

The Iwolefu funeral insurance in Ikorodu, Lagos State¹

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Abstract

Death is an inevitable aspect of human existence. Human being has evolved the custom of honouring the deceased with organised burial arrangements. Each society, therefore, has different tradition for funeral arrangements and burial ceremonies. Among the Yoruba people, the deceased is honoured 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 ebi (family) and idile (lineage) are preserved among the aborigines of the Ikorodu area. The study uses historical and ethnographical approaches to data collation and interpretations.

Keywords: *Iwolefu*, Funeral Insurance, Burial Ceremony, Socio-economics, Ikorodu, Lagos

Introduction

Honouring the deceased with befitting burial arrangement is a highly revered institution among human being. Even lower animals such as termites and black ants are caught carrying their dead fellows into the holes in an organised manner. Virtually every society believes that funeral activities are the last and most important respect that the dead could be honoured with. Among the Yoruba people of south-western Nigeria, for instance, burying the dead is regarded as a communal assignment. Each member of the society is not only 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".² 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

¹The idea of this article was conceived in August 2020 during the burial arrangements for my late mother, Madam Muslimat Obasanya-Olowu. May God forgive her shortcomings and grant her paradise.

²Olufunke 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



group of male youths of the community known as Isokan.³In Ikorodu area, the sons-in-law are traditionally expected to ensure that the grave is timely and properly constructed.⁴While 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 beliefs that the dead has some favours to offer the living and they consistently utter such statements as *Oku n'sadura fun araaiye* (the dead prays for the living), *andoriya mi lorunma'sun* (the spirit of my dead mother should not sleep).In fact, some Yoruba people engage in the worship of their ancestors where libation is poured, and prayers are 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. And, therefore, the dead is revered and must be properly buried.

Elaborate burial ceremonies are integral parts of Yoruba burial practices. It is believed that burial ceremonies are very essential towards ensuring eternal rest for the departed soul. Furthermore, it is believed that children whose parents were not given adequate burial ceremonies may be faced with worldly socio-economic challenges. 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 alms-giving that may assist in the pacification of the soul of the deceased. Owing to the foregoing burial belief systems, burial arrangements and ceremonies usually gulp huge amount 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 institutionalised system of funeral insurance that cater for the 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 responsibilities for the funeral and burial ceremony of the deceased.

Ikorodu area is located within the north-eastern hemisphere of the present Lagos State, south-western Nigeria. Traditions of origin claim that the settlements in the area started around the mid-seventeenth century. ⁵Ikorodu and environs were coalesced to formally become the Ikorodu Local Government Area in 1976. 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 largely migrants from

³Ebenezer 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.

⁴Interview with Chief IsiakaShoneye, 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.

⁵F. I. Boge, "An Administrative History of Ikorodu, 1894-1960", *Lagos Historical Review*, Vol. 14, 2014, pp. 135-150.

Remo and Ijebu sub-ethnic groups of the Yoruba.⁶ 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 socio-cultural 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 is simply described as a specific long-term financial plan specifically invested to cover burial expenses.⁷ 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 illness and chronic disease. It can also be used to offset the deceased's debts, loans, medical bills, credit card bills, and mortgage among others.⁸ The premium for funeral insurance is paid at a regular interval, usually on monthly basis. Benefits from the policy are disbursed according to the preference of the insurer. It could be 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 is traced to antiquity.⁹ 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 were 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 were therefore expected to pay membership admission fee and monthly dues; defaulters were denied the benefits of being buried by the club.¹⁰ 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

⁶Boge, "An Administrative History of Ikorodu, 1894-1960," pp. 135-150.

⁷Accessed January 15, 2021 at <https://www.burial/insurance.com/>

⁸Accessed January 15, 2021 at <https://www.lhlic.com/consumer-resources/burial-funeral-insurance/>

⁹Accessed January 15, 2021 at <http://burial/insuranceadvice.com/burial-insurance-history/>

¹⁰Maureen Carroll, 2006. *Spirits of the dead: Roman funerary commemoration in Western Europe*, Oxford University Press, pp. 45-46.

voluntary subscriptions purposely for funeral expenses.¹¹ Benefits could also be 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 were expected to pay monthly or weekly subscriptions.¹² Therefore, the society became responsible for the funeral arrangements of deceased members. As far as 600 CE, the Greeks had a form of burial insurance in which they organised guilds known as “benevolent society”.¹³ The society was not only responsible for the funeral expenses, but also made donations to the surviving family members. The Egyptians also had a system whereby funeral arrangement of a deceased is made affordable. In this regard, several guilds were founded, and members made regular donations from which the guild used in covering funeral expenses.¹⁴ In a nutshell, these burial societies became the mechanisms for timely and proper funeral arrangements. Specifically, the burial clubs provided the opportunity for the poor and the working-class families to plan for their funeral. But by 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 ensure that the masses were not scammed into joining false clubs and regulations were introduced.

