Informal Institutions and Bereavement Support:
A Case Study of District Nowshera

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CERTIFICATE

This is to certify that this thesis entitled: **"Informal Institutions and Bereavement Support: A Case Study of District Nowshera"** submitted by Mr. Muhammad Ibrahim is accepted in its present form by the Department of Economics & Econometrics, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree of **Master of Philosophy in Economics**.

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I dedicate this work to my mother Najma Sitara, The Iron Lady..

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ABSTRACT

The study aims to identify role of Informal Institutions in provision of Bereavement Support to bereaving households in the study area. Due to informal institutions community funds were formed whose purpose is to cover the expenses of the bereaving household during the three days mourning period of death incident. Respondent of the study was community head. Community head is a person who is most trustworthy and usually a community elder, whose job is to collect the community's bereavement fund, keeps the record of the contributors, manages expenses of bereaving households for three days. 76 community heads were being interviewed in this regard through snowball sampling technique. As per economic theory either a household should save prior to such a tragic event or avail an insurance policy, but studies have shown that both options has its own complexities and are unable to provide proper bereavement support. On the other hand this study found that informal institutions play a key role in covering the expenses of the bereaving households during the usual mourning period.

CHAPTER 1

INTRODUCTION

Death is an uncertain and tragic incident for which people are neither emotionally nor financially prepared. It gives emotional as well as financial stress to the bereaving Household (Levy & Derby 1992). Pakistani society has a rich culture, people meet and greet on happy occasions and mourn on tragic events. Usually people are connected with each other and on incidents like these hundreds of people visit the bereaving household (Marsden 2005). First a family loses a precious human life, second they have to bear the cost of food of two to three hundred people at a time on average for three days consecutively, which is the usual mourning period in the study area as well as the cost of tea, soft drinks, chairs and tents etc. for hundreds of people visiting the mourning household. This tragic event brings a huge negative economic shock to the bereaving household. The total cost of the funeral and related expenses in Pakistan ranges from US$133 to US$416, which is a huge amount for a household to manage on such a sudden and tragic occasion (Mcguinness and Tounytsky, 2006).

Economic theory suggests that an individual should hire insurance services prior to such kind of incident. In Pakistan Kashaf's insurance offers death insurance of US$125 on such occasions but the amount is insufficient to cover all the expenses that is around (US$333 to US$417) the support from insurance institute covers 30 to 33 percent of the expenses only (ibid, p18). So even if a household hires death insurance services the amount they receive would be unable to cover their expenses. And the bereaving household would have no other choice but to use their savings, if there are any. (Mcguinness, and Tounytsky, 2006). households save only if there is an expected death and they do so by limiting their consumption yet it happens very rarely.

Second option is taking loan to cover the expenses. But taking loan from formal sources isn't that easy and quick. Local moneylenders charge flat 10% interest rate per month which isn't desirable either. Taking loan from relatives for funeral isn't socially acceptable (Mcguinness, and Tounytsky, 2006). Now the question is how will a household get bereavement support in the presence of such complexities.

A funeral is a costly occasion. Funeral and other related expenditures in Pakistan ranges from $ 133 to $416. (Mcguinness, and Tounytsky, 2006) Tanzania and Ethiopia has developed indigenous insurance institutions to cope with the high costs of funerals. These institutions were found to be highly prevalent in the study areas. They are based on well-defined rules and regulations, often offering premium-based insurance for funeral expenses (Dercon et al. 2006).

Interestingly due to informal institutions in the study area, in order to avoid all those complexities, households has formed community bereavement funds, which aims to cover all the expenses which the bereaving household is expected to make during the mourning period of three days. All households of a community pool same amount of money, with a community head, who give it to the bereaving household on the tragic occasion of death. A community head is an honorable and trustworthy person of the community, who collects and disburse the community fund without charging anything.

Beyond doubt, over a life time, a household might face enormous natural shocks in the form of, bread earner of the family losing a job, crop failure of an agricultural dependent household and other idiosyncratic income shocks. In this study negative economic shock represents all the expenses which a household has to make for consecutive three days in case of death. Death is a huge negative economic shock in a country like Pakistan. Pakistani society has a rich culture, people meet and greet on

happy occasions and mourn on tragic events. Usually people are connected with each other and on incidents like these hundreds of people visit the effected household.

First a family loses a precious human life, second they have to bear the cost of food of two to three hundred people at a time on average for three days consecutively as well as the cost of tea, soft drinks and chairs etc. for hundreds of people visiting the mourning household. This tragic event brings a huge negative economic shock to the household.

Death is an uncertain event and people are not prepared for such shocks financially. So the study aims to check whether some community relief funds exist in our societies that helps the effected households on such an event. If yes, then up to what extent it covers the expenses of the effected households? Whether the community fund covers all of the expenditures of an effected household which it has to make in order to attend its guests, or it covers the expenditures of the effected households partially.

Societies tend to develop in informal settings based on their norms and social values. Informal institutions are not available in written form anywhere, however these laws are transferred from one generation to another and followed strictly by the people of a society. Douglass North (1990, p. 3) offers the following definition: “Institutions are the rules of the game in a society or, more formally, are the humanly devised constraints that shape human interaction”.

1.1 Informal Institutions:

Douglass North (1990, p. 3) offers the following definition: “Institutions are the rules of the game in a society or, more formally, are the humanly devised constraints that shape human interaction”. Institutions are the rules of the game which help people to form expectations of what other people will do in the presence of uncertainty and

imperfect information. Because of this, institutions can be said to limit and define the choice set of individuals (Lin and Nugent, 1995; North, 1990). Institutions necessarily involve interaction of agents and are characterized by common conceptions, routines, habits, and values (Hodgson, 1998).

This very broad definition, and it can be subdivided into formal and informal institutions. Among the formal institutions, we find for instance laws, constitutions, contracts, and property rights. These are the official rules of a society with a high degree of legitimacy. They are backed by explicit punishment. Formal institutions are purposefully created by the state, by private enterprises, or by other alliances or individuals in civil society and are often, but not always, in close correspondence with the underlying structure of informal institutions. Among the informal institutions, we find for instance norms, ethics, customs, taboos, and ideologies. These are the unofficial behavioral rules of a society, an integrated part of its culture. Informal institutions are learned through socialization and are largely the inherited view of the world from older generations. As such, informal institutions in turn structure the way that the present generation looks upon and thinks about society. In a sense, informal institutions are therefore a kind of knowledge. Boland (1979) claims that the only difference between ”institutional knowledge” and ordinary knowledge is that the former takes longer to change.

“Informal institutions are socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels. By contrast, formal institutions are rules and procedures that are created, communicated, and enforced through channels widely accepted as official. This includes state institutions (courts, legislatures, bureaucracies) and state-enforced rules (constitutions, laws, regulations).” (Helmke, & Levitsky, 2004).

Due to informal institutions community fund is usually formed by neighbors and relatives for the bereavement support of every member of the community. In a community fund every member contributes a predefined amount of money to the fund, either on monthly basis or incident bases. That pooled amount of money is then used to cover the expenses of bereaving household as per predefined unwritten rules. There's a community head in every community, whose responsibility is to collect and disburse the fund amount on certain predefined principles. Usually that person is most respectable and trustworthy in the community, he manages the cost of food, chairs and tents etc. of the bereaving household for three days which is the usual mourning period in the study area. The cost of tombstone is covered by the community yet the cost of shroud (Kafan[1]) is bored by the household as financing it by people out of the family is socially unacceptable. In order to avail this bereavement support, a household should be a member of the community fund, and in order to become a member the household has to make the compulsory contribution to the fund. If a household doesn't contribute to the fund it doesn't get bereavement support from the community fund.

1.2 Objectives of the study:

- To evaluate the extent of bereavement support in the presence of informal institutions in Distt. Nowshera.
- To study the nuances of informal institutions providing bereavement support in the communities.

1.3 Significance of the Study:

Death brings an emotional as well as huge negative economic shock to the bereaving household. Traditional funeral/burial societies are found in different parts of Africa and Asia (Platteau, 1997), which provide bereavement support to the bereaving

[1] Kafan is a white cloth used to cover the dead body before it's burial.

household. So the study aims to identify the role of informal institutions in providing bereavement support to the bereaving household. This sort of work has never been carried out before in the study area.

1.4 Problem Statement:

Death is usually a very sudden event no one knows about its occurrence, it's an emotionally stressful event for a household as well as it brings a huge economic shock to the bereaved family as they have to cover all funeral expenses and a sumptuous reception for the mourners. (Mcguinness, and Tounytsky, 2006) found that in Pakistan the total cost of funeral and related expenses ranges from US$133 to US$416. So research problem of the study is that how informal institutions provide bereavement support to mitigate such a huge economic shock.

