

***Iwolefu* Funeral Insurance and the Socioeconomics of Burial Ceremony in Ikorodu area of Lagos State**

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Abstract

Death is an inevitable aspect of human existence. Human beings have evolved the custom of honouring the deceased with organized burial arrangements. Each society, therefore, has a different tradition for funeral arrangements and burial ceremonies. Among the Yoruba people, the deceased is honored with elaborate funeral arrangements incurring huge expenses. Traditionally, these expenses are borne by the deceased's lineage. The Ikorodu (Remo) sub-ethnic Yoruba group has a traditional form of funeral insurance that makes funeral arrangements and expenses a communal responsibility. This study microscopically examines aspects of burial arrangements among the people. It specifically concentrates on the traditional funeral insurance practice, locally known as *iwolefu*, among the people. The study argues that the traditional funeral insurance practice is among the main instruments by which the institutions of *ẹbí* (family) and *ìdílẹ̀* (lineage) are preserved among the aborigines of the Ikorodu area. The study uses historical and ethnographical approaches to data collation and interpretation.

Keywords: *Iwolefu*, Funeral Insurance, Burial Ceremony, Socio-Economics, Ikorodu Area

Introduction

Honoring the deceased with a befitting burial arrangement is a highly revered institution among human beings. Even lower animals such as termites and black ants are seen carrying their dead fellows into the holes in an organized manner. Virtually every society believes that funeral activities are the last and most important respect to honour the dead. Burying the dead regarded as a communal assignment Among the Yoruba people of Southwestern Nigeria, for instance. Each member of the society expected to sympathise with the family of the deceased but also partake in the arrangements leading to the interment of the dead, especially when the death is categorised as “good death”.¹ Good death is the death of an elderly person, which mostly happened peacefully without any form of calamity. Among the Ife sub-ethnic group, for example, the responsibility for digging the grave lies with a group of male youths of the community known as Isokan.² Traditionally sons-in-law expected to ensure that the grave is timely and properly constructed in the Ikorodu area.³ While some set of people engages in the ritual bathe for the deceased, there are others whose business is to chant the mourning song in some Yoruba societies. The Yoruba people believe that the dead has some favours to offer the living and they consistently utter such statements as *òkú ñ gbàdùrà fún ará ayé* (the dead prays for the living), and *orí iyá mi lórun má sùn* (the spirit of my dead mother should not sleep). In fact, some Yoruba people engage in the worship of their ancestors pouring libation, and prayers offered on the tombs of the dead to curry worldly favours. To the Yoruba people, there is an unending spiritual interconnection between the dead and the living. In addition, the dead revered with a proper burial.

Elaborate burial ceremonies are integral parts of Yoruba burial practices. Burial ceremonies are very essential to ensuring eternal rest for the departed soul. Furthermore, there was a belief that children may face worldly socio-economic challenges if their parents are not properly buried. This is because the souls of their deceased parents still hover on the earth or because the souls are lacking in essential provisions for the eternal journey. Diviners may instruct the children to carry out sacrifices or almsgiving that may

1 Olufunke Adeboye, 2016. “Home Burials, Church Graveyard, and Public Cemeteries: Transformation in Ibadan Mortuary Practice, 1853-1960,” *The Journal of Traditions and Beliefs*, Vol. 2, Article 13

2 Ebenezer O. Adegoke, 1995. *A Study of the Role of Women in the Burial Rituals of the Ife of Southwestern Nigeria*, PhD Thesis, Department of Theology and Religious Studies, King’s College London, University of London, p. 3.

3 Interview with Chief Isiaka Shoneye, Age 62, Baale, at Losi Ikorodu North LCDA, on April 9, 2021. Olufunke Adeboye (cited above) also acknowledged the fact that the in-laws were responsible for the digging the grave in some parts of Yorubaland.

assist in the pacification of the soul of the deceased. Owing to the foregoing burial belief systems, burial arrangements and ceremonies usually gulp huge amounts of financial resources in Yorubaland, to the extent that it becomes difficult for an average nuclear family to bear the cost alone. Unlike the western world where there is an institutionalized system of funeral insurance that caters to funeral expenses, different Yoruba sub-ethnic groups have evolved numerous customary systems by which the burden of funeral expenses are shared among children and relatives. Specifically, in Ikorodu area, the age-long practice of *Iwolefu* has been the traditional method by which members of a lineage have always taken responsibility for the funeral and burial ceremony of the deceased.

Ikorodu area is located within the Northeastern hemisphere of the present Lagos State, Southwestern Nigeria. Traditions of origin claim that the settlements in the area started around the mid-seventeenth century.⁴ Ikorodu and environs were coalesced to become the Ikorodu Local Government Area in 1976 formally. The Local Government Area is a composition of more than a hundred independent and semi-independent but socio-culturally affiliated communities and towns. Prominent among these communities and towns are Ikorodu, Igbogbo, Imota, Ijede, Ipakodo, Owutu, Isiu, and Ibeshe among others. The indigenous settlers of the area were originally and large migrants from the Remo and Ijebu sub-ethnic groups of the Yoruba.⁵ Due to its strategic location as an entre-pot and proximity to Lagos, however, the Ikorodu area had witnessed a sort of demographic upsurge where people from diverse socio-cultural backgrounds flood the area. Though the demographic upsurge had influenced some sociocultural changes within the area, some elements of the people's traditions and culture have survived. One of these surviving traditions is the *Iwolefu* traditional funeral insurance which apart from burial activities also promote other socio-cultural inter-relations among the people such as the *ebi* and *idile* systems.