In 1875, the first company to offer burial coverage as an exclusive product was established in New Jersey, United States.¹⁵ But by the start of the twentieth century, corporate funeral insurance had evolved from the burial clubs and societies. In Britain, for instance, an approximate of nineteen million people was committed to different funeral insurance policies in 1904.¹⁶ Terencer Ranger identified the presence of some burial societies which provided funds and other supports for funeral arrangements in some parts of the east and southern Africa.¹⁷ 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 was 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 were expected to contribute certain amount of money. However, corporate funeral insurance gradually became institutionalised and popular in

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

¹²Michael R. Weisser, 1985. *A Brotherhood of Memory: Jewish Landsmanshaft in the New World*, Cornell: Cornell University Press, p. 13-14

¹³ 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.

¹⁴ Joshua J. Mark, 2013. “Ancient Egyptian Burial” in *World History Encyclopedia*, accessed May 2, 2021 at <https://worldhistory.org>

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

¹⁶ Accessed January 15, 2021 at <https://www.funeralguide.co.uk/blog/funding-funeral-through-history>

¹⁷Terencer Ranger, 2014. “Dignifying Death: The Politics of Burial in Bulawayo”, *Journal of Religion in Africa*, Vol. 34, February - May, pp. 110-144.

the twentieth century. But many African societies still engage in the traditional funeral insurance. The next section of the study therefore examines the traditional funeral insurance system in Ikorodu area of Lagos State, known as *Iwolefu* in local parlance.

Ikorodu's Traditional Funeral Insurance: The *Iwolefu* Institution

Funeral arrangements in Ikorodu area are predominantly in conformity with the general practices across Yorubaland, south-western Nigeria. According to Yoruba tradition, the main purpose for funeral arrangement is to ensure that the corpse receives a proper final disposition. And 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.¹⁸ Once the body is shrouded, it is committed to the mother earth (either barely with the shroud or using the coffin). The use of coffin evolved during the colonial era and is prominent among the Christian folks. There are professional carpenters that specialise 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 which is used to carry the corpse of deceased members to the cemetery. In this case, the lineage of the deceased is saved the cost of purchasing a coffin.

The religion persuasion of deceased usually determines how immediate he/she would be interred. In Ikorodu area, the traditionalists do not bury their corpses on the Iworo and Ebute market days.¹⁹ Should a traditionalist die on these days, his interment would be delayed till 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 those whose bodies are embalmed, the lineage takes responsibility for the cost of the preservation. Apart from the expenses spent on the shroud, casket, and embalment, 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 are dug in living-rooms or within the compound. This practice has existed before the colonial era and has survived despite government regulations against it. Though the practice is most common among the traditionalists, both Christians and Muslims also bury their dead within the compound in modern-day Ikorodu area. In fact, a recent survey shows that more dead is buried at

¹⁸ Interview with Alhaja Saheedat Mojisola Lawal, Age 60, Businesswoman, At Ikorodu, on August 29, 2020

¹⁹ Interview with Chief Sikiru Akande Oke-Owo, Age 86, Baale, At Ikorodu, on November 9, 2020

home (particular in the compound) than the cemeteries.²⁰ 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 categorise burying ones deceased in government cemeteries as undignified and a form of pauper burial arrangement.

Five major reasons could be adduced for this persistence. One is the belief in the use of *oforori* (tomb) as evidence of originality.²¹ 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 to avoid the situation where ritual people would use the parts for various ritual activities such as money ritual. In the fourth instance, the absence of grave plots in the designated cemeteries is attributed as one of the reasons why people prefer to bury their dead at home. More so, rapid urbanisation process and 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 infrastructural facilities. In addition, people of Ikorodu area prefer to bury the body on the dead's undeveloped land or uncompleted building to preserve the claim over the parcel.

Apart from burying the dead at home, the cemeteries are available for the location of graves. Two types of cemeteries exist within the Ikorodu area: the government cemeteries and the private cemeteries. There are two major government cemeteries within the Ikorodu area where people could secure grave plots. Traditionalists are hardly buried in these cemeteries. The cemeteries had become grossly inadequate to accommodate the numbers of dead within the area due to steady increase in population and other forms of urbanisation process. A few private cemeteries are in different parts of the Ikorodu area which are managed by religious and ethnic groups. In the Gberigbe town of the area is Muslim cemetery while the Hausa community in the area also have their cemeteries in different parts of the area.²² The normal practice under Islamic injunctions is that Muslim corpses are buried in a cemetery. For the maintenance of these cemeteries, the family of the deceased are made to pay some token. However, the accepted norm in the advanced world such as the United States and the United Kingdom is that corpses are buried in designated cemeteries.