1.5 Motivation of the Study:

Motivation of the study is to explore this prevalent yet unstudied phenomenon, when all the methods of conventional economics fails to provide bereavement support, there still are sources which can provide bereavement support to the bereaving households in the form of community funds formed in the study area, yet they are neither identified nor studied so far, so the study aims to analyze that up to what extent these community funds provide bereavement support. Do they fully or partially cover the three days mourning period's expenses of the bereaving household.

1.6 Organization of the Study:

The study plan is designed as Chapter 2 will go through the review of literature, Chapter 3 is consisted of theoretical framework of the study, Chapter 4 is about the data and methodology of this study, Chapter 5 discusses the empirical results of study, Chapter 6 consists of the conclusion of this study and finally Chapter 7 is aggregation of references of all papers, which are used in this study.

CHAPTER 2

LITERATURE REVIEW

In this chapter relevant literature on the study will be discussed. This chapter focuses mainly on what has been previously done to answer this problem. What kind of methods were used and what were the retrieved results.

Roth, (2000) carried out a study in Grahamstown South Africa, and found that a household spent almost 15 times of their monthly income on a funeral. The usual mean of funeral funding is funeral insurance, through either formal or informal insurers. It was found that formal funeral insurers are well known in the study area, and informal insurers are barely documented yet they cover more people than formal insurers. It was found that there are two types of informal insurance schemes, one which operates for profit and other which operates on nonprofit basis. It was found that the nonprofit basis schemes were formed by people living in the same neighborhood. The scheme has many features of ROSCAs yet the pot of fund doesn't rotate automatically but is allocated on the basis of a particular unforeseen event. , in this case the death of a household member. Both types of schemes are not registered with the state.

Five reasons were found for these large expenditures on funerals in the study area. It's a common believe that the dead become spirit ancestors and they exert a powerful influence over the fate of the living. So everyone believed that through an expensive funeral they show respect to the ancestors. Some respondents stressed over the importance of meeting the close relatives after funeral. The respondent believed that by holding an elaborate funeral she demonstrated the dignity of her household. Most respondents felt that mourners were aware of the costs of coffins and would gossip if

the coffin was an inexpensive one. And Funerals were also found to be a rotating social event.

Informal insurers use their intimate knowledge of local socioeconomic conditions and local funerals to mould their products and services to fit the contours of their environment It was found that transactions with informal insurers were relatively simple. Respondents preferred low value insurance policies to high value policies with lots of exclusions. The people of the township were found to be risk averse as they were very poor and they were not ready to lose.

The use of booklets or coupons is very attractive for clients and easy for insurers, each time a client pays a premium his or her booklets is stamped. Informal insurers were able to keep the costs of their own payout down by providing some of the payout in cash and the rest in goods and services that are provided at cost. In the case of the profit making informal insurers, they both first provided a service (in this case a funeral service) for cash and credit. They then looked at using insurance as a means of increasing turnover.

Dercon *et al (*2006) have carried out a study in Ethiopia and Tanzania in order to check how indigenous insurance institutions developed to cope with the high costs of funerals. These institutions were found to be highly prevalent in the study areas. They are based on well-defined rules and regulations, often offering premium-based insurance for funeral expenses. They also offer other forms of insurance and credit to cope with hardship faced by the people of the community. Weerdt (2004) argued that the characteristics and inclusiveness of these endogenous institutions make them potentially well placed as models to broaden insurance provision and other developmental activities in these communities. The history of these institutions is characterized by a resistance to attempts of political capture, and helps to understand

their apparent opposition to engage more broadly with NGOs and government agencies..

Households live in an environment characterized by risks, and many face a significant probability of experiencing economic losses that threaten their daily subsistence. (Carter & Maluccio, 2003) Used household panel data that include directly solicited information on economic shocks and employing household fixed-effects estimation, we explore how well households cope with shocks by examining the effects of shocks on child nutritional status. Unlike in the idealized village community, some households appear unable to insure against risk, particularly when others in their communities simultaneously suffer large losses. Households in communities with more social capital, however, seem better able to weather shocks.

Social protection has emerged as an effective policy response to tackle food insecurity, increase agricultural productivity and promote rural development across developing world. Despite so many social protection programs launched all over developing world, their coverage is still low and informal support is the key mean for the majority of rural poor. Yet their significance is largely invisible in policy and programming (Stavropoulou *et al*. 2016)

Alderman and Paxson (1994) argued that there are several reasons why households were not able to fully insure consumption against income fluctuations. The problems like moral hazard, information asymmetries, and deficiencies in the ability to enforce contracts result in incomplete or absent insurance markets. The dearth of formal insurance markets in developing countries is evidence that these problems are considerable. However, a large body of literature indicates that households in

developing countries make use of a wide variety of mechanisms, often informal, to at least partially limit consumption risk.

Susan and Fafchamps (1997) carried out a study in Philippines, they investigated how rural Pilipino Households deal with income and consumption shocks. They used original data on gifts and loans, which indicated that gifts and loans are partly motivated by consumption smoothening motives but do not efficiently share risk. They found that such income and consumption shocks are better insured through gifts and loans then others. They found that mutual insurance doesn't take place at village level, rather households receive help through relatives and friends. Risk is shared through informal loans with zero interest rate rather than gifts.

Low income countries households deal economic hardships with informal insurance arrangements between individuals and communities rather than through publicly managed programs or market provided insurance. Households may draw on savings, sell physical assets, rely on reciprocal gift exchanges, or diversify into alternative income-generating activities. These mechanisms can be highly effective in the right circumstances, but most recent studies show that informal insurance arrangements are often weak. Poor households, in particular, have substantial difficulties coping with even local, idiosyncratic risks (Morduch, 1999).

South African households live in an environment characterized by risks, and many face a significant probability of experiencing economic losses that threaten their daily subsistence. Household panel data was used which include directly solicited information on economic shocks and they used household fixed-effects estimation technique, they explored how well households cope with shocks by examining the effects of shocks on child nutritional status. They found that unlike in the idealized

village community, some households appear unable to insure against risk, particularly when others in their communities simultaneously suffer large losses. Households in communities with more social capital, however, seem better able to weather shocks (Micheal *et al.* 2003).

Morduc (2015) Most households in low-income countries deal with economic hardships through informal insurance arrangements between individuals and communities rather than through publicly managed programs or market-provided insurance schemes. Households may, for example, draw on savings, sell physical assets, rely on reciprocal gift exchanges, or diversify into alternative income-generating activities. These mechanisms s can be highly effective in the right circumstances, but most recent studies show that informal insurance arrangements are often weak. Poor households, in particular, have substantial difficulties coping with even local, idiosyncratic risks. Public policy can help reduce vulnerability by encouraging private, flexible coping mechanisms while discouraging those that are fragile or that hinder economic and social mobility. Promising policies include creating self-regulating workfare programs and providing a supportive setting for institutions working to improve access to credit, crop and health insurance, and safe and convenient saving opportunity.

Aoun *et al* (2018) carried out a study to find who provide bereavement support in a community, and which sources are helpful in doing so. Bereaved people were recruited from databases of funeral providers in Australia via an anonymous postal survey (2013–2014). 678 people responded to the study, and it was found that informal sources were most helpful in provding bereavement support. In this study informal sources consist of family, friends and funeral providers.

2.1 Literature Gap:

Informal Institutions providing bereavement support in the study area is a prevalent yet unstudied phenomenon. The study aims to fill that gap since this type of work has never been carried out before. Various studies has been carried out to measure funeral related expenditure, and various sources of financing funeral expenditures, and the complexities involved in it. But this prevalent phenomena in the study area has never been studies before, that how informal institutions can provide bereavement support to the bereaving household, so the study aims to fill that gap.

CHAPTER 3

THEORETICAL FRAMEWORK OF THE STUDY:

The theory of social capital is particularly rooted on the notion of trusts, norms, and informal networks and it believes that 'social relations are valuable resources'. Social capital is broadly defined to be a multidimensional phenomenon encompassing a stock of social norms, values, beliefs, trusts, obligations, relationships, networks, friends, memberships, civic engagement, information flows, and institutions that foster cooperation and collective actions for mutual benefits and contributes to economic and social development.

The benefits which accrue from membership in a group are the basis of the solidarity which makes them possible. The richness of social capital depends on the size of the network and on the volume of capital (economic or cultural) in these connections' possession. The capital is maintained and reinforced as long as members continue to invest in the relationships.