The Corporate Funeral Insurance: Evolution and Development

Corporate funeral insurance has become a common policy in various parts of the world including Africa. Many insurance companies currently offer various funeral insurance policies. A funeral insurance policy simply described as a specific long-term financial plan specifically invested to cover burial

4 F. I. Boge, "An Administrative History of Ikorodu, 1894-1960", *Lagos Historical Review*, Vol. 14, 2014, pp. 135-150.

5 Boge, "An Administrative History of Ikorodu, 1894-1960," pp. 135-150.

expenses.⁶ The expenses covered may include the costs for obituary, grave digging, embalment, tombstones, headstones, coffin, cremation, rentals, flowers, photographs, video recordings, funeral processions, cemetery plots, refreshments, and memorial services among others. Some funeral insurance policies also offer living benefit protections such as terminal illnesses and chronic diseases. Used to offset the deceased's debts, loans, medical bills, credit card bills, and mortgage among others.⁷ The premium for funeral insurance paid at a regular interval, usually on monthly basis. Benefits from the policy disbursed according to the preference of the insurer. Paid to designated beneficiaries (usually family members) upon the death of insurer for the funeral arrangements. On the other hand, the insurer may have appointed a funeral home (which takes the benefits) to take responsibility for the funeral arrangements.

The origin of the modern-day corporate funeral insurance traced to antiquity.⁸ The practice has evolved through centuries. Saving money for funeral expenses is a well-established practice in many parts of the world and funeral insurance is as old as funeral history. To this end, different methods adopted by different societies towards raising the burial expenses. In ancient Rome, for instance, there was the existence of burial clubs, which were responsible for the funeral expenses of deceased members. Members expected to pay membership admission fee and monthly dues; defaulters denied the burial benefits by the club.⁹ Apart from the burial clubs, which were strictly for funeral arrangements however, various associations including religious groups, political associations, and trade guilds also performed some of the roles of burial clubs. In medieval England, burial society existed as a form of friendly association whose members engaged in voluntary subscriptions purposely for funeral expenses.¹⁰ Benefits given to the widow or children of the deceased member by these clubs and affiliations.

For every Jewish community in the ancient period, there was a burial society known as *Chevra Kadira*, meaning "sacred society". Members of these societies pay monthly or weekly subscriptions.¹¹ Therefore, the society be-

6 Accessed January 15, 2021 at <https://www.burial/insurance.com/>

7 Accessed January 15, 2021 at <https://www.lhlic.com/consumer-resources/burial-funeral-insurance/>

8 Accessed January 15, 2021 at <http://burial/insuranceadvice.com/burial-insurance-history/>

9 Maureen Carroll, 2006. *Spirits of the dead: Roman funerary commemoration in Western Europe*, Oxford University Press, pp. 45–46.

10 Hugh Chisholm, ed., 1911. "Burial Societies" in *Encyclopaedia Britannica*, 11th edition, Cambridge: Cambridge University Press, p. 824

11 Michael R. Weissner, 1985. *A Brotherhood of Memory: Jewish Landsmanshaft in the New World*, Cornell: Cornell University Press, p. 13-14

came responsible for the funeral arrangements of deceased members. As far as 600 CE, the Greeks had a form of burial insurance in which they organized guilds known as “benevolent society”.¹² The society was not only responsible for the funeral expenses but also donated to the surviving family members. The Egyptians also had a system whereby the funeral arrangement of a deceased were affordable. In this regard, several guilds founded, and members made regular donations from which the guild used in covering funeral expenses.¹³ Concisely, these burial societies became the mechanisms for timely and proper funeral arrangements. Specifically, the burial clubs provided the opportunity for poor and the working-class families to plan for their funeral. At the close of the nineteenth century, some of these burial clubs had earned bad reputations for fraud. It was therefore necessary for the government to introduce regulations to stop false clubs from defrauding the masses.

In 1875, the first company to offer burial coverage as an exclusive product was established in New Jersey, United States.¹⁴ However, by the start of the twentieth century, corporate funeral insurance had evolved from the burial clubs and societies. In Britain, for instance, nineteen million people were approximately committed to different funeral insurance policies in 1904.¹⁵ Terencer Ranger identified the presence of some burial societies, which provided funds and other support for funeral arrangements in some parts of the East and Southern Africa.¹⁶ These included the West Nyaza Burial Society, the Luanda Unity Association, the Bechuanaland Cultural Society and the Nyasaland Muslim Association among others. Each of them formed on different bases such as territorial, religious, occupational, and ethnic affiliations. To preserve traditional burial customs and give burial funds to members, members of the societies expected to contribute a certain amount of money. However, corporate funeral insurance gradually became institutionalized and popular in the twentieth century. Many African societies still engage in traditional funeral insurance. The next section of the study therefore examines the traditional funeral insurance system in Ikorodu area of Lagos State, known as *Iwofefu* in local parlance.

12 Peter Toohey, 2010. “Death and Burial in the Ancient World” in *The Oxford Encyclopedia of Ancient Greece and Rome*, Oxford: Oxford University Press, Vol. 1, p. 364.

13 Joshua J. Mark, 2013. “Ancient Egyptian Burial” in *World History Encyclopedia*, accessed May 2, 2021 at <https://worldhistory.org>

14 Accessed January 15, 2021 at <https://www.encyclopedia.com/social-science-and-law/economics-business-and-labor-and-occupational/prudential-insurance-company-america>

15 Accessed January 15, 2021 at <https://www.funeralguide.co.uk/blog/funding-funeral-through-history>

16 Terencer Ranger, 2014. “Dignifying Death: The Politics of Burial in Bulawayo”, *Journal of Religion in Africa*, Vol. 34, February - May, pp. 110-144.

