skills are necessary for social entrepreneurship to remain competitive in the face of rivalry.

A Model of Social Entrepreneurship Development in CBLs

Figure 3 amalgamates the propositions the study derived from the literature on CBLs, social capital (P1), and qualitative data (P2–P5) to create a simple model of social entrepreneurship development in CBLs. Examples in italics represent elements of the model for which the data is either suggestive or intuitive.

The model opens with antecedent factors, which generally represent the socioeconomic problems that both the government and private sector fail to address. CBLs attempt to fill this gap by providing solutions that benefit the wider community. Morris et al. (2011) assert that such a drive to address unmet needs is a key motivator of entrepreneurial behavior within such organizations. The integration of societal purpose and for-profit ventures gives rise to social entrepreneurship – a concept that the extant literature often refers to as the “double bottom-line” (Dees, 1998b). Stakeholder participation plays a critical role in shaping the governance and business model of social enterprises, as well as pursuing the double bottom line. For instance, BS no. 1 in Ethiopia benefited from the alliance with a government-run technical college, supplying vegetables to the student cafeteria, and providing campus cleaning services for a fee. Di Domenico et al. (2010) emphasize the importance of stakeholder engagement by highlighting its impact on organizational development. Furthermore, active stakeholder participation enhances legitimacy through passive acceptance (Suchman, 1995) by enabling community buy-in and sustained support.

Posterior factors included in the model may exert a moderating, enhancing, or constraining effect on social entrepreneurship. When competition and internal tensions are minimal and when social enterprises possess the requisite business skills, the likelihood of success increases. However, reality often proves otherwise. Dees (1998a) asserts that establishing and sustaining a profitable business is inherently difficult, with studies showing that approximately 70% of new businesses fail within the first few years of operation. If seasoned commercial enterprises struggle in competitive markets, the challenge is even greater for social enterprises that lack prior experience in such environments. In response to these challenges, some social enterprises carve out a niche market by targeting beneficiaries who society has excluded from the mainstream commercial activity. While this strategy may reduce direct competition, it also significantly lowers the prospects of running a profitable business. Forster and Bradach (2005) cite this as one of the main reasons why nearly half of enterprising nonprofits fail within their first five years. Moreover, an excessive focus on choosing the “right” business model to effectively manage adverse posterior factors can lead to mission drift or dilute the social goals of the enterprise, often causing tensions amongst stakeholders – a risk that Dees (1998a) and Forster and Bradach (2005) also emphasize strongly. Findings from this study reveal that some business models involve employing targeted beneficiaries, typically requiring limited technical skills. However, other models demand specialized business expertise, prompting the need to hire skilled personnel whose entrepreneurial efforts generate income for social impact. In this context, social enterprises face the dual challenge of not only supporting new staff but also aligning their values with those of the organization. Dees (1998a) further highlights that such circumstances frequently give rise to tensions between existing and newly recruited staff, underscoring the complex dynamics of maintaining a coherent organizational culture while striving for financial sustainability.