Coleman (1990:302) defines social capital by its function. It is not a single entity, but a combination of different entities having two characteristics in common: it is an aspect of a social structure, and it facilitates certain actions of individuals who are within that structure. The entities include obligations, expectations, trust, and information flows. It is a productive resource that facilitates production and make possible to achieve certain ends that would be impossible in its absence. Social capital inheres in the structure of relations between and among actors. It facilitates the actions of individual actors and forms the basis of social capital. Efforts to take membership in a group can be seen as rational investments in social capital. Coleman identifies three forms of social capital: reciprocity (including trust), information channels and

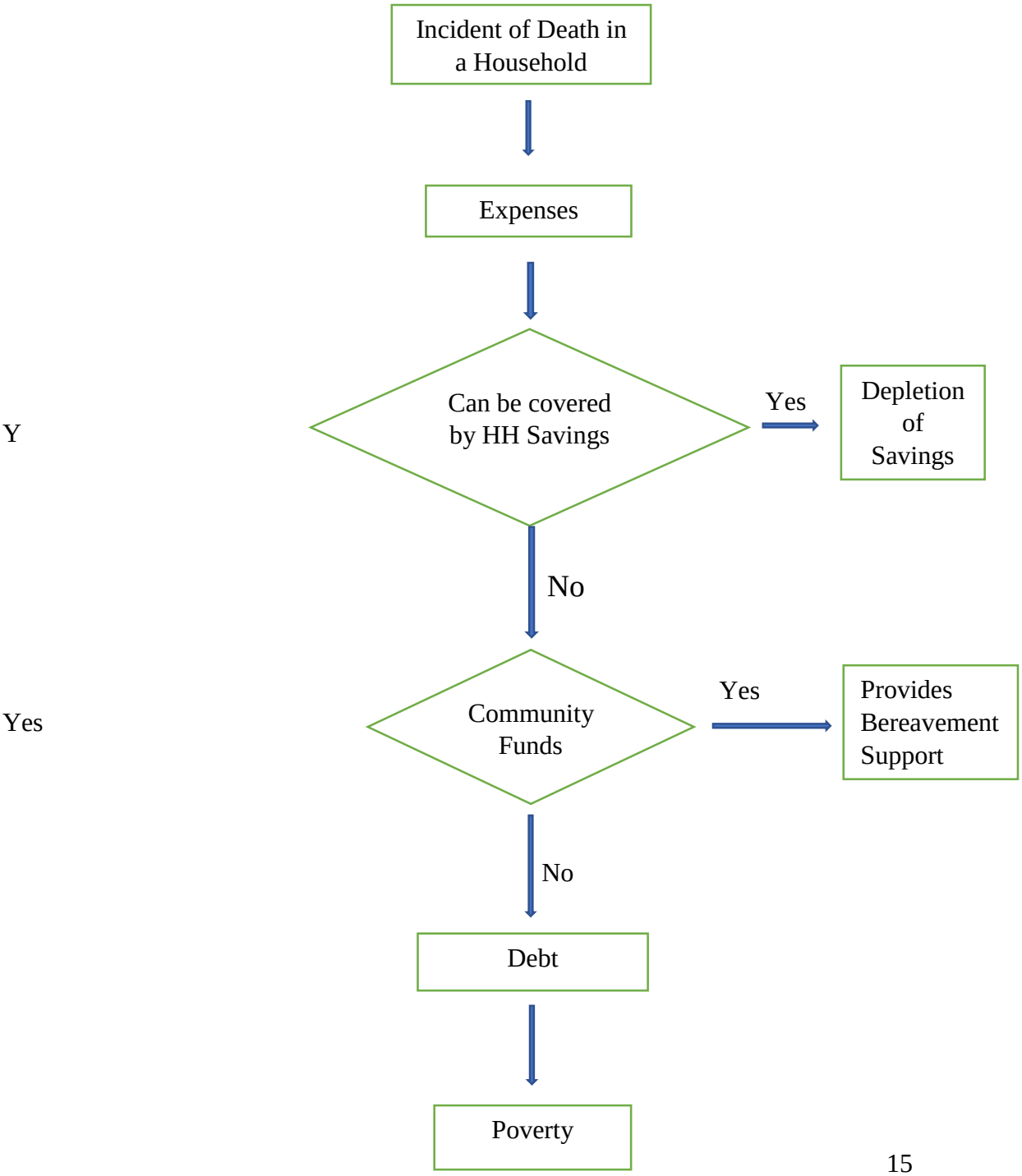
flow of information, and norms enforced by sanction. Actors (individuals or organisations) can use these resources to achieve their ends.

The theoretical framework of the study basis on bonding social capital theory, which means ties among people who are very close and known to one another, such as immediate family, close friends, and neighbours. Often people in bonding networks are alike on key personal characteristics (e.g., class, race, ethnicity, education, age, religion, gender, and political affiliation). It is more inward-looking, protective, and exercising close membership, and therefore good for under-girding specific reciprocity and mobilising informal solidarity (Van Oorschot et al., 2006). Bonding promotes communication and relationships necessary to pursue common goals. Moreover, it influences creation and nurturing of community organisations, like self-help groups and local association. In our study community fund is a form of self-help and local association which helps in covering the economic shock of a household in case of death.

“Traditional funeral/burial societies are found in different parts of Africa and Asia and provide mutual aid when there is a death in the community. They arose largely in response to the substantial expenditures associated with funerals in developing countries. Burial societies in Africa and Asia, have evolved based on their traditional precursors. They are typically characterized by a well-defined membership base and membership rules. Membership is restricted to individuals living in the same geographical area or belonging to the same religion. As a result, individuals observe fellow members closely and monitor their behaviour, mitigating problems of asymmetric information, moral hazard and adverse selection are not as significant a problem in the case of funeral insurance as with other forms of insurance as individuals are unlikely to induce death because they have funeral insurance.

Monetary or in-kind contributions are typically made on a regular basis or when a death occurs. Payments are made for funeral-related expenses incurred when a member or a well-defined set of relatives of the member dies, with the amount typically being a function of the relationship of the deceased to the member." (Jaochim De Weerdt, 2001)

3.1 Diagram of the Theoretical Framework:



Study aims to investigate funeral societies prevailing in the study area, and the extent of bereavement support they provide to the bereaving households. In the study area every community has a community head whose job is to collect community bereavement fund and use it to cover the expenses of bereaving household during the three days mourning period. Monetary contributions are made either on monthly basis or when a death occurs, it depends on the mutual understanding of community members who usually belong to same geographical location. The study area has both rural and urban populace, where some people perform their Fatiha Khwani in mosques, while other in their Hujras (Community Center). Fatiha Khwani carried out in mosques help in minimizing the expenditure as chairs and tents wouldn't be needed for guests. A community with large number of poor households will make it easy to cover their three days' expenditure. As it is assumed that small number of people will visit the bereaving household because poor people has few friends compared to rich people. Hence making it easy covering their three days mourning period expenditures. Extra help can also take place from community members to the bereaving household anonymously when a deceased belong to a poor household.

So on the basis of above discussion if a community fund covers the expenses of the bereaving households then it implies that informal institutions has successfully provided bereavement support to the bereaving households. The negative shock which arose due to the death incident has been successfully mitigated by the community funds.

Whenever an incident like death happens in a household, the household faces an emotional as well as a huge financial stress. Funeral and other related expenditures in Pakistan ranges from $ 133 to $416 (Mcguinness, and Tounytsky, 2006). Usually households aren't ready for such kind of sudden shocks, saving only take place in

case if an expected death. Very few took benefit from life insurance policies, or took loan from friends as taking loan from relatives is socially unacceptable on such events others sold their Jewelry or electronic gadgets to cover the expenses (ibid, p17).

On the basis of literature above we can say that those aren't quite desirable coping strategies, as we can see, even if households do save for such an event, and use those savings on such an event that will lead to depletion of savings which isn't quite desirable by the households. Life insurance policies aren't quite common coping strategies among the masses as we saw very few got benefit of that. Taking debt from formal source leads to a dent on future income as the household has to repay the debt as well as the interest amount, which worsens the condition.

3.2 Hypothesis of the Study:

H_0 : Informal Institution do not provide bereavement support to the bereaving household in District Nowshera.

H_1 : Informal Institution provide bereavement support to the bereaving household in District Nowshera.

CHAPTER 4

DATA & METHODOLOGY

This chapter will shad a light on data and methodology of the study. It will provide insight regarding respondent, sampling technique, sampling method, sample size, process of data collection, empirical model and variable description of the study.

4.1 Community Head:

The respondent for the study was community head, a community head is a person who is most trustworthy and usually a community elder, whose job is to collect the community's bereavement fund, collection is usually done by his son(s) or few young lads he trusts and are mutually decided by community members in community meeting with the consent of community head, community head keeps the record of the members and their contributions, and manages expenses of bereaving households for three days, which is the usual time-period of mourning in the study area. Community head and his team doesn't charge any fee for their services this whole job was found to be voluntary work, and they contribute to the community bereavement fund like any other member. The community leadership setup in rural Tanzania consists of a chairman, a secretary and 4 committee members. There are elections every 2 years. Chairmanship has changed 4 times since the start of the group. There are also regular general meetings and leadership meetings, every 3 and 2 months respectively. It is only at the general meetings that members can come forward with complaints. The chairman and the secretary are not paid, but they are exempted from contributions. The committee members are exempted from the in kind contributions only. Rigorous records of all the contributions that have ever been made are kept. The committee members are responsible for this and at every funeral two of them are present to

perform the task. Committee members are fined 1000 Tanzanian Shillings if they show up too late for noting down the contributions (De Weerdt, 2001).