Ikorodu Area Traditional Funeral Insurance: The Iwolefu Institution

Funeral arrangements in Ikorodu area are predominantly in conformity with the general practices across Yorubaland, southwestern Nigeria. According to Yoruba tradition, the main purpose for funeral arrangements is to ensure that the corpse receives a proper final disposition. Towards this disposition, the body is thoroughly cleansed (using water) of dirt, bodily fluids and solids, and anything else that may be on the skin. Afterwards, the body is dressed in shrouds of white muslin garment (popularly called *teru*). In modern-day Ikorodu area, people buy very expensive white lace materials costing tens of thousands of naira to dignify the interment of their corpses.¹⁷ Once the body shrouded, it is committed to mother earth (with the shroud or using the coffin). The use of coffins evolved during the colonial era and is prominent among Christian folks. There are professional carpenters that specialize in the construction of coffins and prices (an average of fifty thousand naira) range according to the quality. Though the Muslim folks do not bury their corpse along with the coffin, some Muslim communities in Ikorodu area possess individual mosque coffin used to carry the corpse of deceased members to the cemetery. In this case, the lineage of the deceased saved the cost of purchasing a coffin.

The religious persuasion of the deceased usually determines how immediate he/she interred. In Ikorodu area, the traditionalists do not bury their corpses on the Iworo and Ebute market days.¹⁸ In the event that a traditionalist die on these days, his interment delayed until a day that is permissible by the tradition. Under normal situation, the Muslims bury their corpses within forty-eight hours while most Christians subscribe to the possibility of embalming the dead for burial in the subsequent days or months later. Some Christian denominations (like the Catholics) do not bury their corpses during the lent period. For embalmed bodies, the lineage takes responsibility for the cost of the preservation. Apart from the expenses spent on the shroud, casket, and embalmment, the digging of the grave also gulps some amount of money (in the range of five thousand naira). In Ikorodu area, the places where people locate the graves could be categorised into two. In the first place, graves dug in living rooms or within the compound. This practice existed before the colonial era and has survived despite government regulations against it. However, the practice is most common among the traditionalists; both Christians and Muslims also bury their dead within the compound in the modern-day Ikorodu area. In

¹⁷ Interview with Alhaja Saheedat Mojisola Lawal, Age 60, Businesswoman, At Ikorodu, on August 29, 2020

¹⁸ Interview with Chief Sikiru Akande Oke-Owo, Age 86, Baale, At Ikorodu, on November 9, 2020

fact, a recent survey shows that more people are buried at home (particularly in the compound) than in the cemeteries.¹⁹ This is against the possible health hazard attached to such practice though some may claim that the grave feet had increased from traditional 3fts deep to 6fts deep. People now categorize burying the deceased in government cemeteries as undignified and a form of pauper burial arrangement.

Five major reasons presented for this persistence. One is the belief in the use of *orori* (tomb) as evidence of originality.²⁰ In leaning credence to their claims of indigenes, the autochthones usually cite the tombs of their forebears, which may be in different parts of the area. To this end, people cherish the idea of burying their corpses either inside a room or within the compound for future references and claims of originality. The second factor that has sustained the practice of burying the dead at home is the belief that the corpses that are inside the cemetery are thrown away because generations would not be able to trace the grave. Thirdly, people prefer to bury their dead at home in order to avoid the situation where ritual people would use the parts for various ritual activities such as money rituals. In the fourth instance, the absence of grave plots in the designated cemeteries attributed as one of the reasons why people prefer to bury their dead at home. More so, rapid urbanization process and the ever-increasing value of land have limited the chances for expanding the existing cemeteries and the establishment of new ones in the Ikorodu area. Unlike the olden days when there was abundant availability of land, many families are now very stingy with donating their ancestral lands for social and infra-structural facilities. In addition, people of Ikorodu area prefer to bury the body on the dead's undeveloped land or uncompleted building in order to preserve the claim to the parcel.

Apart from burying the dead at home, cemeteries are available for the location of graves. Two types of cemeteries exist within the Ikorodu area; the government cemeteries and the private cemeteries. In the Ikorodu area, there are two major government cemeteries where people could secure grave plots. Traditionalists not usually buried in these cemeteries. The cemeteries had become grossly inadequate to accommodate the number of dead within the area due to the steady increase in population and other forms of the urbanization process. Few private cemeteries are in different parts of Ikorodu, managed by religious and ethnic groups. In Gberigbe town of the area is a Muslim cemetery while the Hausa community in the area also have their cemeteries in

19 This is the outcome of my participant observation Between February 2020 and April 2021 in various parts of the Ikorodu area

20 Interview with Chief Kamorudeen A. A. Oresanya, Age 81, Baale, At Odogunyan, November 9, 2020

different parts of the area.²¹ The normal practice under Islamic injunctions, Muslim bury corpses in a cemetery. For the maintenance of these cemeteries, the family of the deceased made to pay some token. However, the accepted norm is that in advanced worlds such as the UK and the USA burial is done in designated cemeteries.