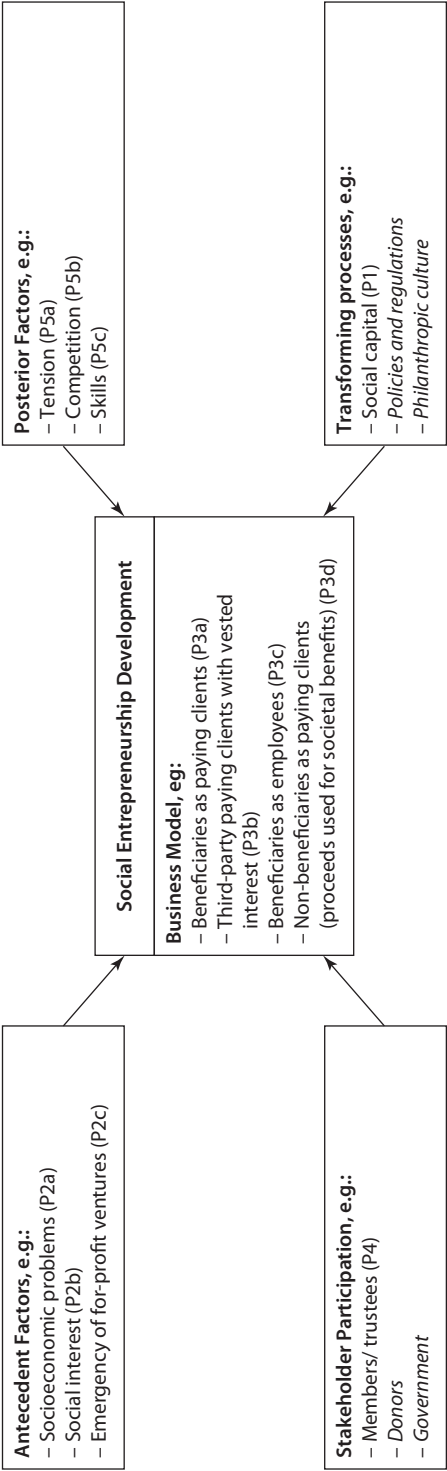


Figure 3. A Model of Social Entrepreneurship Development in CBIs

Source: Own elaboration.

As the article discusses above, social capital within CBIs plays a profound role in the development of social entrepreneurship. Its presence transforms social networks into channels of care and sympathy (Dafuleya & Zibagwe, 2012), which are necessary to foster societal interest and find solutions to societal problems. Therefore, the model incorporates social capital as a key transformative process that sustains social entrepreneurship. In addition, policy and regulation operate as enabling conditions, creating a supportive environment for social enterprises. For instance, certain countries legally exempt social enterprises from certain taxes. Most policies also prohibit the distribution of profits, thereby ensuring that societies reinvest financial gains for public benefit (Salamon et al., 2003). The philanthropic culture is also an intuitive component of the model. Alongside social capital, it contributes to the transformative processes that underpin social entrepreneurship development. In its absence, member-based nonprofit enterprises risk becoming commercial enterprises, as the venture matrix in Figure 1 illustrates.

Conclusions and Implications for Practice

The analysis and interpretation of the study's data and findings led to three key conclusions presented separately below.

African Burial Societies: A New Nuance in Old Practice

Burial societies have a long history not only in Africa but globally. Parrott (1985) notes that as early as 638 BC, Solon, the Athenian statesman, passed legislation to regulate burial societies' practices. In his discourse on the private lives of early Romans, Johnston (1903) presents evidence suggesting that the functions of contemporary African burial societies closely mirror those of their Roman predecessors. He observed that such societies aimed to cover funeral expenses and ensure that burial rites followed a respectable process – an objective still central to African burial societies today. In England, burial societies existed during the Industrial Revolution, although they operated mostly as friendly associations (Cordery, 2003). However, the growth of formal insurance systems and broader economic development gradually diminished the role of burial societies. These changes gave rise to alternative forms of collective organizations, such as cooperatives (under the ownership of employees or consumers) that bridge the gap between the private and voluntary sectors (Oakeshott, 1990).

In Africa, however, burial societies seem to persist despite the availability of conventional insurance. Their widespread presence in both households with conventional insurance, as well as among professionals who embrace modernity, suggests that they are unlikely to disappear anytime soon. Moreover, their ongoing structural transformation to incorporate for-profit ventures further widens their presence and strengthens their role within African communities. This evolution, representing a new dimension in how some burial societies operate, resembles the historic trajectory of community wealth-building organizations in the United States (Aspen Institute, 2005). These society-driven civil institutions began adopting entrepreneurial and innovative approaches to address social and economic problems. The key distinction lies in funding: while organizations from the United States received federal and state funding (Weerawardena & Mort, 2006), African burial societies have historically operated without any state funding.

