



Estimating the Financial Costs of Funeral Celebrations in Ghana: (A Case Study of Greater Accra, Central and Ashanti Regions)

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ABSTRACT

Funerals and burial practices are a universal human social experience, and every society has a unique pattern of dealing with the death of its members. In Ghana, it is noticed that Ghanaians revere the dead so much that funerals are at the heart of Ghanaians' social life. This study sought to estimate the cost of funeral celebrations on personal finances and on productivity through man-hour loss. Interviews and questionnaires were the basis for data collection. The results from the sample, using a purposive sampling technique indicated funeral attendees in Ghana often incur costs in the form of expenditure elements including, but not limited to transportation, the buying of funeral cloths and the expenditure at funeral ground. It also showed that families hosting a funeral incur high costs when organizing it. Data interpretation was done using Microsoft excel. It is recommended that funeral celebration days should be reduced to one day, especially Saturdays so that attendees can leave on Friday after work and return on Sunday. And that, families should reduce how much they spend on food and drink by organizing simple but befitting burials.

Keywords: Funeral Celebration; Lying in Repose; Mortuary; Tomb; Bereaved; Ashantis.

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1. Introduction

In the not too long ago, funeral celebrations to remember the legacy or the life of deceased persons have migrated from being a simple family gathering with some few sympathizers to extravagance, flamboyant funeral rites and to almost a thorn in the flesh of families and individual pockets.

According to Amponsah, (2014), a funeral is an important occasion because it is the time to express one's condolence to the bereaved family. Ghanaian funerals in general and Akan ones in particular bring people together more than other social events. However, he stated that art in funerals has seen some changes in the Ghanaian society since the past fifty years causing a lot of social and economic problems to families and communities. There are a lot of debates surrounding the elaborateness and relevance of funeral celebrations in Ghana. According to De Witte (2003) this

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controversy has led to a tug – of – war between those who think that funerals benefit the economy and those who think that funerals are waste of money that could have been used to improve standards of living. Funeral celebrations in Ghana have often been criticized by pastors and politicians as well as in newspapers and articles due to the high expenditure on them. According to Mazzucato et al, (2006), funeral celebrations in Ghana require huge amounts of money; aside business, housing and education, funerals are one of the main activities that non - subsistence remittances from migrants abroad to Ghana are used for.

However, the transformation in the Ghanaians funeral rites has come with a lot of consequences on the bereaved family, the community and the nation.

It is all joy when a child is born however, death presents a direct contrast. Even when people die in their 80's they are mourned by their family and loved ones. In the Ghanaian custom, funeral rites share common procedures though there are some noticeable distinctions. In certain regions in Ghana, funerals are major platforms where people go to display their affluence. The way in which a royal is buried is different from an ordinary person. In the past, funerals were organized in much simpler way to cut down cost, however, the case is no longer the same today. In some communities in Ghana if the family members do not bury their dead in an “honorable” way, the person or family is ridiculed by the larger society. They will be tagged as worthless and are mocked by the public. On the contrary, there are those who have argued that such social expenditures like overly celebrated funerals are likely to drain investments in health, education and other needs (Case et al., 2008 & Chen and Zhang, 2012)

Over the years, attempts have been made to control both the cost and size of funeral celebrations (De Witte, 2001). Each attempt has impacted both positively and negatively on the nature of the event in the country, especially among the Ashantis. Two of such attempts are of significance. In the 70s the late Asantehene, Otumfuo Opoku Ware II, directed Ashantis to stop serving beers and liquors at funerals as his reaction to its rising cost. The people responded by keeping those drinks at home or specified places and served them to their guests before they went to the funeral grounds (De Witte, 2003; Ghanaweb.com 2005). The second one is attributed to a minister of the Methodist Church in Kumasi who in his desperation glued the whole program to the fortieth day at the death of an individual (Ghanaweb.com 2005). Such an attempt has rather evolved into a function of its own, making funeral celebrations more glamorous and fanciful (De Witte, 2003). It appears funerals in certain communities were programmed. It used to be that at the death of an individual the corpse is buried the same day or worse by the second day to avoid embarrassment to the dead and the deceased family in terms of decay. With the introduction of mortuary in the hospitals for the preservation of the dead, corpses are now kept for an average of forty days to allow the deceased family to plan for its burial and funeral. Also, funeral for individuals are limited in scope and members of the extended family share the cost (Mazzucato et al, 2006).

The dimension which contemporary Ghanaian funerals have assumed over the last decade gives a great cause for concern if not worry. Whilst in other parts of the world people are busily working hard sometimes 7 days in a week, Ghanaians spend time on celebrating one week of the departed soul, final funeral rites, forty-day celebration of the dead and one year celebration. Surprisingly, every politician as well as citizen attend a funeral almost every weekend. Consciously or unconsciously, the efficiency of a minister or Member of Parliament is measured by the number of funerals he/she attends every weekend. As a developing country which has some developmental challenges to surmount, it would seem to be a misplacement of priorities to commit so much time and money on the dead. It is a belief that befitting funeral rites for beloved has its place in society, but without necessarily having to be extravagant.

In addition, there have been some discussions on the rising cost of funeral celebrations in the country. For example, in a debate on the floor of Parliament reported by “Ghanaweb.com” on 29/11/05, the Minority Leader, Alban Bagbin, was reported to have said that ‘we are investing in the dead rather than the living through expensive funerals and that is bad’. He added that the dead should be given decent and not expensive burials knowing very well that whatever is done to the dead is destined for the grave. In the same debate Alfred Agbesi, MP for Ashiaman, revealed that he had bought 13 pieces of mourning cloths in one year, and hence, called for the introduction of one cloth for all funerals. He argued among other things that, “after spending on expensive cloth, coffins and keeping the corpse in

expensive morgues, the widow and children are left with nothing and are expected to fence for themselves.”

Upon these arguments, it is seen clearly that the debate is triggered by prominent men/women and institutions in Ghana concerning how funeral celebrations are becoming extravagant and the need to have a second look at the various funeral practices. Prominent among the institutions included The Chieftaincy, The Second Arm of Government (The Parliament) and The Clergy. Although, funerals are seen to be socio-cultural events, the concerns raised in various arguments have been more of financial and economic than the social bonding it seeks to portray. Their position is emphasised by de Witte, (2003) who argued and revealed that, funeral celebrations in Ghana have turned to be business and monetary. However, that study did not attempt to quantify or estimate the costs of various elements or departments of funeral celebration on personal finances.

In the UK, in 2014, the cost of funerals rose seven times speedily than the cost of living (Royal London, 2015). By 2017, the cost of a funeral had risen by 70.6 percent (Royal London, 2017). Also, the Royal London National Funeral Cost Index, 2017 showed a rise in funeral costs ahead of inflation. On the bright side, the world is becoming aware of the dire consequences inherent in social (funeral) spending postures. Campaigns have started in some countries including the UK and the USA in fighting against costly spending on funerals among the poor and the vulnerable (Quarker Social Action, 2015; Royal London, 2015, 2017).