Another aspect of funeral arrangements in modern-day Yorubaland that cost some amount of money for the family or lineage is the writing of obituary notice. Before the advent of using obituary writing there were traditional ways by which the Ikorodu people announce the demise of a family member, especially for the “good death”. Once the death of an elderly person is confirmed, it is the practice for the children and closer relations to begin to pass the information to other relatives and associates moving from one place to another.²² For death of an important chief (especially the king) in the Ikorodu area, one has to first seek permission from appropriate authorities to make an announcement of their death, particularly the reigning monarch. The practice called *kó gbó* (to announce) in the Ikorodu area and usually some give an amount to the king and important cults. In the olden days, once the *kó gbó* tradition is completed, a shroud of *aşò òkè* (an expensive cloth) is tied around an *igi àbáláyé* (ancient tree) which was located very close to the *awofin* (the ancient palace) and at the heart of the ancient Ajina market.²³ By this, each person who visited the palace or the market get the information about the demise and disperses the information. Later on, the practice of writing obituary adopted in a number of ways. In the first place, hundreds of pieces of an obituary in the form of posters are printed (the cost depends on the content, quality of the paper and printing, and the quantity required) and pasted in various parts of the area. In another vein, the obituaries advertised in the community, local, and national dailies and periodicals with prices ranging according to the number of pages and the length covered.

Depending on the status of the deceased and the financial affairs of the family, announcements are made over the electronic media including radio and television at costs, which are covered by the family. Apart from the presence of a few community newspaper outlets (such as *Oriwu Sun Newspaper*, *Ikorodu News* and *Impact Newspaper*) within the Ikorodu area, there is also the presence of the Ikorodu Radio. All these local media outlets also advertise obituaries. In addition, the recent revolution in information technology and social media activities has also affected the pace and method of

21 Interview with Mr Saheed Yakubu, Age 42, Administrative Worker, At Ipakodo town, on April 12, 2021

22 Interview with Alhaja Sekinat Shoneye, Age 59, Market Woman, At Allison Market, Ikorodu Town, on April 8, 2021

23 Interview with Chief Sikiru Akande Oke-Owo

announcing deaths. With social media platforms, death announcements are easily and speedily spread to families and associates across the globe. The use of the mobile handset has also contributed to changing method of death pronouncement; information immediately disseminated to appropriate quarters using phone calls and SMS. In fact, violating the tradition of *kò gbó*, people break the death news of important chiefs and monarchs before the traditional public announcement by appropriate authorities. For instance, before the traditional pronouncement of the demise of Oba Salaudeen Afolabi Oyefusi, Oguntade II of Ikorodu in 2014, the news had been on social media.²⁴ Prior to the public pronouncement of the demise of Oba Adeyinka Oyekan of Lagos in March 2003, the news had flittered across the State.²⁵ However, one of the advantages of the social media is that it contributed to reducing the cost and the stress involved in spreading death announcements.

The aspect of providing a feast for the sympathisers and making offerings for the departed soul (*saara* in local parlance), is another funeral activity paid for by the family of the deceased person. Unlike other cultures (such as the Jews) where the visitors and sympathizers traditionally host during mourning visitation by bringing food and serving the bereaved family and other guests,²⁶ the bereaved family takes responsibility for the feast in most parts of Yorubaland.²⁷ Farrow asserted that the Yoruba believe that the soul of the dead cannot attain the realm of departed spirits until the final burial ceremony is completed.²⁸ Adegoke added that the Yoruba people also believe that dead has the power to benefit the living if properly buried.²⁹ Lucas expatiated on this when he said, “The duty of a proper burial of the dead is regarded with great solemnity in Yoruba. It is believed that those who fail to discharge it will suffer for their negligence; they will be hunted and pestered by the restless disembodied spirit in various ways”.³⁰ Traditionally, the death of the aged attracts a large number of visitors. People subtly congratulate the deceased family members for surviving their elderly ones. To accommodate these visitors, the people of the Ikorodu area usually erect a local and traditional canopy, known

24 Interview with Mr. Musibau Dosumu-Alashe, Age 48, Public Servant, At Ikorodu, October 11, 2020

25 Siyan Oyefeso, 2003. “Remembering Oba Adeyinka Oyekan II (CFR), June 1911- March 2003” Accessed January 15, 2021 at <https://www.timelessgist.com/history-and-video-of-oba-oyekan-of-lagos-coronation-in-1965/>

26 Weisser, *A Brotherhood of Memory*, p. 13-14

27 A. B. Ellis, 1894. *The Yoruba Speaking People of the Slave Coast of West Africa*, London: Champion and Hall Ltd.

28 S. S. Farrow, 1926. *Faith, Fancies and Fetish*, London: SPCK.

29 Adegoke, *A Study of the Role of Women*, p. 282

30 J. Olumide Lucas, 1948. *The Religion of the Yorubas*, Lagos: C. M. S. Bookshop.

as *atiwa*.³¹ Apart from serving as shed for the people against rain and sun, the presence of the *atiwa* in a place signified the passing of an elderly person. The *atiwa*, which is constructed from a combination of dried bamboo poles and mats held together with ropes, may stand for seven, fourteen, or twenty-one days depending on the preference of the family. There were people who specialized in the construction of the *atiwa* and the bereaved family remunerated them. In modern-day, rented canopies have completely over-taken the use of the *atiwa*. Nowadays renting dozens of chairs for the sympathizers done for the mourning period.

Under the *atiwa* or rented canopies, the visitors and the family members discuss on variety of issues including the virtues and lifestyles of the dead, past and current affairs, and others. In this process, food and drinks served starting from the first day in some cases. In fact, the death of an elderly person in Ikorodu area is popularly regarded as *òkú èbà* (cassava food's death) or *òkú màálù* (cattle's death), meaning that it is a death that is attended by elaborate feasting and menu.³² Sometimes depending on the prior instruction given by the deceased, the feasting may continue for seven consecutive days. Though some Islamic groups disapprove of the idea of feasting during funeral activities (especially on the first day), there is always the third day and eight-day prayers where *akara* (bean cake) and food and drinks are respectively served to sympathizers and people in the neighborhood. Some Muslim families could fry two or more big bags of beans for the *akara*. Both the traditionalists and the Christian folks also have designated days of funeral programs when food and drinks are served. Usually, for the traditionalists pigs were slaughtered instead of fish and cattle.