Burial societies place special emphasis on social capital, evident in social relationships and collective approaches. Social capital is the basis of sustaining a large membership over time

and ensuring financial flows, especially in the absence of for-profit ventures. Generally, the larger the membership of a burial society, the greater its financial reserves, assuming disbursements remain constant. Mendell (2010) observes a similar dynamic in Canadian social enterprises, describing how these enterprises have a strong foundation in social relations and collective efforts toward socioeconomic innovation and poverty reduction. This contrasts with models based on individual initiative, such as that of Muhammad Yunus, founder of the Grameen Bank and pioneer of group lending.

The Salient Difference in Social Entrepreneurship: Private or Social Mission?

Some definitions of social entrepreneurship emphasize that the primary goal of social enterprises is the creation of social value, or that profits should serve the benefit of the broader community. The case of African burial societies presents a nuanced picture regarding the primary goals behind their engagement in for-profit ventures. Two distinct motives emerged from the study. First, certain burial societies intended the profits to replace members' subscriptions and, where possible, to provide members with a return. These motives suggest that the societies aimed to benefit members exclusively. In this context, a critical question arises: Can we still consider such an approach socially purposeful? Arguably, we may not. For certain, the return to members will resemble dividends that shareholders receive, suggesting a private rather than public orientation. When organizations confine benefits from a for-profit venture to the internal membership of the organization rather than extend them to the broader community, the outcome begins to resemble a private benefit model.

Second, a handful of burial societies extended their for-profit ventures beyond their membership. For example, highly disadvantaged members of the community benefited from the free provision of items such as tents and cutlery, which would otherwise generate rental fees. Some unemployed individuals found work within the for-profit ventures of these burial societies. While these benefits may not be transformative at the community-wide level, they at least reach segments of the population outside the burial societies' membership.

This distinction, whether profits accrue solely to members or also to a broader community, offers an important insight for conceptualizing social entrepreneurship in the context of member-based nonprofits developing for-profit ventures. The inherent hybrid nature that results from member-based nonprofit organizations embarking on for-profit ventures to earn income should not automatically qualify them as social enterprises. Rather, the key determinant lies in the use of entrepreneurial returns. If benefits remain internal, the initiative leans more toward a private enterprise; if they extend meaningfully to the wider community, the organization aligns more closely with the principles of social entrepreneurship.

Having addressed this critical distinction in social entrepreneurship development, a fundamental question emerges: What ensures that the pursuit of social goals remains central to these initiatives? The answer may lie in the commitment of members or stakeholders who champion the initiative, driven by a social motive. Nevertheless, mission drifts, where social goals may dilute over time, are a real risk, with a potential drive that exceeds the scope of this article. The following section concludes with two potential factors that may restrain such mission drift.

The Trade-off Between Social Mission and Entrepreneurial Returns: Restraining Mission Drift?

Many African countries do not have clear regulatory frameworks for burial societies. In Zimbabwe, these societies operate without formal registration. While Ethiopia places emphasis on

registration, some burial societies continue to operate informally. The Friendly Societies Act in South Africa regulates only burial societies that provide benefits of more than ZAR 5,000 (Bester et al., 2004), leaving many others unregulated. In contrast, most Western countries maintain comprehensive regulatory frameworks for mutual societies and nonprofit organizations. Robust regulations can play an important role in safeguarding the social mission of societies or nonprofit organizations that engage in for-profit activities, helping to prevent mission drift.

In the absence of such a regulatory framework in many African countries, what restrictions exist to address mission drift? Insights from the study of burial societies reveal an inherent structural trade-off between capitalization and the distribution of profits to members. That is, effective capitalization requires a large membership base; however, this dilutes per capita returns from entrepreneurial ventures. As a result, the financial benefit to each member may become negligible, limiting the incentive to shift focus away from the social mission. This insight is generalizable to other nonprofit organizations pursuing for-profit ventures to create social value. For instance, in organizations reliant on government or donor funding, any mission drift toward redistributing profits to members could lead to the withdrawal of such support. Thus, the threat of losing critical external funding can serve as an informal constraint against mission modification and help maintain the organizations' social focus.

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Conflict of Interest

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