²⁰ This is the outcome of my participant observation Between February 2020 and April 2021 in various parts of the Ikorodu area

²¹ Interview with Chief Kamorudeen A. A. Oresanya, Age 81, Baale, At Odogunyan, November 9, 2020

²² Interview with Mr Saheed Yakubu, Age 42, Administrative Worker, At Ipakodo town, on April 12, 2021

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 an elderly person is confirmed dead, 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.²³ For death of important chiefs (especially the king) in Ikorodu area, it is prohibited for the announcement to be made without seeking permission from the appropriate authorities, particularly the reigning monarch. This practice is called *ko’gbo* (to announce) in the Ikorodu area and some amount is usually given to the king and important cults. In the olden days, once the *ko’gbo* tradition had been completed, a shroud of *asooke* (an expensive cloth) is tied around an *igiabalaye* (ancient tree) which was located very close to the *awofin* (the ancient palace) and at the heart of the ancient Ajina market.²⁴ By this, each person who visited the palace or the market get the information about the demise and disperse the information. Later, the practice of writing obituary crept in, and this is done in several ways. In the first place, hundreds of pieces of obituary in the form of posters are printed (the cost depending 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 are 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 financial muscle of the family, announcements are also made over the electronic media including radio and television, also 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 the social media activities has also affected the pace and method of announcing deaths. With social media platforms, death announcement sare 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 as the information is easily and immediately disseminated to appropriate quarters using phone calls and SMS. In fact, the tradition of *ko’gbo* has often been violated by people breaking 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 the social media.²⁵ Prior to the public pronouncement of the demise of Oba Adeyinka Oyekan of Lagos in March 2003, the news had flittered across the

²³ Interview with Alhaja Sekinat Shoneye, Age 59, Market Woman, At Allison Market, Ikorodu Town, on April 8, 2021

²⁴ Interview with Chief Sikiru Akande Oke-Owo

²⁵ Interview with Mr. Musibau Dosumu-Alashe, Age 48, Public Servant, At Ikorodu, October 11, 2020

State.²⁶ 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.

Another funeral activity which requires the family's expenses is the aspect of providing feast for the sympathisers and making offering for departed soul (*saara* in local parlance). Unlike some other cultures (such as the Jews) where the visitors and sympathisers traditionally take the hosting role during mourning visitation by bringing food and serving the bereaved family and other guests,²⁷ the bereaved family takes responsibilities for the feast in most parts of Yorubaland.²⁸ Farrow asserted that the Yoruba believe that the soul of the dead cannot attain the realm of departed spirits until the body is duly buried and final burial ceremony is completed.²⁹ Adegoke added that the Yoruba people also believe that dead has the power to benefit the living if properly buried.³⁰ 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".³¹ Traditionally, the death of the aged is taking with some sort of relieve attracting large number of visitors. People subtly congratulate the deceased family members for surviving their elderly ones. To accommodate these visitors, the people of Ikorodu area usually erect a local and traditional canopy, known as *atiwa*.³² Apart from serving as shed for the people against rain and sun, the presence of *atiwa* in a place signified that the death of elderly person has occurred. The *atiwa* which is constructed from the combinations of dried bamboo poles and bamboo mats held together with ropes may stands for seven, fourteen, or twenty-one days depending on the preference of the family. There were people who specialised in the construction of the *atiwa* and they were remunerated by the family. In modern-day rented canopies have completely over-taken the use of *atiwa*. Nowadays also, dozens of chairs are rented for the sympathisers to be seated during 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 are served starting from the first day in some cases. In fact, the death of an elderly person in Ikorodu area is popularly regarded as *okueba* (cassava food's death) or *okumaalu* (cattle's death), meaning that it is a death that is attended by elaborate feasting and menu.³³ Sometimes depending on the prior instruction given by the deceased, the feasting may continue for seven consecutive days. Though some Islamic groups disapprove the idea of feasting during funeral

²⁶ 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/>

²⁷ Weisser, *A Brotherhood of Memory*, p. 13-14

²⁸ A. B. Ellis, 1894. *The Yoruba Speaking People of the Slave Coast of West Africa*, London: Champion and Hall Ltd.