For the traditionalists and important chiefs, the called *rogunyo*, which is a specific final funeral tradition in Ikorodu town.³³ According to this tradition, the family members are accosted around different parts of the town (in their beautiful attires) by the *rogunyo* group singing, dancing, rendering the characters of deceased and spraying money. They will move to important family houses and monumental locations within town. During this movement, local historians recount the genealogies and historical antecedents of each of family house visited. In some cases, the family would be required to buy clothe to be sewn for the masquerade like the *Igunu* and *Egun*. At times that clothe may be the same material used as *aşo ebi* (a specific dress worn by family members and associates) for the final burial. The burial arrangements among others are burial practices in the Ikorodu area. Altogether, these activities gulp huge

31 Interview with Alhaja Saheedat Mojisola Lawal

32 Interview with Alhaja Sekinat Shoneye

33 Interview with Chief Fatai Kayode Owolabi, Age 78, Baale, At Igbogbo, November 9, 2020

amounts of money, which may be difficult for the children of the deceased to bear. To this extent, the people of the Ikorodu area have designed traditional funeral insurance, known as *Iwolefu*.

Iwolefu is a pre-existing form of funeral insurance practiced by the people of Ikorodu area and some other Remo towns. It is a traditional funeral insurance practice in which members of a particular lineage raise funds in order to cater for the burial arrangements of a deceased member.³⁴ Built on the principle that no family member should be given an unbecoming or pauper burial. *Iwolefu* founded on the principle that no matter how financially handicapped the deceased or his or her children are, he or she should be properly buried. In addition, and more importantly, *Iwolefu* founded on the principle that the responsibility for funeral arrangements traditionally belongs to the extended family of the deceased. Unlike corporate funeral insurance, which operates on the principle that the amount contributed by the member determines the funeral arrangements, *Iwolefu* is essentially based on the principles of consanguinity and reciprocity.³⁵ “Consanguinity” in the sense that it is strictly for blood relations and “reciprocity” given to members who had initially donated for others. Unlike the ancient burial societies that made members to pay regular premiums, *the deceased lineage members only donate Iwolefu*. Apart from the biological children of the deceased, whom must all participate in the donation, mature members of the lineage who have sustainable means of livelihood are expected to contribute? In addition, the *Iwolefu* institution based on the principle of spreading the burial financial burden on the larger membership of a lineage. However, it is important to note that *Iwolefu* is based on the voluntary donation, no compulsion. Exemption or rebate may be given to children of the deceased who yet to reach puberty or have sustainable means of income.³⁶

What usually comes before the *Iwolefu* donation is an immediate donation, known as of *Abushonle*. This is the first set of impromptu voluntary donations made by family members immediately the death is pronounced.³⁷ Meant to cater for the immediate and later burial expenses. At this level, there is no specific donated amount; members donate according to their financial capability. The donations properly documented and sourced from personal savings, loans, business capitals, salaries, and diaspora remittance among others. Traditionally, two people selected to oversee these donations including the *akowe*

34 Interview with Alhaji Nurudeen Dosumu-Alashe, Age 61, Cement Dealer, Ikorodu, February 6, 2021

35 Interview with Alhaji A. A. Adaboyan, Age 65, Baale, Aleke (Isiu) town, February 6, 2021

36 Interview with Alhaji Nurudeen Dosumu-Alase

37 Interview with Alhaji Nurudeen Dosumu-Alase

ebi (family secretary) and *Baba or Iya Musinku* (burial director). The major responsibility of the *akowe ebi* is to ensure that records of the *Abushonle* donations and expenses pertaining to the burial arrangements kept properly. On the other hand, *Baba Musinku* expected to keep custody of all the *Abushonle* donations and disburse appropriately. They work in close collaborations to ensure accountability, selected from the close relations of the deceased. Apart from being a blood relation, the *Baba Musinku* must have a record of trustworthiness and integrity. After the *Iwolefu* all *Abushonle* donations are returned to donors.

The *Iwolefu* funeral exercise later follows the *Abushonle* donations, conducted during a meeting in which members of the lineage assembled on an appointed day purposely to contribute allotted amounts of money in order to refund the expenses incurred during the burial arrangement,³⁸ done before or after the final burial ceremony. However, prior to the *Iwolefu* day, there must have been a proper estimate of all expenses including projections if it would be taking place before the final burial. Based on the estimates and projections that amounts are allotted to the different categories of the lineage including the children, the uterine siblings, paternal siblings, and other members of the family. Once the *Iwolefu* is fixed, it is the tradition to send invitations to the branches of the deceased lineage. This practice is called *ko'gbo* among the people and a token is usually attached to the invitation.³⁹

Proceedings at the *Iwolefu* coordinated by the delegations from the invited lineages (the *Omo Obas*).⁴⁰ Contributions of the allotted amounts are made in sequential order including the *Omo Obas*, the uterine siblings (or the offspring if dead or too old), the children, other siblings of the deceased (or the offspring if dead or too old), and other branches from the lineage. Friends and associates of the deceased and his or her children may be permitted to donate but their designation must be clearly stated to distinguish them from the legible members of the lineage.⁴¹ Names and lineages of each contributor are loudly pronounced throughout the period of contributions, for the records, traditionally handled by the *akowe ebi*, but any interested persons are also allowed to keep personal records. Specifically, the *akowe ebi* ensures proper registration of the names and contributed amounts. After contributions are tallied and handed to *Baba Musinku* he will immediately summon a meeting with the deceased's children and *Abushonle* donors. Refunds are made to donors, every unsettled payment is settled, and future payments separately kept. After the deductions,

38 Interview with Chief R. Owolabi, Age 67, High Chief, At Gberigbe, October 11, 2020.

39 Interview with Alhaji Nurudeen Dosumu-Alase

40 Interview with Chief R. Owolabi

41 Interview with Alhaji Nurudeen Dosumu-Alase

the surplus is distributed among the children.⁴² This tradition reciprocated whenever any member of the lineage dies.