Upon these revelations and the efforts exerted in shaping the social aspect and dealing with the economic canker, some works have been done to reveal economic significance of funerals (Arhin, 1994; de Witte, 2001), but they also failed to quantitatively show or analyse the economic effects of funerals.

Since funerals are overly conceptualized as socio-cultural activity, they have always been ignored as part of economic activity. It was argued, partially, that the neglect has been as a result of how fragmented funeral spending are, locations and those involved and the difficulty in collecting funeral data with one-off questionnaires (Mazzucato et al., 2005). According to Mazzucato et al., (2006), funerals involve large sums of money; after business, housing and education. They stated that, funerals are one of the main uses of non-subsistence remittances sent by migrants to Ghana. As such they posited that funerals are important economic events which should be included in economic studies of remittances, migration and development studies.

Mazzucato et al., (2006), have echoed their earlier stance on how difficult it could be to capture funeral expenses with commonly used data collection tools. They stated that funeral expenditures are incurred in different locations by different people, not all within the same household and that, single-visit household questionnaires, are thus inadequate for collecting data on such fragmented expenditures.

Nonetheless, Mazzucato et al., (2006), did some estimates of funeral costs in Ghana, however, they concentrated on costs associated to Ghanaian migrants family members affected in The Netherlands and did some estimates in various elements or departments of Ghanaian funeral settings, they did not factor the costs of residents who are also not nuclear family members but have to attend funerals almost every fortnightly from dispersed locations across the country.

It is therefore imperative to estimate the costs associated to the funeral celebrations, bringing on board all attendees to funeral celebrations from various locations and persons as well as various elements or departments that contribute to the celebration's costs which is the bane of this study. Hence, the specific objectives of the study are: To investigate the effects of funeral celebrations on individual's finances and to examine the effects of funeral celebration on productivity through man-hour loss.

2. Review of related works

2.1 Concept, theory and definitions of a funeral

Aleshire (2009) states that funeral is an occasion which gives the surviving family members and associates an opportunity to put across their thoughts and feelings about the death of their loved one and their lives. The word funeral is derived from the Latin word Funus. The meaning of Funus includes

the corpse and the funerary rites. In a simpler point of view, funeral is the last respect given to the dead person to say a final good bye or the last physical relationship between the dead and the living.

Funerals and burial practices are a universal human social experience, and every society has a unique pattern of dealing with the death of its members. Although the fear of death is a universal phenomenon, people in different cultures have different ways of dealing with it. According to Holloway (2002), in most of the North American countries, mourning is viewed as a private matter. A 2-hour visiting period with the deceased occurs during the wake-keeping, which typically takes place in a funeral home. Mourners are encouraged to control their grief and return to their normal routine as quickly as possible.

According to Kastenbaum (2004), the founder of the journal *Omega: Journal of Death and Dying*, death rituals have “been at the core of virtually all world cultures” In a review of literature, he continued to say that one of the key elements to a society’s survival is its willingness to perform rituals that connect individuals to the dead. Again, Irion (1991), a professor at the Lancaster Theological Seminary, proposed that funeral celebration should come from the history of the human community, or society. Moreover, to understand the Ghanaian funeral celebration, one ought to study how funerals are celebrated from some of the most influential societies.

2.1.1 Funerals of early humanity

“Human concern for the dead predates written history” (DeSpelder & Strickland, 2011). Excavated remains from the Paleolithic period indicate that 10,000 to 40,000 years ago humans were intentionally burying those who had died. This evidence is supported by the presence of handmade objects and personal items that had been placed in the earth both inside and outside of the graves (Harder, 2001). The burials of long ago indicate that from the beginning of society until now, social groups have been gathering to bond and express emotion and purpose upon the occurrence of death. However as society developed, cultural views and perspectives on death also continued to develop (DeSpelder & Strickland, 2011). Throughout time, it became evident that many cultures maintained bonds with those who had died and also believed that the dead obtained supernatural power (Kastenbaum, 2004; DeSpelder & Strickland, 2011). Because of this, the living felt compelled to respect the dead through ceremony in order to show respect to those who died before them. In the eyes of the living, the dead who were not properly cared for were both dangerous and vulnerable.

During early tribal civilizations, it was believed that, if the dead were not guided into the next life, the living would not only suffer the wrath of the dead, but the dead would also be lost from the afterlife (Kastenbaum, 2004). Therefore, funerals were not originally performed out of grief or hope, but they were performed out of fear (Irion, 1991). Thus, not only did earlier civilizations perform funeral rituals to create and maintain bonds with the living, but ceremonies were also performed to “secure the goodwill” of the dead (Kastenbaum, 2004).

2.1.2 Egyptian funerals

During the fourth millennium BC, those of ancient Egypt developed death practices and funerals as a way in which the dead could be preserved and carried into the afterlife (Taylor, 2001). This is an indication that the Egyptians believed that when one died his or her life continued on beyond the grave in the realm of the dead. However, to enter into this realm the deceased needed the help of the living (Taylor, 2001; Dunand & Lichtenberg, 2006). In order to continue into the afterlife, the deceased’s body had to be preserved and unified with the deceased’s spiritual elements known as the ka and ba (Taylor, 2001). To ensure preservation of the body, the individual is mummified immediately after death. This process included the washing of the corpse, the removal of the brain and organs, with the exception of the heart, drying the body to prevent decomposition, packing and anointing the body, as well as wrapping the body in linens.

After this process is completed the funerary ritual would be performed (Dunand & Lichtenberg, 2006). The ceremony begins by placing the mummified individual in a wooden container and relinquishing the body to the family. Then a procession of family, friends, and other mourners would carry the body to the tomb which was located to the west of the Nile River, towards the land of the dead (Dunand & Lichtenberg, 2006). The body would then be placed in a pit-like grave and covered with dirt in order to protect the body and ensure one’s afterlife (Taylor, 2001; Dunand & Lichtenberg, 2006). Afterward, the oldest son of the family would provide the corpse with the nourishment that

would be needed to sustain the deceased in the afterlife by placing cakes and other foods beside the grave (Dunand & Lichtenberg, 2006).

2.1.3 West and East African funerals

African funerals are usually open to many visitors. The custom of burying the dead in the floor of dwelling-houses has been to some degree prevalent on the Gold Coast of Africa. The ceremony depends on the traditions of the ethnic group the deceased belonged to. The funeral may last for as much as a week. Another custom, a kind of memorial, frequently takes place seven years after the person's death. These funerals and especially the memorials may be extremely expensive for the family in question. Cattle, sheep, goats, and poultry, may be offered and then consumed.

The Ashanti and Akan ethnic groups in Ghana typically wear red and black during funerals. For special family members, there is typically a funeral celebration with singing and dancing to honor the life of the deceased. Afterwards, the Akans hold a somber funeral procession and burial with intense displays of sorrow. Other funerals in Ghana are held with the deceased put in elaborate "fantasy coffins" colored and shaped after a certain object, such as a fish, crab, boat, and even airplanes. The Kane Kwei Carpentry Workshop in Teshie, named after Seth Kane Kwei who invented this new style of coffin, has become an international reference for this form of art.