4.2 Sampling Technique:

The sample is a group that is assumed to be related to the population from which it is drawn (Best and Kahn, 2006). The logic of using a sample of subjects is to make inferences about some population from a smaller one. There are two types of procedures; probability and nonprobability sampling methods for selecting sample from a population. Probability sampling is a sampling method where all individuals and objects in population have equal chance of selection. While in non-probability sampling selection of units depends on choice of researchers. Non probability sampling technique has been used for this study. Due to the nature of respondent and unavailability of information regarding community heads, snowball sampling method was used to collect data.

4.3 Snow-Ball Sampling:

The snow-ball sampling is a non-probability sampling method where existing study subjects recruit future subjects from among their acquaintances. Snowball sampling technique has been used to reach out community heads, due to unavailability or any documentation regarding community heads --whose job is to collect community fund and use it for catering the guests of bereaving household and other related expenses. This method has provided the opportunity to access other community heads known to the ones we already met, because this idea of community funds is usually imported, when one person from his village visits another and sees this kind of organized setup so he discusses it with his neighbors and form a community bereavement fund. Same was the case in (De Weerdt, 2001) study where Before 1973 there was nothing formalised in the burial society. There was just an understanding between people that one

should contribute food and money at a funeral. There were problems of people contributing too little and in 1973 a man named Byarugaba, who had moved from the village of Kiziba, to Nyakatoke, imported the idea of being more explicit about exactly how big the contribution should be.

4.4 Sample Size:

A sample size might be small yet sufficient if chosen economically in terms of subject to availability and expense both of time and money (Best and Kahn, 2006). It is the act of choosing the size or number of individuals, observations or replicates from the targeted population to include in a statistical sample. 76 community heads were interviewed for the study. It took the time duration of three months, ranging from December 2018 to February 2019. Reaching out community heads took so long because addresses of community heads are documented nowhere. So no prior information regarding community heads in the study area was a major constraint. In a similar study (De Weerdt, 2001) studied 47 groups of Bukoba District, Tanzania.

4.5 Data Collection:

There are two forms of data collection used in researches; primary and secondary data. Primary data collection refers to the information that has been gathered directly by the researcher and using different methods such as interviews, questionnaires and focus group discussion (Blumberg and Cooper, 2008). Secondary data is the information or data that has already been gathered by someone else either for commercial or research purpose (Bryman and Bell, 2007). Primary data has been collected through well structured questionnaire from these 35 localities (Adamzo, Azakhel Bala, Badrashi, Jehangira, Kheshgi Bala, Khairabad, Pir Sabaq. Rashakai, Nowshera Kalan, Behram Kalay, Tareen Abad, Ahmad Nagar, Akora Khattak, Hoti Khel NSR Kalan, Kajikhel Ziarat Kaka Sahib, Main Bazar Khairabad, Amangarh,

Deri Katikhel, AC Colony Hakimabad, Mistri Banda, Mohallah Pattan Khairabad, Dag Jumat Kandar, Azakhel Payan, Risalpur, Metakhel Kheshgi Bala, Military Dairy Farm Kheshgi Payan, New Abakhel, Pabbi, Pir Piyaye, Jehangir Town Kabul River, Mohallah Mohmand Baba Amangarh). of District Nowshera

4.6 Empirical Model and Description of Variables:

The empirical model of the study is based upon the theoretical framework of the study. As per the nature of variables it is a linear model.

$$RC = \beta 0 + \beta 2lnF + \beta 2RPHH + \beta 3L + \beta 4REH + \beta 5RFKM + \mu$$

In the above model RC is the dependent variable which means Ratio of coverage, lnF is an explanatory variable which means log of fund amount which is given or used for covering the expenditures of the bereaving household, $RPHH$ means Ratio of poor households in a community, L means locality and it's a dummy for rural and urban, REH means ratio of extra help in a community, $RFKM$ means Ratio of Fatiha Khwani in Mosque in a community. The model will be estimated through ordinary least square method. If our data has the problem of heteroscedasticity then robust regression will be used.

4.7 Construction of Variables:

Dependent Variable: Ratio of Coverage (Number of bereaving households in a community whose expenditures were fully covered / Total bereaving HH in a community in past year)

Independent Variables: Total Fund (Used or Given to a bereaving HH), Ratio of poor HH in the community (No. of poor HH in a community/Total number of HH in a community), Locality(Rural or Urban, Dummy), Extra Help (Number of HH

which received extra help / Total number of effected HH) , Ratio of Fatiha Khwani in Mosque (No. of Fatiha Khwani in Mosque/Total No. of Fatiha Khwanies).

4.7.1 Ratio of Coverage:

Ratio of coverage is the dependent variable of this study. It means, number of bereaving households whose expenditures were fully covered by the community bereavement fund out of total bereaving households. Communities with RC value one or close to one are said to be communities with strong informal institutions. And it implies that informal institution are providing full bereavement support to the community fund.

4.7.2 Total Fund:

Total Fund is an explanatory variable of the study, it means the total amount of money in Pakistani rupees given used for covering the expenses of bereaving household during mourning period. It consists of the cost of tombstones, and expenses of catering guests of bereaving households. All the values of this variable for empirical model will be estimated in log form. (De Weerdt, 2001) found that in Nayakatoke, at a funeral each member contributes 10 cooking bananas, 15 if they are small, TSh 50, half a bowl of beans, a bundle of grass (which is spread out on the ground for the guests to sit on) and 3 pieces of firewood, 1 bowl of maize flour or 2 bowls of cassava flour may replace the cooking bananas. If one of the members of the Muungano dies, the group first uses the money contribution to buy a shroud for the dead body and gives only the remaining cash to the bereaved household.

4.7.3 Ratio of Poor Households in a Community:

Ratio of poor households in the community is another explanatory variable of the study, the rationale behind this variable is if the ratio of poor households in a community is more than the probability of a deceased to be poor is also high. So it

also improves the coverage ratio in a sense that the magnitude of the expenses of a poor household during the mourning period will most probably be lower in monetary terms which is easy for the community fund to fulfill.

4.7.4 Locality:

A dummy variable is introduced for locality, 1 for a community belonging to a Rural area and 0 otherwise. The rationale behind this is, people living in rural communities are more connected compared to urban communities (Berkes, & Ross, 2013). So, this dummy is used to give us an insight that whether communities belonging to rural localities helps in covering the expenses of the bereaving household or not.

4.7.5 Ratio of Extra Help:

Ratio of Extra Help is another variable which will be in ratio form, this ratio will be retrieved through number of households who received extra help out of total number of effected households. This extra help by a community member with the effected household is expected to effect the coverage ratio positively.

4.7.6 Ratio of Fatiha Khwani in Mosques:

Ratio of Fatiha Khwani is offered at mosque. The rationale behind this variable is if Fatiha Khwani is carried out in mosque then magnitude of the shock will shrink, because the household would neither pay the charges of chairs, tents etc. nor it will be obligatory upon the bereaving family to offer soft drinks or tea to the guests, as mosque is a sacred place and people don't consider such activities good at such places.

4.8 Variables and their Expected Signs:

Variable	Variable Name	Expected Sign
RC	Ratio of Coverage	--
lnF	Log of Total Fund	+ve
RPHH	Ratio of Poor HH in the community	+ve
L	Locality, Rural/Urban, 0/1 (Dummy)	+ve
REH	Ratio of Extra Help	+ve
RFKM	Ratio of Fatiha Khwani in Mosque	+ve

CHAPTER 5

DATA ANALYSIS

This chapter will mainly focus on data analysis of the study. First the data will be evaluated through crosstabulations and frequency distributions and then regression analysis will be carried out.

5.1 Descriptive Stats:

Descriptive statistics is the art of elaborating and visualizing the data in frequency distributions and graphs to give the reader an outlook of the data and its nature.