²⁹ S. S. Farrow, 1926. *Faith, Fancies and Fetish*, London: SPCK.

³⁰ Adegoke, *A Study of the Role of Women*, p. 282

³¹ J. Olumide Lucas, 1948. *The Religion of the Yorubas*, Lagos: C. M. S. Bookshop.

³² Interview with Alhaja Saheedat Mojisola Lawal

³³ Interview with Alhaja Sekinat Shoneye

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 sympathisers and people in the neighbourhood. 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 programmes when foods and drinks are served. Usually, pigs are slaughtered for the traditionalists instead of fish and cattle.

For the traditionalists and important chiefs, there is what is called *rogunyo* which is a specific final funeral tradition in Ikorodu town.³⁴ 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, the genealogies, and historical antecedents of each of family house visited are recounted by local historians. 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 that is used as *asoebi* (a specific dress worn by family members and associates) for the final burial. The burial arrangements among others are burial practises in Ikorodu area. Altogether, these activities gulp huge amount of money which may be difficult for the children of the deceased to bear. To this extent, the people of Ikorodu area have designed a traditional funeral insurance which is 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 to cater for the burial arrangements of a deceased member.³⁵ It is basically built on the principle that no family member should be given an unbecoming or pauper burial. *Iwolefu* is also founded on the principle that no matter how financially handicapped a deceased or his or her children are, he or she should be properly buried. In addition, and more importantly, *Iwolefu* is founded on the principle that the responsibility for funeral arrangements traditionally belongs to the extended family of the deceased. Unlike the corporate funeral insurance which operate on the principle that the funeral arrangements are performed based on the amount contributed by the deceased, *Iwolefu* is essentially based on the principles of consanguinity and reciprocity.³⁶ "Consanguinity" in the sense that it is strictly for blood relations and "reciprocity" in the sense that it is normally given to members who had initially donated for others. Unlike the ancient burial societies who made members to pay regular premium, *Iwolefu* is only donated by the deceased lineage members. Apart from the biological children of the deceased who must all participate in the donation, matured members of the lineage who have sustainable means of livelihood are expected to contribute. In addition, the *Iwolefu* institution is premised on principle of spreading the burial financial burden on the larger membership of a lineage. However, it is

³⁴ Interview with Chief Fatai Kayode Owolabi, Age 78, Baale, At Igbogbo, November 9, 2020

³⁵ Interview with Alhaji Nurudeen Dosumu-Alashe, Age 61, Cement Dealer, Ikorodu, February 6, 2021

³⁶ Interview with Alhaji A. A. Adaboyan, Age 65, Baale, Aleke (Isiu) town, February 6, 2021

important to note that *Iwolefu* is based on the voluntary donation, not compulsion. Exemption or rebate may be given to children of the deceased who yet to reach puberty or have sustainable means of income.³⁷

What usually comes before the *Iwolefu* donation is an immediate donation, known as *Abushonle*. This is the first set of impromptu voluntary donations that are made by family members immediately the death is pronounced.³⁸ It is specifically meant to cater for the immediate and later burial expenses. At this level, there is no specific amount that is donated; members donate according to their financial capability. The donations are properly documented and are sourced from personal savings, loans, business capitals, salaries, and diaspora remittance among others. Traditionally, two people are selected to oversee these donations including the *akoweebi* (family secretary) and *Baba or Iya Musinku* (burial director). The major responsibility of the *akoweebi* is to ensure that records of the *Abushonle* donations and expenses pertaining to the burial arrangements are properly kept. On the other hand, *Baba Musinku* is expected to keep custody of all the *Abushonle* donations and disburse appropriately. Both must work in close collaborations to ensure accountability. They are selected from the close relations of the deceased. Apart from being a blood relation, the *Baba Musinku* must have a record of trust worthiness and integrity. All *Abushonle* donations are returned to donors after the *Iwolefu*.

The *Iwolefu* funeral exercise later follows the *Abushonle* donations. It is conducted during a meeting in which members of the lineage assembled on an appointed day purposely to contribute allotted amounts of money to refund the expenses incurred during the burial arrangement.³⁹ It could be 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. It is 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.⁴⁰

Proceedings at the *Iwolefu* are coordinated by the delegations from the invited lineages (the *OmoObas*).⁴¹ 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 both 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.⁴² Throughout the period of contributions names and lineages of each contributor is loudly pronounced for the records, traditionally

³⁷ Interview with Alhaji Nurudeen Dosumu-Alase

³⁸ Interview with Alhaji Nurudeen Dosumu-Alase

³⁹ Interview with Chief R. Owolabi, Age 67, High Chief, At Gberigbe, October 11, 2020.