In Eastern Africa for example, Kenya funerals are an expensive undertaking. Keeping bodies in morgues to allow for fund raising is a common occurrence more so in urban areas. Some families opt to bury their dead in the countryside homes instead of urban cemeteries, thus spending more money on transporting the dead.

2.1.4 Roman funerals

During the Roman era, individuals sought to immortalize the dead through the use of memory. As a result, many individuals held such a strong desire to be remembered that they would prepare for their own funeral by creating and decorating their own grave in order to prepare for their death (Hope, 1997). However, it was not the dead that one hoped would be remembered, but the living associated with them. In this time, funerals were mainly used as a means to express social status and display the family's connections. While spiritual and emotional aspects were incorporated into the ritual, the display of familial status was the primary purpose (Hope, 1997) According to Roman burial customs, graveyards were to be located outside of the settlement that used them, but there was an exception. Because the gesture communicated great esteem and respect, those who were deemed honorable by society or belonged to a higher class could be buried within the established town (Hope, 1997; DeSpelder & Strickland, 2011).

2.1.5 Greek funerals

Like the Romans, ancient Greeks also sought to memorialize the dead through the use of memory; however the family was given this responsibility as opposed to the deceased doing it ahead of time (Hope, 1997; "Sweet relief," 2015). Greeks believed that upon one's death his or her soul left the body through a puff of wind, once this occurred the body could be prepared for burial ("Death, Burial, and the Afterlife in Ancient Greece"; "Sweet relief," 2015). Greek death and burial practices began with the washing of the deceased's body; it is anointment with oil, and then the placement of the body on a high table within the deceased's home. This time was referred to as the "prosthesis," or the laying out of the body so that the community could mourn and pay their respects ("Sweet relief," 2015). Often members of the community would perform lamentations during this time as a means to express their loss and praise the dead (Ochs, 1993). After this time came the funeral procession, and then the burial of the body that was marked with a small mound of earth ("Sweet relief," 2015). According to Greek beliefs, if anyone was denied these rites by the living, then the living would have insulted the dead person's dignity. Moreover, Greek funerals were a time during which the living could express emotion and communicate respect for the dead.

2.1.6 Overview of funerals in the Ghanaian settings

Death concludes the life cycle. It is considered a change from a physical life to a spiritual life. It is believed that the dead person leaves the physical world for the spiritual world. Therefore, when a person dies, the traditional Ghanaian believes that, he/she is making a journey to the next world, where he/she will live as an ancestor. Funeral celebrations are organized depending on the circumstances that

led to the death. For example, the funeral of a person who hanged himself or drank poison “atofo” is quite different from the funeral of the aged or supposed natural death.

Funeral-related research in Ghana has been skewed toward the Akan community. Arhin (1994) investigates the increasing significance of Akan funeral celebration and the parallel increase in their costs. He looks at this in colonial and post – colonial situations, and from the perspective of socio – economic and religious changes. He also studied the impact that the rising cost of funeral celebration has on Ghana’s economy. For her part, De Witte (2003) observed how among the Akan people, money and the social representation of funeral rites do not contradict each other but rather reinforce each other. She also observed how the Akan people manage death by using money to negotiate relationships between the living as well as values of life, during funeral celebrations. Van der Geest (2006) analyzed how the genesis of mortuary use to preserve the dead in Ghana brought about a revolution in the Akan funeral culture, and how this situation merged with the interests of the relatives of deceased persons and hospital managers. He argued that, hospitals have an opportunity to make enormous profits through their mortuaries. He added that, the family of the bereaved also benefits from the existence of mortuaries because it allows the bereaved family to preserve the body of their dead relative for a longer time so that they can inform more people and have a grand funeral in order to gain praise from the funeral guests.

Every ceremony has a concept be it joy or sorrow, just like funerals to the Ghanaians especially the Ashantis among the Akans. In regard to this, Daniel Amponsah (KooNimo) (undated) stated that, in the Akan culture, the death of an individual creates a difference not only to the deceased family but also to any other organization one had during his lifetime on earth. He continued that, it is a norm among the Akans for that matter Ashantis, for dead bodies to be held in reserve in the mortuary for weeks or months until his family members are effectively organized to give a fitting burial ceremony to the dead person. Those preparations mostly take the form of a luxurious coffin, shroud and refreshment for invited guests, and hiring of musicians and band, publicity on radio and television announcement. In some cases, most people take loans purposely to care for all these expenses. This happens so if the deceased had a good relationship with his relatives and his associates prior to his death. The reason why Akans have given importance to death and its associated customs is the belief they have on funeral which is because of their worldview that, a meaningful life is found in keeping unity with the spirit of the dead relatives. Aborampah, (2010) points out that, in various Akan communities, funeral has a dramatic worth and incidents in the past life of the dead person and are mostly dramatized. At particular moments of the funeral celebration, women could become the means of communication with the deceased. At high points of the occasion, several female present, which are not from the deceased's matrilineage, could be possessed by the spirit of the deceased. The one who would be possessed mostly perform the life experiences and wishes of the deceased. These could include the dressing and speeches or some dancing steps of the deceased. Also, she could convey advice, information, instructions, etc., to the bereaved family or community as well. She could also anticipate looming fortunes or disasters, and recommend possible measures for preventing them. If those messages and instructions were not taking care of, calamity could befall upon the surviving family members or the community.

Singh (2004) also added that the Akans believe that the deceased has the same needs like: money, drink, food and clothing, that is why all these are placed in the coffin or close to the grave. In the case of a tribal chief, servants are required to go with him as well as some weapons. Hence people were put to death and buried along with great men in pre-colonial times.

2.1.7 Changes in funeral celebration in Ghana

Profound social changes are taking place in Ghana as in other developing societies of Africa, and mortuary rituals have not been immune to these changes, but have come to reflect a new meaning of death. The dread once held for the spirit of the deceased has waned. Christian interpretations of death have come to supersede traditional ones for Akan Christians. Respect for the dead and the bereaved is now partially conferred by the quantity and quality of material trappings. These changes are themselves a reflection of processes of modernization and Westernization, which purportedly foster the ascendancy of new beliefs and commercialism over tradition.

Van der Geest (2006) argued that, Akan funerals which used to be simple events in the past have evolved into extravagant events. He asserted that, the practice of fasting which was observed during funerals in the past is no longer practiced. People now expect to be served with food and drinks at funeral grounds. De Witte, (2003) further explained that in the past, the youth used to run away from funeral grounds where there was traditional drumming and dancing and go to the beer bars to listen to highlife music; now these highlife tunes reign at the funeral grounds. Much of contemporary Akan popular culture that has crept into funeral ceremonies can be viewed as commercial exploitation. Where palm wine and Akpeteshi (local gin) used to be the principal drinks at funerals, imported liquor, various brands of beer, and mineral water have become substitutes. In many instances, fanciful and very expensive caskets placed in hearses have replaced the wooden caskets constructed by local carpenters and carried shoulder high to burial places. Gone are the days when Akosombo red and black prints served as important markers for distinguishing the social hierarchies of those involved in a funeral ceremony. Distinctions are partly made on the basis of who wears the best Dutch wax and other imported prints.