5.1.1 Descriptive Stats for Ratio of Coverage:

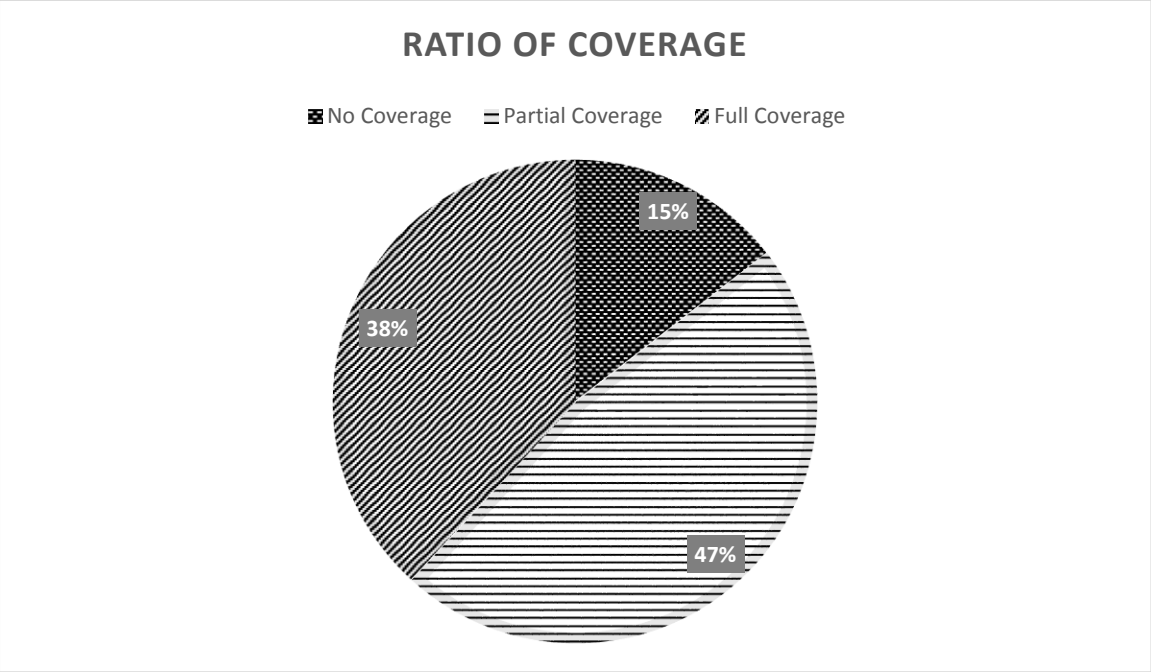
	N	Minimum	Maximum	Mean	Standard Deviation
Ratio of Coverage	76	0	1	0.6791	0.35805

Source: Personal Field Survey, 2019.

Ratio of coverage is the dependent variable of the study, which shows the ratio of bereaving households whose expenses were fully covered out of the total bereaving households in a community in the past one year. Its value is zero, when none of the bereaving households' expenses are fully covered and its value is 1, when the expenses of all bereaving households are fully covered in a community. That's why the minimum value in the descriptive stats is 0, and the maximum value is 1. While mean is 0.6791 and standard deviation is 0.35805 and N which shows the sample size, that is 76.

Ratio of coverage is further divided into three categories, No Coverage, Partial Coverage and Full Coverage. Communities where the value of RC is zero, falls under no coverage category. Communities where the value of RC ranges from 0.0001 to

0.9999 falls under partial coverage category. And communities where the value of RC is 1 falls under full coverage category.



Full Coverage:

38% of the communities in the study area has shown full coverage, which means that all of the bereaving households' three days' expenses were fully covered among these communities in the past year due to informal institutions. These expenses consist of cost of tombstones and all expenditures made to cater the guests of bereaving households. The cost of shroud (Kafan) is paid by the bereaving household, as per the norms of study area.

Partial Coverage:

47% of the communities has shown partial coverage, which means that most of the bereaving households' expenses were fully covered among these communities due to informal institutions, but some of the households' expenditures were not fully covered. Most of those were very well off and arranged conspicuous consumption for

their guests due to which the fund amount wasn't sufficient to cover all the expenses and in these scenarios the households made rest of the expenditures from their own.

No Coverage:

15% of the communities showed no coverage, which implies that none of the bereaving households' three days' expenses were fully covered among these communities. The reason behind this is that these communities were new to this setup and they had limited amount of fund, given that they can only bear the expenses of tombstones and can cater the guests of the bereaving household for a day.

5.1.2 Descriptive Stats for Fund Amount:

	N	Minimum	Maximum	Mean	Standard Deviation
Fund Amount	76	10,000	70,000	40382	13575

Source: Personal Field Survey, 2019.

The minimum fund amount in the study area for bereavement support is PKR 10,000. These communities bear the expenses of tombstones and cater guests of bereaving household for only one day. The average amount of fund in the study area is PKR 40,000, while the highest amount of fund, found in the study area for bereavement support is PKR 70,000. Fund amount is distributed in three categories on the basis of standard statistical procedure. Deducting standard deviation (13575) from mean (40382) gave a value of PKR 26806.

Communities with Low Funds:

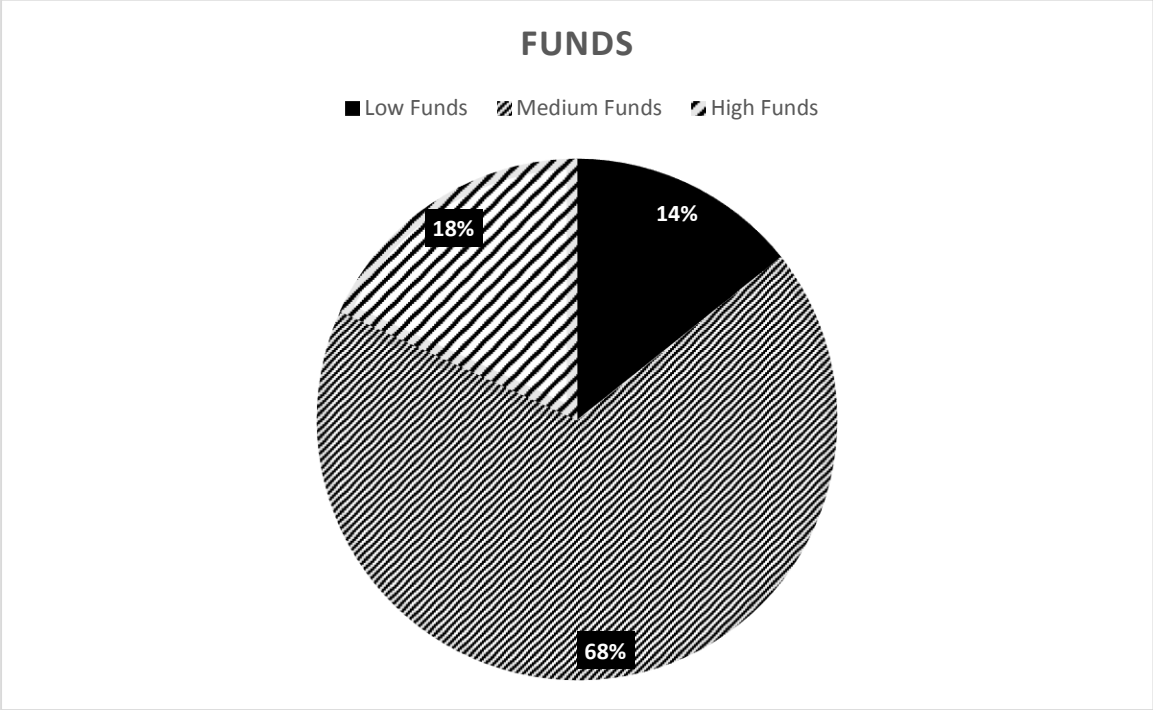
All the communities with fund amount PKR 26806 or bellow, are under low funds category, and according to the pie chart below 18% of the communities falls under this category. Usually the payment method in these communities is on monthly basis and it ranges from 50-200 per month.

Communities with Medium Funds:

Communities with fund amount ranging from PKR 26807 to rupees 53958 are under medium funds category. And according to the pie chart above 68% of the communities fall under this category. Usually the contributions in these communities are incident based and per household contribution ranges from PKR 500-1000.

Communities with High Funds:

Communities with fund amount PKR 53958 and above falls under high funds category. And 14% of the communities fall under this category. The contributions in these communities are incident based and per household contribution ranges from PKR 1000-2000.

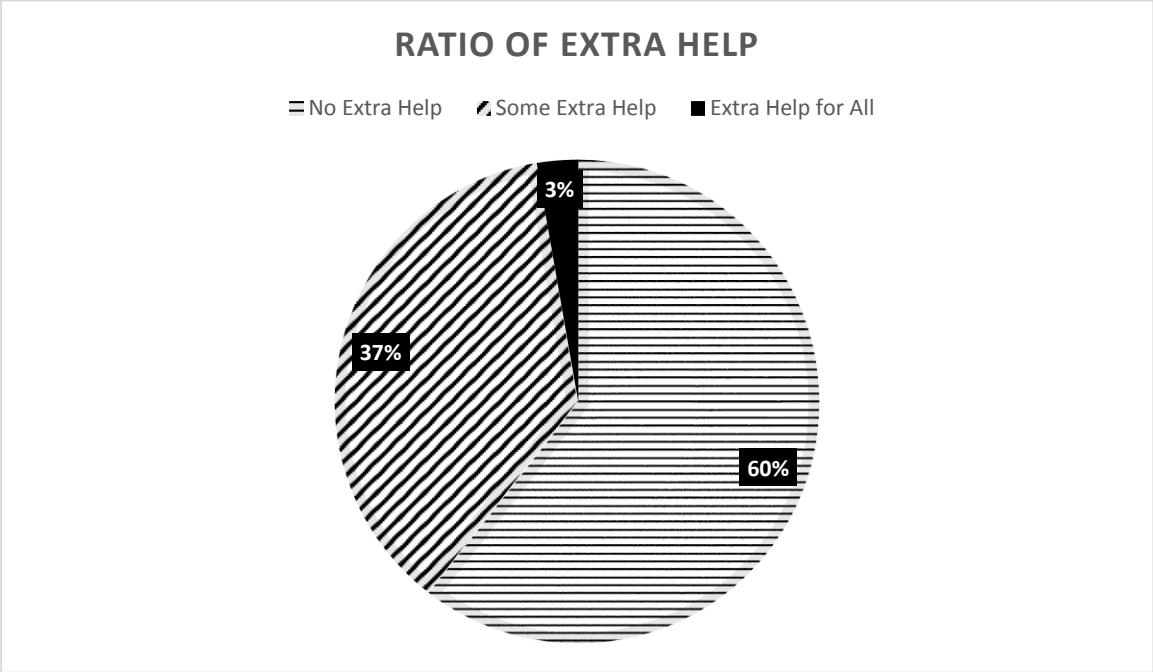


5.1.3 Descriptive Stats of Ratio of Extra Help:

	N	Minimum	Maximum	Mean	Standard Deviation
Ratio of Extra Help	76	0	1	0.2076	0.29657