Through the *Abushonle* and *Iwolefu* traditions, the people ensure that the funeral arrangements are timely and properly executed. In addition, it is an instrument of preserving the consanguinity of a lineage. This is because the *Abushonle* donations and *Iwolefu* contributions are strictly for consanguine members of a lineage. There are occasions where the *Abushonle* and *Iwolefu* records serve as evidence in courts to settle issues about indigenous and consanguine affiliations, particularly in traditional courts such as the *Osugbo*, *Oga-Nla*, *Abilefo*, *Irele*, *Aranfo* and others.⁴³ This is the reason the status and brief genealogy of each contributor are kept. These records serve as evidence when settling cases about properties, especially ancestral lands. Another importance of traditional funeral insurance is that it assists to lessen the burden of huge financial implications relating to funeral arrangements on the children. This is because the expenses divided among many members of the family with some paying very little amount. In addition, the *Iwolefu* funeral insurance has been a tangible instrument for the preservation of the burial traditions of the people. Another advantage of the tradition is that it promotes good relationship among members of a lineage. In fact, it is during the *Iwolefu* programme that some members of the lineage will begin to maintain close acquaintance. Members of the lineage are also able to trace their lineage, genealogy and consanguine linkages during the *Iwolefu* exercise.

The major criticism against the *Iwolefu* funeral insurance is that it promotes elaborate and extravagant funeral arrangements as the financial burden collectively shared.⁴⁴ Some people now denounce the *Iwolefu* traditional exercise while others now pronounce it. A few reasons are attributed for this and the first reason is affluence. This is a situation where wealthy family members decline to participate in the *Iwolefu* tradition because they have enough personal savings to prosecute their funeral arrangements properly. The educated elites also constitute the bulk of those who now reject the *Iwolefu* funeral tradition. Some of these educated elites no longer believe in the idea of extended family and see the *Iwolefu* institution as sheer waste of time and resources. Most of the rich and educated people now prefer to buy corporate insurance policies than opt for *Iwolefu*.⁴⁵ Thirdly, another challenge confronting the *Iwolefu* tradition in the Ikorodu area is the situation of rancor among mem-

42 Interview with Alhaji Nurudeen Dosumu-Alase

43 Interview with Chief R. Owolabi

44 Interview with Elder Oyewole Dawodu, Age 44, Surveyor, At Gberigbe, February 6, 2021

45 Interview with Mr. Oriyomi Ajetunmobi, Age 53, Civil Servant, At Ikorodu, April 17, 2021

bers of a lineage.⁴⁶ To this extent, some aggrieved members usually dissociate themselves and their children from the practice. Some family members also give the excuse of avoiding future troubles for their children by the unending payment of *Iwolefu* contributions. In addition, family members in the diaspora may become alien to the practice and therefore refrain themselves. While the *Iwolefu* funeral donations is an instrument for the determining kinship affinity in Ikorodu area, the donation of rolls of shroud at the time of death is used for the same purpose among the Ife people of Southwestern Nigeria.⁴⁷ Among the Merina of Madagascar, burying of the dead in the same tomb to determine kinship relationships.⁴⁸

The Socio-Economics of Burial Ceremony in Ikorodu Area

Satide Satide lami ama ri ara wa, amin ooo (Every Saturday is our meeting day, amen!) is a common musical phrase among the people of the Ikorodu area. A popular Ikorodu Apala musician (Chief Nosiru Atunwon) to reflect the people's practice of elaborate weekend social engagements orchestrated in the 1980s.⁴⁹ Called *owambe* among the Yoruba people of Southwestern Nigeria. Generally, Ikorodu people are ardent socialites who are strongly devoted to elaborate social ceremonies including burial. To this extent, some fantastic local musicians such as Chief Nosiru Atunwon, Chief Awelorun, Saka Eruja, and others have emerged within the area. In addition, popular Yoruba musicians have not only performed within the area on several occasions but also had often sang the praises of indigenes of the Ikorodu area in their various tracks, records and releases. In fact, there was period when the educated elites within the area began to advocate that the people should desist from extravagant parties and concentrate on the development of their children and businesses. However, it is important to point out that among the social festivities that are organised in Ikorodu area, burial ceremonies are very predominant.⁵⁰

Various terms been used to refer to burial ceremony and these include memorial service, remembrance ceremony, second burial, and final burial among others. Lucas positioned that this ceremony called *pegbeda* (turning from one side to the other) among some Yoruba groups.⁵¹ The term preferably adopted

46 Interview with Alhaja Sekinat Shoneye

47 Samuel Johnson, 1921. *The History of the Yoruba*, London: Routledge & Sons Ltd, p. 137. Also, Judith Gleason, 1992. *Oya: In Praise of an African Goddess*, New York: Harper San Francisco, p. 83. Also, Adegoke, *A Study of the Role of Women*, pp. 270-275.