In the past, contributions in kind to funeral ceremonies constituted the norm but nowadays, cash is collected to spend on a variety of items required to conduct a public funeral ceremony, including remodeling or repairing the lineage base compound, preparation of burial place and food, hiring local or professional musicians and dancers for the entertainment of guests and participants. Cash donations have become a mark of social distinction in many Akan communities. A sympathizer not only has to put on the best funeral clothing, but also has to present a donation of considerable value to the bereaved family. The creeping commercialization is transforming bereavement into a largely monetized venture. Some Akan communities including many in the Ashanti and Brong Ahafo regions, have reacted to this process of change by imposing upper limits on the amount of money donated at funeral ceremonies held within their jurisdictions. Nonetheless, the competition for status in an industrializing society like Ghana has given death much prominence with the accelerated incorporation of business norms into bereavement practices (Pratt, 1981). It is now possible to give wide publicity to the deceased's achievements in terms of culturally accepted criteria of success. This is achieved through the use of media channels available in the country.

As funeral celebration becomes a worrying phenomenon creeping into the Ghanaian society these days, funerals are becoming competitive festivals where wealth is lavishly displayed leaving huge debts that burden the bereaved families. As normally understood a funeral is a time to both mourn and celebrate life and have always been the main public social gathering among Ghanaians but the growing funeral business significantly alters the way death is celebrated.

Ghanaians now crave to mount lavish funeral ceremonies. In most tribes, funeral events are held each week and they include spending on food, drinks, hiring loud speakers and the showing off of expensive clothes. Since funerals are at the heart of Ghanaian culture and social life they are increasingly gaining in scale and importance than any other ceremony. Politicians attend funerals almost every weekend and their efficiency is consciously or unconsciously measured by Ghanaians according to the number of funerals they attend every weekend and the donations made to the bereaved families.

When looked properly, some tribes and families spend as much as between 7 and 15 thousand Ghana Cedis on funerals. Every Ghanaian knows that funerals are performed to bid farewell to the departed one, but do not know that it costs the nation many hours and low productivity as many workers leave on Fridays for funerals and perhaps return Monday afternoon or Tuesday morning which results in loss of working hours.

2.1.8 Few types of funeral settings in Ghana

When death comes, it concerns everybody in the community. Although there are differences in the ceremonies and the rituals performed for the dead, all communities in Ghana treat the corpse according to the sex, age, and status. For instance, among most communities, the funeral of a child is different from that of an adult. There are few rites and little weeping. Funerals of chiefs and queen mothers are different from those of ordinary people. Among some communities, when a person dies through an accident, child birth, or suicide, it is considered to be 'a bad death.' People who die in any of

these ways are not given the usual burial and their funeral rites are not performed. When these are done, it is believed such incidents will occur again.

2.1.9 Funeral and Burial of Chiefs

Fosu (2000), writing about Akans said that traditionally, an adage goes like the chief never dies. This is because, when a chief dies, the people say he has travelled to the village to show the subjects, the people that there is someone there to take over and govern the village or town so that there will be no anarchy. The death of a chief is kept secret for some time before it will be formally announced. Besides, when a chief dies, messages are sent to inform relatives, loved ones and especially the other chiefs in the country and some abroad and even messages to some government officials, diplomats and so on. The relatives then schedule the date for the wake-keeping. For chiefs, normally three days or even a week duration is used. For instance, a five - day wake-keeping was held for Otumfo Opoku Ware II (The late Asantehene) at the Manhyia palace in Kumasi. Long period of wake-keeping is observed to enable many people pay homage to the dead chief. It also helped the numerous chiefs to swear to the dead.

Fosu goes on saying that the Akan chief is decorated with head gear, traditional sandals, gold ring and aside all, a state sword (Akofena), is put on him as he lies in state, a feature which is peculiar to only chiefs. After the days for the wake-keeping are over, the dead body would be buried. Chiefs are normally buried in the night. They are usually buried at the Chief's Cemetery whilst some are buried in their homes. They are buried in the night so that outside people who are not from the royal family would not see the actual place of burial. Chiefs are buried with ornaments and sometimes gold dust or pure gold are put in the coffin. In view of this, when they are buried in the night the actual location could not be identified. The royal family members (Queen mother, the children, Abusuapanin – family head and others) put on Red cloth. The other chiefs, some put on their war garment (Batakari) with charms and amulets in it and wearing metal hat while some may be sitting in a palanquin that is for the paramount chiefs.

2.1.10 The underlying theory and hypothesis

The economics of income, expenditure and income deficit creeping into funeral celebrations cannot be over-emphasized. In Ghana unemployment is so high, culminated with a low minimum wage as well as a near hand-to-mouth real (take home) income. Economists, only measure welfare in monetary terms but not the psychological feelings attached to goods and services (Nkrumah, 2018). Economists argue that insofar as consumption of these social needs constitute a part of a household or an individual's expenditure, welfare could be measured through household consumption expenditure (Hoddinott & Quisumbing, 2010). Hence, any expenditure that is not planned and or budgeted seriously affects the income and well being of individuals and families when such expenditures are not in modesty and do occur regularly. This statement is shown in the Ghana Statistical Service's report on poverty profile in 2008 which indicated that about 32 percent of Ghanaians were poor living below US\$2 a day. Yet, the average funeral in Ghana then cost between US\$2000 and US\$3500 (Butu, 2013; Ghana Statistical Service, 2008). There has been public perception that, high social spending such as spending on funerals in Ghana is likely to bring about poverty or have a negative effect on the finances of people in bereaved families. De Witte, (2003) stated that the commercialization of funerals has incited a hot public debate about the disproportionate cost of current funeral practices. Making money out of death evokes negative sentiments. 'Much of contemporary Akan popular culture that has crept into funeral ceremonies can be viewed as commercial exploitation, he emphasised. Indeed, costs of dying, which includes funeral celebrations have experienced an upsurge in recent years creating burdens to families and sometimes the deceased themselves before passing on (Sun Life, 2018). This stand was also echoed by Amponsah, (2014) that, art in funerals has seen some changes in the Ghanaian society since the past fifty years due to modernity and technological changes causing a lot of social and economical problems to families and communities. He posited that the transformation in the Ghanaians funeral rites had come with a lot of consequences on the bereaved family, the community and the nation. This is demonstrated in the form of time, energy and resources. According to Sun Life, (2018), the 2018 total cost of dying referenced in their report is the sum of the average costs for order sheets, venues hire, additional limo(s), funeral flowers, death notices, funeral notices, memorial, catering, viewing of the body, embalming, live music, recorded music and administration of the estate,

plus the average cost for funeral, cremation or burial. It has been proven that average cost of a funeral has increased from £1,920 to £4,271, thus 122.5% from 2004 to 2018 (Sun Life, 2018).

This study therefore seeks to empirically test whether funeral celebrations negatively affect personal finances and productivity or not.