Source: Personal Field Survey, 2019.

Ratio of extra help shows number of bereaving households which received extra help out of total bereaving households in a community in the past year. It was observed that this extra help takes place when an incident of death occurs in a poor household. Descriptive stats of ratio extra help shows that the minimum value of extra help is zero, means none of the bereaving household in a community received extra help. The maximum value of extra help is 1 which implies that all the bereaving households of a community received extra help. The mean value of ratio of extra help is 0.2076.



Extra Help for All:

In 3% of the communities, every bereaving household has received extra help from community members through community head. The rationale behind helping the bereaving household through community head is that the self-esteem of the bereaving family wouldn't be hurt, and the bereaving family wouldn't feel liable in future to do the same, as this kind of help take place only when the deceased belong to a poor household.

Some Extra Help:

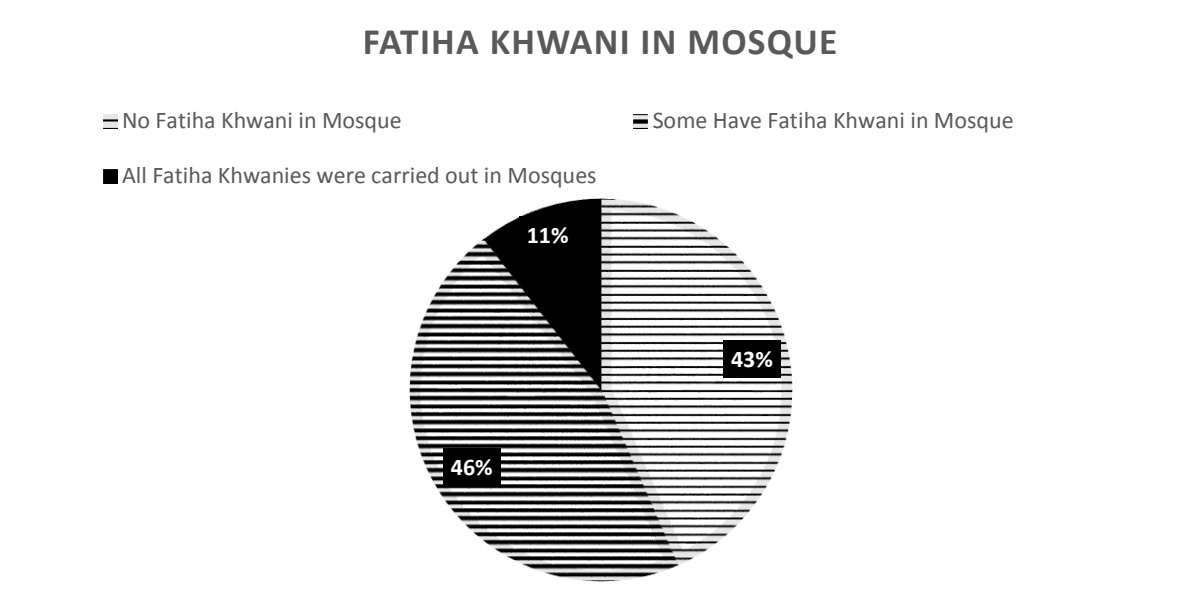
In 37% of the communities, some bereaving households received extra help in the past year. It implies that some of the bereaving household among these communities must be very poor due to which they received extra help from their fellow community members through community head.

No Extra Help:

The study shows that 60% of the communities offer no extra help to the bereaving households. The rationale behind this is that either very few deaths occurred in poor households and if any extra help was made to them by the community members so that was directly made to the bereaving family.

5.1.4 Descriptive Stats of Fatiha Khwani in Mosque:

In the study area either Fatiha Khwani is carried out in mosques or in Hujras (Community Centre). The study shows that in 11% of the communities, all of the Fatiha khwanies are carried out in mosques. In 43% of the communities some of the Fatiha Khwanies are carried out in mosques. While in 46% of the communities not even a single Fatiha Khwani is being carried out in mosques.



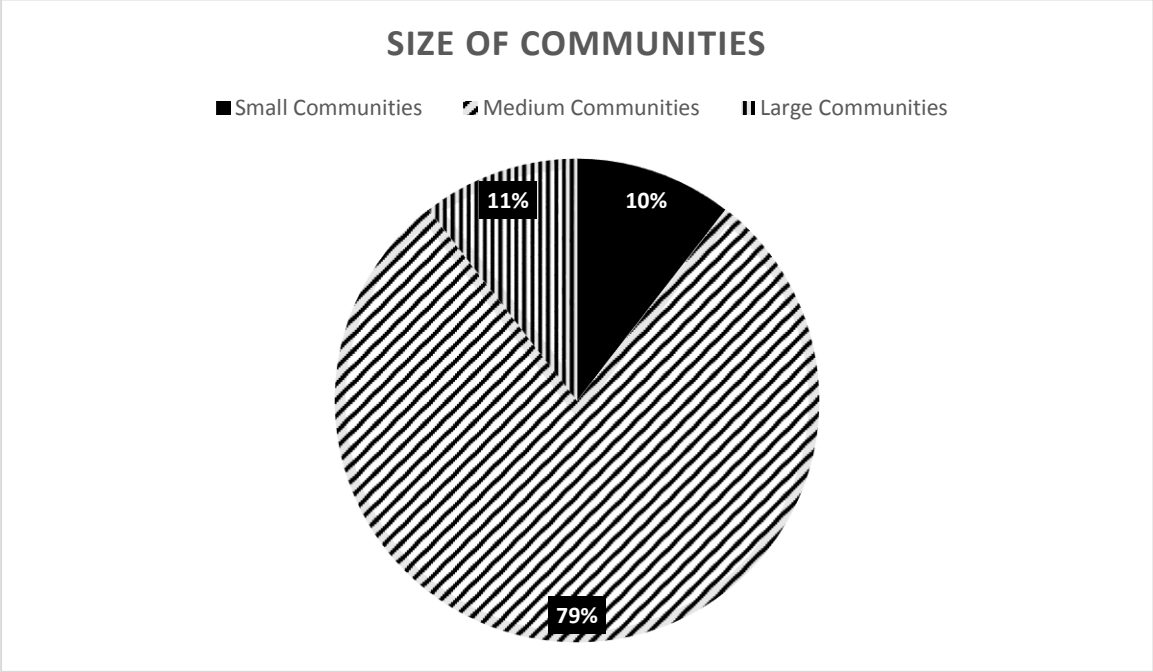
Source: Personal Field Survey, 2019.

5.1.5 Descriptive Stats of Size Communities:

	N	Minimum	Maximum	Mean	Standard Deviation
Number of Households	76	20	130	55	22

Source: Personal Field Survey, 2019.

Minimum number of households in a community were 20 while maximum was 130, on average a community consists of 55 households.



Source: Personal Field Survey, 2019.

Small Communities:

Communities with 33 households are less than that are said to be small communities. 10% of the communities in the study area are small communities. The reason behind this is small number of households in a neighborhood.

Medium communities:

Communities with number of households ranging from 34 to 77 are said to be medium communities. The study shows that 79% of the communities fall under this category.

Large Communities:

Communities with 78 or more households are said to be large communities. It can be seen that 11% of the communities in study area are large communities.

5.2 Crosstabulations:

In this section the variables and their association will be evaluated through crosstabulations in order to have a better understanding of the nuances of informal institutions providing bereavement support in the communities.

