

Informal micro-finance schemes : the case of funeral insurance in South Africa

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Author

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- Roth, Jimmy.

Abstract

Based on a study carried out in the Grahamstown township, examines means available for obtaining the cash required to finance a funeral. Compares and evaluates four types of funeral insurance providers: formal assistance insurers, formal friendly societies and informal non-profit and for-profit insurers. Explores reasons why consumers prefer informal insurers and draws lessons for the formal insurance sector.

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