48 M. Bloch, 1971. *Placing the Dead*, London: Seminar Press, pp. 122-124.

49 Interview with Alhaja Sekinat Shoneye

50 Interview with Elder Oyewole Dawodu

51 Lucas, *The Religion of the Yorubas*

here is “final burial ceremony”. Final burial ceremony is the later aspect of the funeral arrangement that is marked with elaborate funfair, feasting and partying. Occasioned on the eighth day, fortieth day, months or years later. The final burial ceremony is supposed to mark the end of the mourning period and allow for the distribution of the properties. The Yoruba people believe that the final burial ceremony is very essential to the peaceful transposition of the soul of the deceased into the afterlife.⁵² Furthermore, failure to perform the final burial ceremony would eventually turn the deceased to an evil spirit that would begin to torment the children.⁵³ In his classification of funerals in Yorubaland into two, Bascom used “celebrating death” to represent the type of deaths that warrant final burial ceremonies.⁵⁴

To demonstrate the extent at which the Yoruba people cherish final burial ceremony, Adeboye asserted that even financially incapable family members usually obtain loans in order to participate.⁵⁵ Like many other Yoruba towns and cities, the Ikorodu area is engrossed in final burial ceremonies. In fact, the practice of final burial ceremonies in the Ikorodu area is described as phenomenal from three major perspectives. In the first place, the frequency of final burial ceremonies is phenomenal as there are several occasions of final burial ceremony on weekly basis. Apart from the Saturdays that are loaded with several final burial ceremonies, there is no other day of the week in Ikorodu.⁵⁶ Another factor that demonstrates the phenomenon of final burial ceremony in Ikorodu area is the presence of numerous event halls within the nooks and crannies of the area. Places such as town halls, event centres, sport fields, open grounds, school premises, and compounds regularly used for final burial ceremonies on weekly basis. Before the prohibition of street parties by the Fashola administration, many streets constantly closed in the Ikorodu area for final burial ceremonies.⁵⁷ This regularly led to traffic lock jams and constraints on the effective movement of vehicles and people. Another factor that made final burial ceremony phenomenon in Ikorodu area is the issue about night parties. Most final burial ceremonies were held overnight until the mid-1990s, however, this had to be prohibited because of the serious security challenges that

52 Adegoke, *A Study of the Roles of Women*, p. 285

53 R. C. Abraham, 1958. *A Dictionary of Modern Yoruba*, London: University of London Press, pp. 590-91.

54 William R. Bascom, 1969b. *The Yoruba of Southwestern Nigeria*, New York: Holt; Rinehart & Winston.

55 Adeboye, “Home Burials, Church Graveyard, and Public Cemeteries”

56 Personally I have attended a number of final burial on Mondays in Ikorodu area though this happens on very few occasions

57 Interview with Alhaja Sekinat Shoneye

it posed, particularly with reference to armed robbery, shoplifting and ritual killings.⁵⁸

For a typical final burial ceremony in Ikorodu area, there are three sets of participants. These include the hosts, the invited guests, and the uninvited guests. The hosts include the children, family members, friends, associates, and affiliates of the deceased who are eligible to extend invitations to members of the public for the burial ceremony. Among invited guests are important personalities, old acquaintances, colleagues at work, school mates, religion groups, security personnel, musicians, and electricians among others. The third set of attendees include those who are popularly known as *mo gbo mo branch* (I got a wind of it, and I attend). These people do not have any official invitation and they include area boys, bystanders, street urchins, commoners, drummers, singers (*alagbe* in local parlance), artists, and business opportunists among others.⁵⁹ The hosts ensure that the invited guests are properly entertained and made comfortable.

However, final burial ceremonies have their social and economic functions and implications. Morton-Williams identified restructuring of social relationships as one of the functions of the final burial ceremony.⁶⁰ The ceremony assists in stressing generational continuity among members of a lineage as it provides the opportunity for them to be reunited. Final burial ceremonies usually create an atmosphere of merriment and relaxation where people (hosts and guests) are well entertained. In fact, some people are of the opinion that final burial ceremonies provide the opportunity for people to consume sumptuous food with assorted drinks.⁶¹ In addition to the delicious menu, several gifts (utensils, electronics, souvenir, beverages, textile materials and others) distributed during final burial ceremonies. In addition, the neighbourhood benefit from the surplus food and drinks that are available during final burial ceremonies. In return, guests usually contribute monies (individually or collectively) and present to their hosts from which the hosts would recover all or

58 F. I. Boge and M. D. Isaac, 2020. "A Historical Analysis of Crimes and Security Challenges in Ikorodu Local Government Area of Lagos State" *Anyigba Journal of History and International Studies*, Vol. 1, No. 1, pp. 60-89.

59 Anthony D. Buckley, 1985a. "The God of Smallpox: Aspects of Yoruba Religious Knowledge," *Africa*, 55 pp. 187-200.

60 P. Morton-Williams, 1960a. "Yoruba Responses to the Fear of Death," *Africa*, Vol. xxx, No. 1, January, pp. 34-44.

61 See T. M. Ilesanmi, 1982. "Naming Ceremony among the Yoruba," *Orita*, Vol. xiv, No. 2, December, p:111, and, N. A. Fadipe, 1970. *The Sociology of the Yoruba*, Ibadan: Ibadan University Press, p.258 for detailed analyses on the essences of serving these foods among the Yoruba people during funeral and final burial ceremonies.

part of the expenses.⁶² Sometimes, donation surpluses are used for different purposes such as boosting existing business or other investment. Final burial ceremonies also create platform for people to socialise with new acquaintances, reconnect with old friends and relations, and sharing of resources.⁶³ Another positive aspect of final burial ceremony is the social investment aspect that emphasizes reciprocity. A guest at one's final burial ceremony would be the host at another ceremony. Those who are consistently attending other people's occasions stand the chance to reap positive returns during their own occasions too.