3. Methodology

The study is based on estimating the costs of funeral celebration in Ghana. The design is a descriptive study which uses quantitative tools to estimate the cost involved in funeral celebration for individuals and bereaved families in Ghana. The study is based on the use of questionnaires. Interviews are guided by a closed ended interview questions to solicit the necessary information from family heads and or family funeral secretaries/organizers. The Questionnaires are administered to gather information on the cost of funeral celebration on personal and family finances and working-hour losses. The questionnaires are close ended questions. The sample population considered for the research is three regions in Ghana which are the Ashanti Region, the Central Region and the Greater Accra Region. The target sample size of the study are towns and the cities in the three sampled regions including, Kumasi, Kasaia and Accra. These cities are selected in addition to the others for proper representation because of the cultural, religious and ethnic diversities found in them. Kumasi and Accra are known to be Metropolitan and Cosmopolitan cities and therefore would be representative for the study. Questionnaire of 150 are drawn and 21 interviews are conducted using a closed-ended questionnaire. Non-probability sampling techniques are adopted. The data from the questionnaires and the interviews are analyzed using Microsoft Excel, utilizing the Frequencies and Graphs.

4. Results and discussion

The total questionnaires for the sample size were 150 representing 100% of which 135 representing 90% were responded. This implies that the researchers have enough data to make an appropriate representation of the targeted sample size to make a good inference.

4.1 Employment status of respondents

The study captured different employment status of respondents as shown in Table 4.1.3.

Table 4.1.3

Employment status of respondents

Response	Frequency	Valid Percent %
Employees	75	55.56
Members of Parliament	1	0.74
Entrepreneurs	59	43.7
Total	135	100

Source: Field survey May 2018

Analyzing the data obtained from the questionnaires, Table 4.1.3 reveals that 55.56% respondents were employees. This means that we would be able to properly establish the costs on personal finances and absenteeism which affects productivity during funeral celebrations. The analysis also revealed that 1 respondent was a member of parliament which is good for the work because the literature reviewed how distasteful some Members of Parliament were in relation to funeral spending during a debate on the floor of parliament. This would help the researchers to understand the point of view of the nation’s lawmakers. Again 43.7% of the respondents were entrepreneurs who are very important when it comes to costs associated to absenteeism as a result of funeral attendance or celebrations.

4.2 Cost of transportation for funeral attendance

As individuals attend funerals in several locations, they incur cost either by taking public transportation or buying fuel into their cars or bikes. To estimate the cost of transportation, there was the need to ask respondents how much they incur in attending various funerals. The responses were recorded by the researchers and are presented in Fig. 4.2.1.

Fig. 4.2.1 gives the various transportation costs in attending a funeral. It was revealed that majority of attendees representing 34.8% spend between GH¢100 and GH¢200. It was also revealed in

the same figure that 26.7% and 20% spend between GH¢200 and GH¢400. The analysis also shows that there are a fair number of attendees who spend less than GH¢100 in transportation

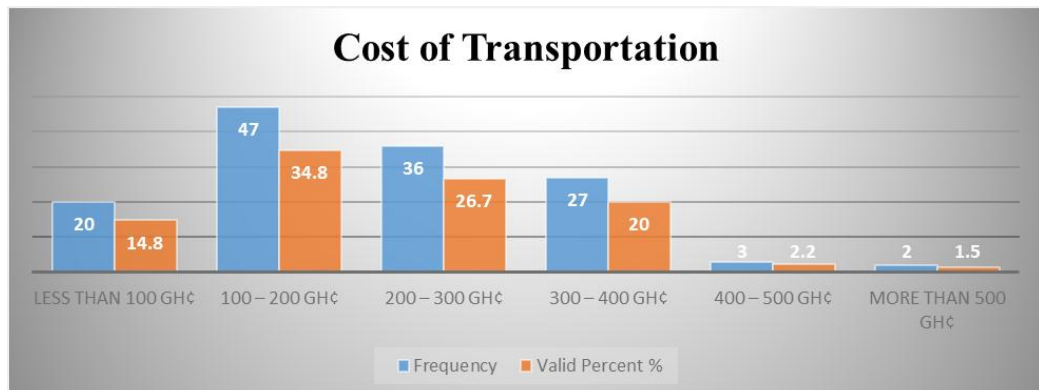


Figure 4.2.1. Cost of transportation for funeral attendance. Source: field survey May 2018

which in reality is true because some funerals are performed in or within the locality. The others, according to the analysis, indicate a much higher transport spending of GH¢400 and above representing 3.7% of respondents. This is an indication that all funeral attendees incur some form of transport cost either public or private.

4.3 Requirement to buy a certain type of cloth for funerals

The researchers were interested in finding out whether individuals attending funerals were required to buy funeral cloth. The responses were analyzed in Fig. 4.2.2.

According to Fig. 4.2.2, majority of respondents said they are required to buy a customized funeral cloth. In trying to make meaning to this requirement, the researchers asked for some prices of various known funeral cloths from some merchants and was revealed that these cloths averagely cost a minimum of GH¢75 per 3yards. We intended to use this minimum price for subsequent computation because we are told that there are some of such cloths which are much expensive but the fact that some people would buy 1yard instead of 3yards.

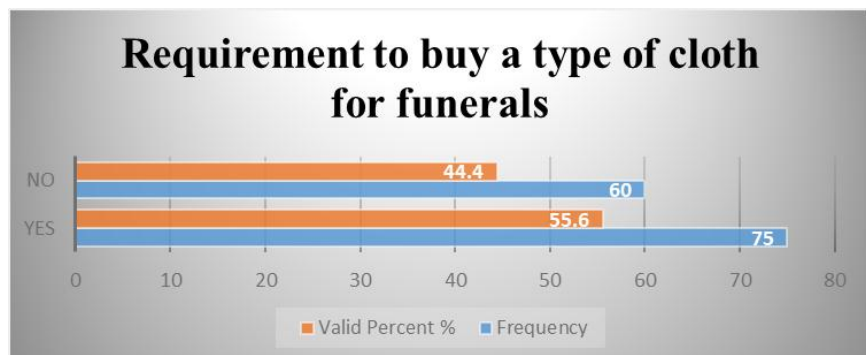


Figure 4.2.2. Funeral Cloth Required. Source: Field survey May 2018

4.4 Number of funeral cloths bought in a year

As a follow up question for the requirement to buy a certain type of cloths to attend a funeral, the study sought to know the number of funeral cloths bought in a year. Fig. 4.2.3 presents the analysis.

In Fig. 4.2.3, it is clear that majority of the respondents buy funeral cloths. It is also clear that most of those who buy these cloths buy at most one cloth every 3 months. If indeed, this practice is a funeral norm in a community or country, then it can be seen to have a lot of financial burden on such individuals. However, a sizeable number of 44.4% of the respondents do not buy any customized funeral cloth. Juxtaposing the number of times

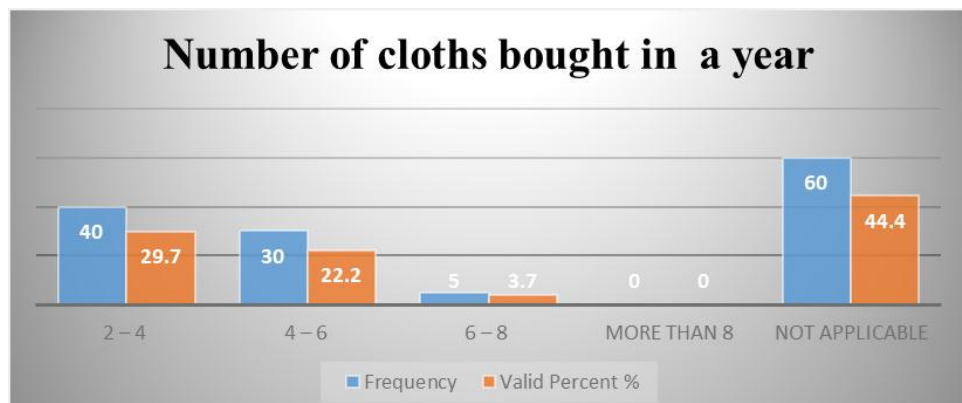


Figure 4.2.3. Number of funeral cloths bought in a year. Source: field survey May 2018

the other 55.6% who buy the cloths and the number of times these individuals have to buy these cloths and the price as has been alluded to should be a concern.