5.2.1 Crosstabulation of Ratio of Coverage and Fund Amount:

RC * Fund Amount Crosstabulation						
			Fund Amount			
			Low Funds	Medium Funds	High Funds	Total
RC	No Coverage	Count	9	2	0	11
		%within fund	82%	4%	0%	15%
		% of Total	12%	3%	0%	15%
	Partial Coverage	Count	2	30	4	36
		%within fund	18%	59%	29%	47%
		% of Total	3%	40%	5%	47%
	Full Coverage	Count	0	19	10	29
		%within fund	0%	37%	71%	38%
		% of Total	0%	25%	13%	38%
Total		Count	11	51	14	76
		%within fund	100%	100%	100%	100%
		% of Total	15%	67%	18%	100%

Source: Personal Field Survey 2019, Package: SPSS25.

The above crosstab shows the relationship between different categories of fund amount with different categories of ratio coverage. As it can be seen that 82% of the communities with low funds are unable to cover the complete three days' expenditures of even a single household. Medium funds which amount ranges from PKR 26807 to 53958 provide partial coverage to 59% of the communities. It implies that expenditures of some of the households out of total in each community is covered through the community bereavement fund. And medium funds provide full coverage to 37% of the communities. While 71% of the communities with high funds are providing full bereavement support to the bereaving households.

5.2.2 Crosstabulation for Ratio of Coverage and Ratio of Extra Help:

RC * Ratio of Extra Help Crosstabulation

			Ratio of Extra Help			Total
			No Extra Help	Some Extra Help	Extra Help for All	
RC	No Coverage	Count	11	0	0	11
		%within REH	24%	0%	0%	15%
		% of Total	15%	0%	0%	15%
	Partial Coverage	Count	14	22	0	36
		%within REH	30%	79%	0%	47%
		% of Total	18%	29%	0%	47%
	Full Coverage	Count	21	6	2	29
		%within REH	46%	21%	100%	38%
		% of Total	28%	8%	3%	38%
Total		Count	46	28	2	76
		%within REH	100.0%	100.0%	100%	100.0%
		% of Total	60%	37%	3%	100.0%

Source: Personal Field Survey 2019, Package: SPSS25.

24% of the communities with no extra help got no coverage with in ratio of extra help. Communities where some bereaving households received partial coverage shows that 79% of them got partial coverage. Communities where every bereaving household received extra help shows full coverage. Which shows the importance of extra help in the provision of bereavement support.

5.2.3 Crosstabulation for Ratio of Coverage & Fatiha Khwani in Mosque:

Communities which had not even a single Fatiha Khwani in Mosque shows that only 36% of them got partial coverage and 36% of them got full coverage, Communities where some of the Fatiha Khwanies took place in mosques show 63% of partial coverage and 31% full coverage. Communities where all Fatiha Khwanies took place in mosques shows that 75% of them got full coverage and 25% of them got partial coverage while none of them falls under communities with zero coverage, so this shows the importance of Fatiha Khwanies in mosques.

RC * Fatiha Khwani in Mosque Crosstabulation

			Fatiha Khwani in Mosque			
			No Fatiha Khwani in Mosque	Some had Fatiha in Mosque	All had Fatiha in Mosque	Total
RC	No Coverage	Count	9	2	0	11
		%within rfkm	27%	6%	0%	15%
		% of Total	12%	3%	0%	15%
	Partial Coverage	Count	12	22	2	36
		%within rfkm	36%	63%	25%	47%
		% of Total	16%	29%	3%	47%
	Full Coverage	Count	12	11	6	29
		%within rfkm	36%	31%	75%	38%
		% of Total	16%	15%	8%	38%
Total		Count	33	35	8	76
		%within rfkm	100%	100%	100%	100%
		% of Total	43%	46%	11%	100%

Source: Personal Field Survey 2019, Package: SPSS25.

5.2.4 Crosstab for RC and Locality:

It can be seen that on the basis of locality the ratio of coverage in all three categories is almost the same. In partial coverage rural communities shows 2% more coverage compared to urban communities while in full coverage category 1% more communities show full coverage.

RC * Urbad/ Rural Crosstabulation					
			Urbad/ Rural		Total
			Urban	Rural	
RC	No Coverage	Count	4	7	11
		%within Urban/ Rural	14%	15%	15%
		% of Total	5%	9%	15%
	Partial Coverage	Count	13	23	36
		%within Urban/ Rural	46%	48%	47%
		% of Total	17%	30%	47%
	Full Coverage	Count	11	18	29
		%within Urban/ Rural	39%	38%	38%
		% of Total	15%	24%	38%
Total		Count	28	48	76
		%within Urbad/ Rural	100%	100%	100%
		% of Total	37%	63%	100%

Source: Personal Field Survey 2019, Package: SPSS25.

5.2.5 Crosstabulation of Fund Amount and Locality:

55% percent of low funds can be seen in rural communities as compared to 45% of urban communities. 63% of medium funds comprises of rural communities, while

37% from urban communities. 71% of the communities with high funds belong to rural areas while 29% belong to urban areas.

Urban/Rural * Fund Amount Crosstabulation						
			Fund Amount			Total
			Low Funds	Medium Funds	High Funds	
Urban/Rural	Urban	Count	5	19	4	28
		%within Funds	45%	37%	29%	37%
		% of Total	7%	25%	5%	37%
	Rural	Count	6	32	10	48
		%within	55%	63%	71%	63%
		% of Total	8%	42%	13%	63%
Total		Count	11	51	14	76
		%within fund	100%	100%	100%	100%
		% of Total	15%	67%	18%	100%

Source: Personal Field Survey 2019, Package: SPSS25.

5.2.6 Crosstabulation if Extra Help and Ratio of Deaths occurred in poor Households:

When not even a single death incident occurs in poor households so it can be seen that none of the bereaving household in any community got any extra help. When some deaths occurred in poor households so 40% of them got some extra help. When all deaths occurred in poor households so 28% of those communities shows some extra help to bereaving households and among 29% of the communities all of the bereaving

household received extra help. Which implies that extra help to the bereaving household is made, when it is perceived to be a poor household.

Ratio of Extra Help *Ratio of Deaths Occurred in Poor HH Crosstabulation						
			Ratio of Deaths Occurred in Poor HH			
			No Deaths in Poor HH	Some Deaths in Poor HH	All Deaths in Poor HH	Total
Ratio of Extra Help	No Extra Help	Count	3	40	3	46
		%within rphd	100%	61%	43%	61%
		% of Total	4%	53%	4%	61%
	Some Extra Help	Count	0	26	2	28
		% within rphd	0%	40%	28%	37%
		% of Total	0%	34%	3%	37%
	Extra Help for All	Count	0	0	2	2
		% within rphd	0%	0%	29%	3%
		% of Total	0%	0%	3%	3%
Total		Count	3	66	7	76
		% within rphd	100%	100%	100%	100%
		% of Total	3.9%	87%	9%	100%

Source: Personal Field Survey 2019, Package: SPSS25.

5.2.7 Crosstabulation of Locality and Ratio of Extra help:

The striking figure of this crosstab is that 75% of the bereaving households in rural communities got some extra help as compared to 25% of urban communities. Which implies that people in rural settings care more for each other, and social bonding in communities belonging to rural localities is strong. While extra help for all which is

all bereaving household in a communities receiving extra help is found to be the same.

Urban / Rural * Ratio of extra help Crosstabulation						
			Ratio of extra help			Total
			No Extra Help	Some Extra Help	Extra Help for All	
Urban/Rural	Urban	Count	20	7	1	28
		%within reh	44%	25%	50%	37%
		% of Total	26%	9%	1%	37%
	Rural	Count	26	21	1	48
		%within reh	57%	75%	50%	63%
		% of Total	34%	28%	1%	63%
Total		Count	46	28	2	76
		%within reh	100%	100%	100%	100%
		% of Total	61%	37%	3%	100%

5.3 Estimated Models:

The empirical model of the study will be estimated in this section of the study, and assumptions of the method applied will also be tested.

$$RC = \beta 0 + \beta 2lnF + \beta 2RPHH + \beta 3L + \beta 4REH + \beta 5RFKM + \mu$$

5.3.1 Estimating Empirical Model with Ordinary Least Square Method:

Ordinary least square method has been applied to estimate the empirical model, and the results of the OLS estimate are given below in tabulated form.

Variables	**Symbol**	**Coefficient**	**Standard Error**	**t-value**
Fund Amount	lnF	0.7200544***	0.056119	12.83
Ratio of Poor HH	RPHH	-0.1643726	0.1745685	-0.94
Ratio of Extra Help	REH	0.186564**	0.065242	2.86
Ratio of Fatiha Khwani in Mosque	RFKM	0.1664497**	0.0511917	3.25
Locality	L	0.052741	0.0440195	1.30
			R-squared	0.8020
			Adjusted R-squared	0.7879

*** Significant at 1%.

** Significant at 5%.

* Significant at 10%.

Source: Personal Field Survey 2019, Package: STATA14.

5.3.2 Testing the Assumptions of OLS Model:

OLS model has seven assumptions but as the data of the study is cross-sectional and the model is linear so only two of them will be tested for this study.