The fact that the effects of final burial ceremonies transcend virtually every economic sector of the Ikorodu area cannot be underestimated. The textile and fashion industries are one of the major beneficiaries of final burial ceremonies in Ikorodu area. It is a common practice for the family to select a cloth (usually *Ankara* material and popularly called *aso ebi*) worn by attendees at the occasion. Depending on the status and largeness of the family, thousands of people may purchase different lengths of the *aso ebi* at prices ranging from N2000 to N5000. Usually, the hosts add extra charges on the *aso ebi* for their guests.⁶⁴ In addition, chosen *gele* and *fila* (female head-tie and male cap) sold to prospective guests to make for complete attire. The wearing of the *aso ebi* gives the attendee the good treatment opportunity at the occasion including receiving the varieties of gifts. The aphorism *owo Ankara, oje semo* (no *Ankara* attire, no *semo* food) is a reflection of the kind of special treatment given to attendees on the *aso ebi*. From the sales of the *aso ebi*, many of the hosts realise profits.⁶⁵ Apart from the hosts, textile companies, textile material dealers, sewing materials dealers, and fashion designers derive economic benefits from the *aso ebi* phenomenon. The Ladega market in Ikorodu town is a hub for different types of textile fabrics and sewing materials.

People in the rental services also got patronages during final burial ceremonies as chairs, tables, canopies, mobile toilets, and power generators are booked. Because burial ceremony is a weekly affair in the Ikorodu area, many people's livelihood depends on these rental services. Related to this, are those who render sound systems, video coverage, decoration, photograph, and undertaker services during final burial ceremonies. Each of these categories of professionals has a business cut out for them during burial ceremonies. In addition, those who engage in the production of materials such as souvenirs,

62 Interview with Mr. Julius Oloyede, Age 52, Journalist, At Ipakodo, on April 23, 2021.

63 H. W. Turner, 1967. *African Independent Church II: The Life and Faith of the Church of the Lord-Aladura*, Oxford: At the Clarendon Press, p. 253.

64 Interview with Alhaja Sekinat Shoneye

65 Interview with Alhaja Sekinate Shoneye

invitation cards, and banners get contracts during final burial ceremonies. Some hosts may decide to employ the services of professional caterers to cater to their guests. Those who are dealers in assorted drinks and beer also get good patronage during final burial ceremonies. As for the transportation industry, motorists such as taxi drivers, commercial motorcyclists (okada riders), and *danfo* drivers make profits as they convey people and goods from various places to the venue.

Another sub-sector of the economy that enjoys patronage owing to final burial ceremonies in the Ikorodu area is the event centres. Each of these event canterers recruits several extra staff. Newspaper outlets, radio stations, and television stations also enjoy patronage as booked adverts and announcements for final burial ceremonies are made. The preponderance of wholesalers and retailers in items such as assorted drinks, fish, pepper, ingredients, tissue papers, and different gift materials also enjoys patronage. Livestock keepers, retailers, and butchers also have a role to play. In addition, some families employ the services of private security personnel to ensure hitch-free burial ceremonies. Virtually every sector of the economy directly or indirectly derives benefits from the occasions of final burial ceremonies.

Despite the socio-economic advantages however, some criticism levelled against final burial ceremonies as practiced by people of the Ikorodu area. Prominent among these criticisms is that final burial promotes extravagance and reckless spending as people usually waste resources on frivolous expenses.⁶⁶ Furthermore, final burial ceremonies always warrant indebtedness as many hosts take loans to execute the ceremony. Credit is sometimes used to purchase materials needed for the ceremony. In most cases, these debtors usually fail to pay after the ceremony, sometimes because there was no yield and sometimes because of greediness. Another disadvantage of burial ceremony in Ikorodu area is that it sometimes engenders collapse of business because some hosts usually take from their business capitals in order to entertain their guests. They usually hope to recover the expenses from the donations but sometimes the unexpected such as rain may occur and prevent the needed human traffic. Instead of investing savings in their businesses, farms, buildings and others, they spend on final burial ceremonies because of a show-off and unproductive competitions.⁶⁷ The final burial ceremony in the Ikorodu area is also criticised on the basis that it promotes irresponsibility.⁶⁸ This is because some people usually neglect important parenting responsibilities such as payment of school

66 T. O. Bawa-Allah, ed, 2010. *Inhisreign: A Compendium of Ikorodu Development*, Ikorodu, Lagos: Bab Sheriff Prints, pp. 80-83

67 Sara Berry, 1985. *Fathers Work for their Sons*, Berkley: University of California Press, p. 193.

68 Bawa-Allah, *Inhisreign*, p. 80-83

fees for burial ceremony expenses. In fact, it is easier to obtain financial assistance towards burial ceremonies than for profitable adventures within the area.

Conclusions

This study asserts that funeral arrangements and burial ceremonies are a global phenomenon. It highlights that adequate funeral arrangement require huge expense which the dead's lineage is often responsible for. From the ancient period, each society has developed a system of collectively taken responsibility for funeral expenses. For the Ikorodu area, the *Iwolefu* traditional funeral insurance was adopted for this purpose. Apart from creating avenue for adequate burial arrangements, *Iwolefu* also promotes the ties of kinship. Final burial ceremony carried out as another funeral arrangement aspect with elaborate feasting and celebrations. Final burial ceremony has much socio-economic benefits as it affects most sectors of the economy directly or indirectly. However, it is acknowledged that burial ceremony sometimes promotes wastage of resources, unproductive competition, collapse of the business, depletion of savings, and irresponsibility among others. The need for proper funeral and burial ceremonies cannot be overemphasized; these must be done under moderation and prudence. The *Iwolefu* funeral insurance has advantages but people must desist from using the avenue to engage frivolous spending.

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