4.5 Number of days used to celebrate funerals

The researchers intended to find out the number of days a funeral is celebrated in Ghana and has been analyzed in Fig. 4.2.4.

From Fig. 4.2.4, 51.2% indicated that funerals are celebrated 3days and above. Others who said the celebration is 2days and 1day constitute 25.9% and 22.9% respectively. It was also revealed that those who said the celebration is usually 3days and above stated that it starts on Wednesdays/Thursdays through Sundays/Mondays and even Tuesdays. Accordingly, those who indicated 2days celebrate on Fridays/Saturdays to Saturdays/Sundays.

This shows that 77.1% of respondents spend not less than 1day of working days to attend funerals which can be associated to loss of man hour of productivity.

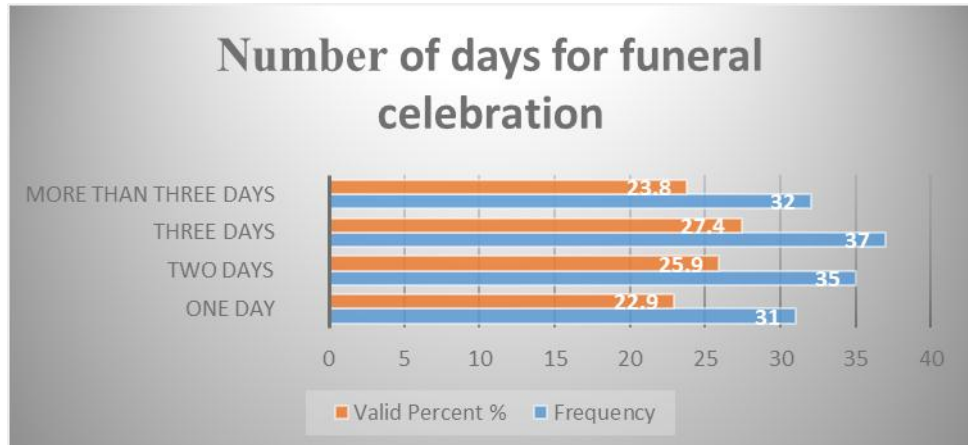


Figure 4.2.4. Number of days used to celebrate funerals. Source: field survey May

Again, Table 4.2.5 has hinted that there are many other number of celebrations

apart from the actual funeral which require attendance and must be considered. These are indications that, there are other hidden costs which in future must be considered to add to the cost build-up in funerals since the attention of this study is on the actual funeral days' celebrations.

Table 4.2.5

How many number of celebrations do you have for a death apart from the actual funeral celebration?

Response	Frequency	Valid Percent%
one week	50	37
forty days	40	29.7
one year	30	22.2
All Answers	15	11,1
Total	135	100

Source: field survey May 2018

Additionally, 12.6% of respondents in Table 4.2.6 hinted that they set-off on Wednesdays when funerals are held for 3 days or more (Thursday to Friday). 19.3% leave on Thursday, 47.4% leave on Friday and 20.7% leave on Saturday. Also, the fact that Ghana depends mainly on agriculture as a backbone of the economy, and that, many rural farmers would need the supporting hands from their wards in school on Saturdays for their farm activities which eludes them go a long way to affect their expected productivity.

Table 4.2.6

Departure day to attend funerals

Response	Frequency	Valid Percent%
Wednesday	17	12.6
Thursday	26	19.3
Friday	64	47.4
Saturday	28	20.7
Total	135	100

Source: field survey May 2018

Again, it was revealed in Table 4.2.7 that 20% of the respondents take-off from the celebration on Mondays while 17% stated that they set-off on Tuesdays which is very worrying and have dire consequences on productivity.

Table 4.2.7

Arrival day from funeral ground

Response	Frequency	Valid Percent%
Saturday	29	22
Sunday	56	41
Monday	27	20
Tuesday	23	17
Any other day	0	0
Total	135	100

Source: field survey May 2018

4.6 Expenditure at funeral ground

Aside incurring travel expenses and presentation of gifts/donations as has been alluded to, individuals often bear additional cost when they attend the funeral, be it, hotel rooms and feeding expenses to contributing towards buying of drinks for friends. It is upon this backdrop the researchers wanted to find out how much individuals spend when they are at the funeral grounds.

Table 4.2.11

Expenditure at funeral ground

Response	Frequency	Valid Percent%
GH¢50-200	50	37
GH¢201-500	31	23
GH¢501-1000	44	32.6
More than GH¢1000	10	7.4
Total	135	100

Source: field survey May 2018

Table 4.2.11 indicates that many respondents spend about GH¢50-200 at the funeral grounds which represents 37% of total respondents. 23% spend between GH¢200-500, 32.6% spend between GH¢500-1000 and 7.4% of total respondents spend more than GH¢1000 at the funeral grounds. Looking at these estimated figures, it can be said that, individuals incur a lot of expenses during funeral celebrations.

4.7 Responses on interviews conducted

To provide a better understanding of the study, the researchers interviewed 21 family heads and or family funeral committee secretaries selectively using a closed-ended interview guide. This interview guide (questionnaire) was not different from the main questionnaires that were administered to sympathizers but the questions differed and therefore used the same excel tool to analyze the responses. The interviews were done because the other questionnaires aimed at taking data from attendees of funerals rather than the hosts or bereaved family's point of view. This was intended to quantify the associated costs of funerals to the bereaved families. Hence, the responses have been analyzed as follows:

Fig. 4.5.1 revealed that 42.9% keep their dead bodies at the morgue for 3months to 6months and the same number indicated that their corpses are kept not more than 3months. However, 14.2% of the respondents also said that their corpses are kept 6months and above before final funeral rites are performed and buried.