5.3.3 Tests for Multicollinearity:

When two are more explanatory variables are correlated in a model so the model has problem of multicollinearity. The following two are the most prominent methods to detect multicollinearity.

5.3.4 Variance Inflation Factor:

$$VIF = \frac{1}{1-R2}$$

$$VIF = \frac{1}{1-0.8020}$$

$$VIF = 5.05$$

Since the value of VIF of our estimated model is less than 10 so it implies that our model doesn't have the problem of Multicollinearity.

5.3.5 Correlation Matrix:

	LnF	RPHH	REH	RFKM	L
LnF	1				
RPHH	-0.50	1			
REH	-0.07	0.1399	1		
RFKM	0.1361	-0.0726	0.0037	1	
L	-0.005	0.3760	0.1462	-0.1056	1

Source: Personal Field Survey 2019, Package: STATA14.

The correlation matrix has cleared it further that none of the explanatory variables have strong correlation between them which implies that the estimated OLs model doesn't have any problem of multicollinearity.

5.3.6 Tests for Heteroskedasticity:

No Heteroskedasticity is another assumption of OLS method, so that's why tests for heteroskedasticity will be carried out in the study.

5.3.7 Breuch Pagan Test:

Variables	**Symbol**	**Coefficient**	**t-value**
Fund Amount	LnF	-0.0269*	-1.68
Ratio of Poor HH	RPHH	-0.0175	-0.35
Ratio of Extra Help	REH	-0.0209	-1.12
Ratio of Fatiha Khwani in Mosque	RFKM	-0.0216	-1.48
Locality	L	0.0031	0.25
R-squared	0.0916	Number of Obs	76

Source: Personal Field Survey 2019, Package: STATA14.

$LM = N*R^2$

LM = 76*0.0961

LM Calculated Value = 7.303

LM Tabulated Value = 96.22 at 5% level of significance.

Since the calculated value doesn't fall in the critical region so we accept H_0 which implies that the model doesn't have the problem of Hetroskedasticity.

5.3.8 Harvey God Frey Test:

Variables	Symbol	Coefficient	t-value
Fund Amount	LnF	-1.43*	-1.83
Ratio of Poor HH	RPHH	-5.60**	-2.29
Ratio of Extra Help	REH	-0.66	-0.73
Ratio of Fatiha Khwani in Mosque	RFKM	-1.24*	-1.73
Locality	L	0.78	1.28
R-squared	0.1302	Number of Obs	76

Source: Personal Field Survey 2019, Package: STATA14.

LM = 76*0.1302

LM = 9.8952

LM Tabulated Value = 96.22 at 5% level of significance.

LM Tabulated Value = 96.22 at 5% level of significance.

Since the calculated value doesn't fall in the critical region so we accept H_0 which implies that the model doesn't have the problem of Hetroskedasticity.

5.3.9 Robust Regression:

Variables	Symbol	Coefficient	Standard Error	t-value
Fund Amount	lnF	0.7506858***	0.050535	14.85
Ratio of Poor HH	RPHH	-0.1342637	0.1571962	-0. 85
Ratio of Extra Help	REH	0.1663942**	0.0587494	2.83
Ratio of Fatiha Khwani in Mosque	RFKM	0.1439468**	0.0460973	3.12
Locality	L	0.0796265*	0.0396388	2.01

Source: Personal Field Survey 2019, Package: STATA14.

5.3.10 OLS vs Robust Regression:

Variables	OLS Coefficients	Robust Coefficient
Fund Amount	0.7200544***	0.7506858***
Ratio of Poor HH	-0.1643726	-0.1342637
Ratio of Extra Help	0.186564**	0.1663942**
Ratio of Fatiha Khwani in Mosque	0.1664497**	0.1439468**
Locality	0.052741	0.0796265*

Source: Personal Field Survey 2019, Package: STATA14.

The Robust regression has given much better results. As four out of five explanatory variables are significant in the model. Robust regression corrects the standard errors of variables which provide in better results.

5.3.10.1 Fund Amount:

The log of funds is highly significant and positively effecting our dependent variable, ratio of coverage. Which implies that the fund which is formed due to informal institutions prevailing in the study area is significantly providing bereavement support to the bereaving household during the three days mourning period. The higher the fund the greater the coverage ratio. This phenomenon was also observed in rural communities of Tanzania.

5.3.10.2 Ratio of Extra Help:

Ratio of extra help in a community is significant and effecting the ratio of coverage positively. It implies that communities with high ratio of extra help, resulting due to strong informal institutions will provide more bereavement support, to a poor bereaving household during the three days mourning period in order to help them in covering their expenses. Bear in mind that the study has captured only those extra financial helps from the community members which were made through the

community head to the poor bereaving household. In Rural communities of Nayakatoke the members of a community helped the bereaving household by bringing a bowl of rice, cooking bananas, wood and grass. (De Weerdt, 2001)

5.3.10.3 Ratio of Fatiha Khwani in Mosque:

Ratio of Fatiha Khwani in Mosques is highly significant and is positively effecting the ratio of coverage. It implies that a community with high ratio of Fatiha Khwani in mosques has better ratio of coverage. The rationale behind this is that a Fatiha Khwani in mosque saves the expenses of chairs, tents, tea and soft drinks ain't offered often at mosque during Fatiha Khwani which leads to decline in the expenses of the mourning period, which eventually leads to better coverage ratio. As Fatiha Khwani in mosque is indigenous to some localities in the study area so we couldn't find any literature on this variable yet it's a prominent phenomenon so we can't ignore this.

5.3.10.4 Locality:

A dummy variable was used for locality where 1 was for communities belonging to rural areas and 0 was for communities belonging to urban areas. The robust regression showed that locality is significant at 5 % and is positively effecting the ratio of coverage. It implies that informal institutions are strong in rural areas that's why communities belonging to rural areas shows better cover ratio which implies relatively more bereavement support, to the bereaving household compared to urban communities.

5.3.10.5 Ratio of Poor Households in a Community:

Ratio of poor households in the community were expected to effect the ratio of coverage positively and the rationale behind this was that the higher the ratio of poor households in a community the probability of a death occurring in a poor household

will also be high, and since the expenses of the mourning period of a poor household will be low so ratio of coverage of that community will also be high. But it didn't occur like that since the amount of fund given to each bereaving member of the community is same with in a community so this variable turned out to be insignificant.

CHAPTER 6

CONCLUSION

It was found that informal institutions play a key role in provision of bereavement support to the bereaving household. Due to informal institutions community funds are formed whose purpose is to cover the expenses of the bereaving household during the three days mourning period of death incident. Respondent of the study was community head. 76 community heads were being interviewed in this regard through snowball sampling technique. As per economic theory either a household should save prior to such a tragic event or avail an insurance policy, but studies have shown that both options has its own complexities and are unable to provide proper bereavement support. On the other hand, this study found that informal institutions play a key role in covering the expenses of the bereaving households during the usual mourning period.

Fund amount was highly significant and was positively effecting our dependent variable ratio of coverage. It was found that Fatiha Khwani in mosques play a key role in minimizing the expenditure of the mourning period and thus helps in bereavement support. Rural communities are relatively better in a sense of bereavement support compared to urban communities. Ratio of Extra help is positive and significantly effecting the ratio of coverage. Crosstabulations showed that high funds provide full coverage to 71% of the communities. Study has found that 75% show full coverage when all of the Fatiha Khwanies are carried out in Mousques.

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QUESTIONNAIRE

1. Locality
   i. Rural
   ii. Urban
2. Number of households contributing to the community fund _____.
3. Per household contribution _____.
4. Total amount of the fund _____.
5. Amount of fund given to the effected Household_____.
6. No. of deaths occurred in the last year_____.
7. No. of deaths of the people who are the bread earners of the family_____.
8. Whether people contribute more to the bereaving family when the deceased is poor.
   i. Yes (Number of HH which got extra help/total number of deaths)
   ii. No
9. How many members are of the following categories in this community (in % form)
   i. Very poor
   ii. Poor
   iii. Average
   iv. Above average
   v. Well off
10. For whom the community fund is enough for fulfilling the need of death related expenses in your community
    i. Very poor (Yes/NO)
    ii. Poor (Yes/NO)

iii. Average (Yes/NO)

iv. Above average (Yes/NO)

v. Well off (Yes/NO)

11. How many households' expenses were fully covered by the community fund_____.
12. Whether Fatiha Khwani has occurred in Mosque: Yes/No

    (in case of no, where does it occur)

    i. Hujra

    ii. community center

    iii. outside home

    iv. Mosque

13. What is the total number of Fatiha Khawani in mosque _____.
14. Whether a person has to rent chairs for guests who come for Fatiha Khwani

    i. Yes

    ii. No

15. Whether compulsory drinks, food are offered to all people who come for Fatiha Khwani

    i. Yes

    ii. No