The researchers after ascertaining the duration of their corpse at the mortuary wanted to know how much it costs these families in keeping the corpses. Fig. 4.5.2 shows that, 57.1% of the interviewees at different locations

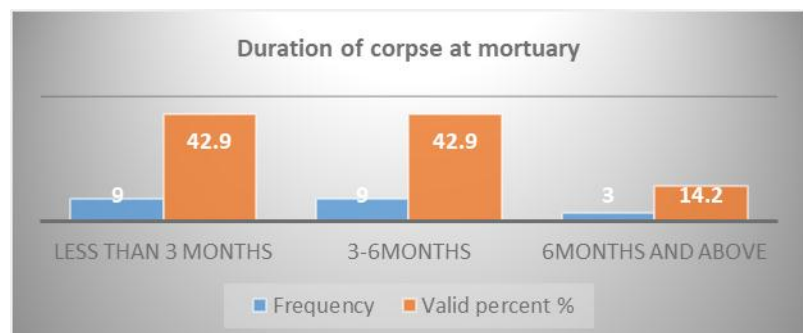


Figure 4.5.1. Duration of keeping corpse at the mortuary. Source: field survey May 2018

independently stated that they spend less than GH¢1000 while 42.9% gave their spending at the morgue to be not less than GH¢1000 and not more than GH¢2000. This implies that, in absolute terms, it is more expensive to keep these corpses at the mortuary for long periods.

Aside these established costs, as stated, the bereaved families have the responsibility to buy a coffin for burial before the funeral. To support this analysis the researchers sought for a standard price of coffins from a coffin manufacturer and funeral service provider “ABBEY CASKET” at Kasoa. The company provided a standard price range of GH¢4800 for normal basic casket, GH¢6000 to GH¢10,000 for normal moderate caskets, and GH¢24,000 for flashy expensive caskets. Therefore in the researchers pursuit to estimate the cost of a coffin, Table 4.5.3 shows that 57.1% stated that they spend not less than GH¢1000 and not more than GH¢3000. Again, 28.6% whispered this cost to be GH¢3000 and above. From this baseline, it can be inferred that the cost of casket as obtained from Abbey Casket and funeral home is on the higher side but cannot be trivialized because of the GH¢3000 and above which could be as a result of bargaining power.

Table 4.5.3

Price of a coffin

Response	Less than 1000 GH¢	1000-2000 GH¢	2000-3000 GH¢	3000 GH¢ and above
Frequency	3	9	3	6
Valid percent %	14.3	42.8	14.3	28.6

Source: field survey May 2018

Another area of cost the study was interested included advertisements towards funerals which was unraveled in Fig. 4.5.5. During preparations towards funerals, sympathizers are made aware of the celebration details through fliers, banners, posters, newspaper adverts, radio announcements and sometimes television announcements including other forms of information communication channels. According to Fig. 4.5.5, 57.1% of the families interviewed said they spend up to GH¢1000 on advertisement. However, others said they spend GH¢1000 up to GH¢2000, GH¢2000 up to GH¢3000 and GH¢3000 and above. This is an indication that all families are burdened with various expenditures during funerals.

When guests attend funerals they need to be entertained through songs of live bands and dirge or other means of music. These entertainers are paid specific amounts depending on the length of their performance and the demands of the bereaved family. Fig. 4.5.6 shows that, a high percentage of interviewees being 57.1% responded that they spend less than GH¢1000, 28.6% of respondents spend more than GH¢3000 and 14.3% of respondents spend GH¢2000 to GH¢3000 on music.

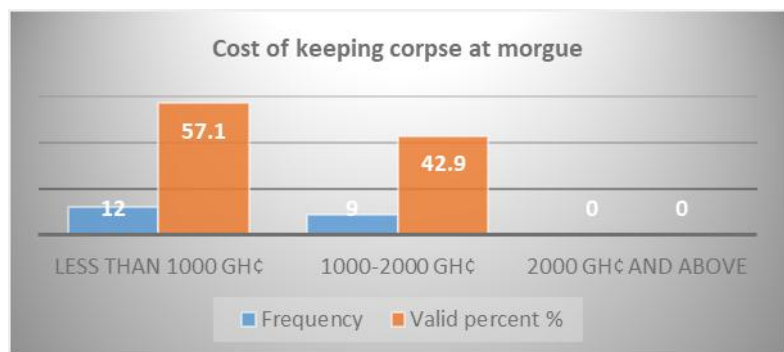


Figure 4.5.2. Cost of keeping corpse at the mortuary. Source: field survey May 2018

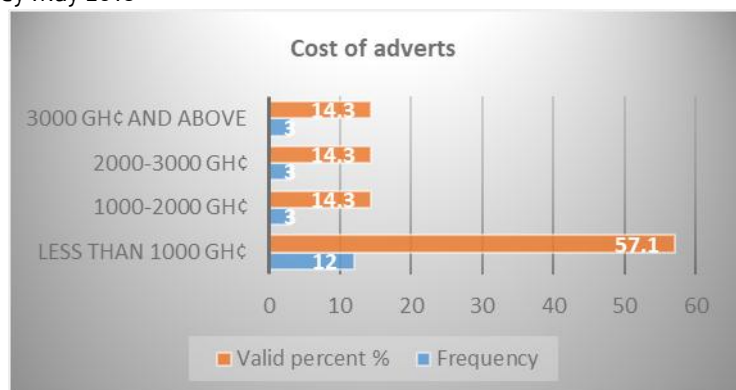


Figure 4.5.5. Cost of Advertisement. Source: field survey May 2018

Funerals are mostly held throughout the day from morning to late afternoons and it will be unwelcoming for guests to be standing and prone to adverse weather conditions like rain or sunshine during the celebration. Therefore as a way of giving an appropriate reception to guests, there is a need for provision of chairs and canopies. The study was informed by 42.8% in Table 4.5.7 that their families usually spend between GH¢2000 to GH¢3000 while others said they spend below GH¢2000 on chairs and canopies.

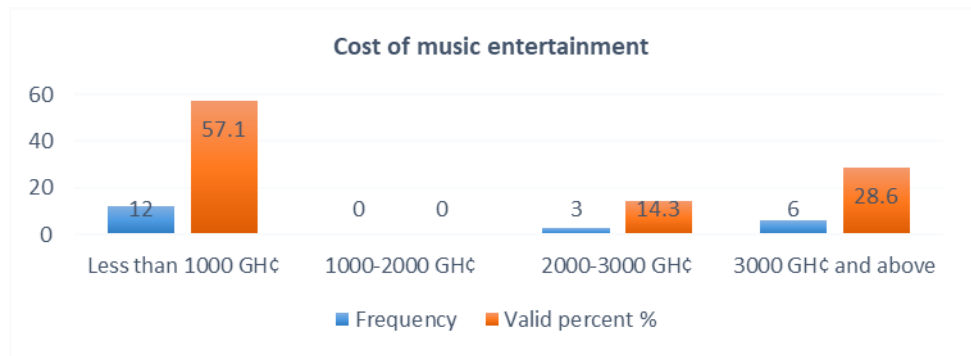


Figure 4.5.6. Cost of hiring music attendants. Source: field survey May 2018

Table 4.5.7

Cost of hiring canopies and chairs

Response	Less than 1000 GH¢	1000-2000 GH¢	GH¢2000-3000
Frequency	6	6	9
Valid percent %	28.6	28.6	42.8

Source: field survey May 2018

As custom demand in Ghana, whenever somebody visits you, you must welcome him/her with water and or drinks especially during funerals, soft drinks and alcoholic drinks are prevalent. Because of this practice and culture, it is obvious that a great deal of cost would be incurred which the study wanted to know. From Table 4.5.8, 28.6% of the family heads consulted stated that they spend GH¢4000 and above, while others insisted to have been spending a little less than GH¢2000 to GH¢4000. Some of these expenditures are as a result of some showoffs competitions among some members of such communities who are in the Diaspora as was observed in some of the funeral celebrations during data collection.

Table 4.5.8

Cost of refreshment/drinks for sympathizers

Response	Less than 2000 GH¢	2000-3000 GH¢	3000-4000 GH¢	4000 GH¢ and above
Frequency	6	6	3	6
Valid percent %	28.6	28.6	14.2	28.6

Source: field survey May 2018

In addition to refreshing guests, the host of the funeral must prepare food to suit their needs. With reference to Table 4.5.9, a significant percentage of respondent (42.8%) said they spend between GH¢3000 and GH¢6000, 28.6% of respondents spend GH¢9000 and above while others hinted their spending to be less than GH¢3000, showing that majority of families hosting funerals spend hugely on food. It was revealed that the tribes of attendees to a funeral are divers and thus hosts must cook different meals to suit their taste resulting in a high cost.

Table 4.5.9

Cost of food preparation

Response	Less than 3000 GH¢	3000-6000 GH¢	6000-9000 GH¢	9000 GH¢ and above
Frequency	6	9	0	6
Valid percent %	28.6	42.8	0	28.6

Source: field survey May 2018

4.8 Expenditure on Tomb

One most important thing families would always cherish in the Ghanaian society when they lose a member is a befitting burial which by extension is associated to caskets and tombs. It is therefore important not to trivialize cost of tombs in ascertaining cost buildup in funeral celebrations. Table 4.5.10 revealed that about GH¢2000 and above is spent on tombs depending on status of the deceased or the family left behind. The analysis shows that an equal majority (42.9% each) of respondents spend less than GH¢2000 or between GH¢2000 to GH¢3000. This means most families go for simple or moderate tombs depending on their financial capabilities. On the other hand 14.3% of respondents spend more than GH¢3000 on getting the tombs ready.

Table 4.5.10

Expenditure on Tomb

Response	Less than 2000 GH¢	2000-3000 GH¢	3000 GH¢ and above
Frequency	9	9	3
Valid percent %	42.9	42.9	14.3

Source: field survey May 2018

4.9 Cost of Lying in Repose

In Ghana, people have the habit of honoring their death in different ways especially when it comes to the lying in repose of the dead. This attracts additional cost for the funeral celebration arrangement which the researchers wanted to estimate by asking the respondents an approximation of how much they spend on this item. As responded in Table 4.5.11, majority of respondents spend between GH¢500 to GH¢1500 for the lying in repose of the deceased. Even though there are service providers of the lying in repose, these families go for the normal price. However families represented by 28.6% spend more than GH¢1500 since they go for a more expensive way by keeping and remolding the corpse to represent the job he or she was doing. For example if the person was a professor they might sit him on a chair and table with book and a pen.

Table 4.5.11

Cost of laying the corpse in repose

Response	Less than 500 GH¢	500-1000 GH¢	1000-1500 GH¢	1500 GH¢ and above
Frequency	3	9	3	6
Valid percent %	14.3	42.8	14.3	28.6

Source: field survey May 2018

Again, since funerals consists a lot of activities from refreshing guests to organizing the main event, bereaved families bear certain transportation costs on that day. Some of which include, transportation of chairs and canopies to the place where the funeral will be held and transporting corpse (ambulance services) from the mortuary. The researchers therefore decided to inquire from its respondents how much is spent as transportation on the day(s) of funeral. From Table 4.5.12, it is estimated that most respondents spend GH¢2000 and more on transportation. This shows that most families make a lot of movements when it comes to funeral celebration. As has been stated, these families pay for the transportation of the service providers, the ambulance carrying the corpse to the funeral ground and especially families that make lavishing funerals do extra by getting buses ready for certain guests.

5. Conclusion and recommendations

The study, based on the research objectives, clearly shows that individual personal finances are affected through expenditures such as transportation, funeral grounds expenses and funeral cloth buying. Clearly, it was also revealed that these areas of expenditures are categorized into Low, Moderate and High levels of expenditure. The study revealed that, individuals spend between GHC 750 to GHC2,800 a year, at the Low level category on the said expenditures. The study continued to reveal that, at the moderate level, these expenditures are between GHC1,350 to GHC4,000 per year. Again, the study showed that the expenditure is even much higher at the last level, as individuals spend between GHC1,950 to GHC5,250, per year. Invariably, per the GSS report 2008 and findings by Butu, (2013), about

32 percent of Ghanaians are poor living below US\$2 a day leaves the findings of this study much to be desired. It also shows that current funeral celebrations affect personal finances leading to a stretch on personal finances because of the low incomes.

The other direct costs that affect the bereaved family the study estimated included; mortuary, coffin, advertisement, canopies and chairs, music attendance, refreshment, food, tomb, lying in repose and transportation on funeral day. In total, the study estimated that about GHC15,500 to over GHC33,500 is expended by the affected family per each death. Although, sometimes some of these expenditures are retrieved through donations by sympathizers or attendees of the funeral, the initial funding is the focus of the cost for this study. These findings also confirm findings by Sun Life, (2018) that cost of a funeral has increased from £1,920 to £4,271, thus 122.5% from 2004 to 2018. Again, it continues to affirm the position of Mazzucato et al., (2006)

Again, the study found out that productivity in terms of man hour lost to funeral celebration is seriously affected. The study revealed that individuals attend funerals from 3 to 6 times a year. It was estimated that each attendee spends between 1 to 3 working days on a funeral celebration. These, the study estimated as 24hours to 144hours of productive time lost to funeral celebrations per year per attendee, which has a toll on resources and time as asserted by Amponsah, (2014).

In view of these findings and conclusions, it is recommended that, due to the social, cultural, ritual and economic nature of deaths and funeral rites, there should be a concerted effort by the Legislature, the Clergy, Local Government Authorities and the Traditional Authorities to formulate and enforce a law to reduce the number of times funerals are celebrated, multiple funeral cloths and the maximum period of time for keeping corpse at the morgue, as the campaign has already started in the UK and USA and reported by Quarker Social Action, (2015) and Royal London, (2015 and 2017). These powerful and respected institutions are expected to come together to avert the reoccurrence of what happened to the Asanteman's order in the 1970s as reported by De Witte, 2003.

Again, family heads and members must be decorous and moderate on expenditures of caskets with its decorations, announcements which are duplicated (on FM stations, Television stations and newspapers), bill boards of deceased, giving out of souvenirs with the picture of the deceased and the use of many musical groups at one funeral. It is also recommended that a dead person should be buried within a week or two so as to reduce the cost of keeping corpse in the mortuary for long, thereby saving monies for other beneficial purposes. Though it is good to see the person off well, arrangements can be done in a simple way despite the family's good economic stand. Buffets (food) and refreshments which are organized for sympathizers are very costly and so must be reduced especially the buffet.

Finally, funeral celebration days should be reduced to one day especially Saturdays so that attendees can leave on Friday after work and return on Sunday.

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