⁴⁰ Interview with Alhaji Nurudeen Dosumu-Alase

⁴¹ Interview with Chief R. Owolabi

⁴² Interview with Alhaji Nurudeen Dosumu-Alase

handled by the *akoweebi*, but any interested persons are also allowed to keep personal records. Specifically, the *akoweebi* ensures that the names and amounts contributed are properly entered. After the contributions, the records are tallied, and the sum total is handed to the *Baba Musinku* who will immediately summon the meeting of the deceased children and *Abushonle* donors. Each donor is therefore refunded, every unsettled payment is settled, and future payment is separately kept. In case there is a surplus after the deductions, the surplus is distributed among the children.⁴³ This tradition is 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. Also, 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 are used 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.⁴⁴ This is the reason the status and brief genealogy of each contributor are clearly announced and recorded during the donations. The records are used as evidence when settling cases about properties, especially ancestral lands. Another importance of the 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 are spread on 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 because the financial burden is collectively shared.⁴⁵ Some people now denounce the *Iwolefu* traditional exercise while others now pronounce that it should not be observed for them. 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 *Iwolefu* funeral traditional. 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 opting for *Iwolefu*.⁴⁶ Thirdly, another challenge confronting the *Iwolefu* tradition in Ikorodu area is the

⁴³ Interview with Alhaji Nurudeen Dosumu-Alase

⁴⁴ Interview with Chief R. Owolabi

⁴⁵ Interview with Elder Oyewole Dawodu, Age 44, Surveyor, At Gberigbe, February 6, 2021

⁴⁶ Interview with Mr. Oriyomi Ajetunmobi, Age 53, Civil Servant, At Ikorodu, April 17, 2021

situation of rancour among members of a lineage.⁴⁷ To this extent, some aggrieved members usually dissociate themselves and their children from the practice. Some family members also give the excuse of not wanting their children to be troubled 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.⁴⁸ Among the Merina of Madagascar, burying of the dead in the same tomb is used to determine kinship relationships.⁴⁹

The Socio-Economics of Burial Ceremony in Ikorodu Area

Satide Satide lami ama riarawa, amin ooo (Every Saturday is our meeting day, amen!) is a common musical phrase among the people of Ikorodu area. It was orchestrated in the 1980s by a popular Ikorodu Apala musician (Chief NosiruAtunwon) to reflect the people's practice of elaborate weekend social engagements.⁵⁰ This is popularly called *owambe* among the Yoruba people of south-western 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 Aweloron, 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 had often sang the praises of indigenes of 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.⁵¹

Various terms have 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 is called *pegbeda* (turning from one side to the other) among some Yoruba groups.⁵² The term "final burial ceremony" is preferably adopted here. Final burial ceremony is the later aspect of funeral arrangement that is marked with elaborate funfair, feasting and partying. It may be 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.⁵³ Furthermore, it is

⁴⁷Interview with Alhaja Sekinat Shoneye

⁴⁸Samuel 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.

⁴⁹M. Bloch, 1971. *Placing the Dead*, London: Seminar Press, pp. 122-124.

⁵⁰ Interview with Alhaja Sekinat Shoneye

⁵¹ Interview with Elder Oyewole Dawodu

⁵² Lucas, *The Religion of the Yorubas*

⁵³ Adegoke, *A Study of the Roles of Women*, p. 285

believed that failure to perform the final burial ceremony would eventually turn the deceased to an evil spirit that would begin to torment the children.⁵⁴In his classification of funerals in Yorubaland into two, Bascom used “celebrating death” to represent the type of deaths that warrant final burial ceremonies.⁵⁵

To demonstrate the extent at which the Yoruba people cherish final burial ceremony, Adeboye asserted that even financially incapable family members usually obtain loans to participate.⁵⁶ 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 Ikorodu area could be 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 that final burial ceremony cannot be held in Ikorodu.⁵⁷ Still within the purview of the frequency is the fact that final burial ceremonies can easily be arranged within a short period of time, and it would be as if the planning had taken several months. 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 are regularly used for final burial ceremonies on weekly basis. Before the prohibition of street parties by the Fashola administration, many streets in Ikorodu area were constantly closed for final burial ceremonies.⁵⁸ This regularly led to traffic lock-jams and constraints on effective movement of vehicles and people. Another factor that made final burial ceremony phenomenon in Ikorodu area is the issue about night parties. Till the mid-1990s, most final burial ceremonies were held overnight. But this had to be prohibited because of the serious security challenges that it posed, particularly with reference to armed robbery, shoplifting and ritual killings.⁵⁹

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. The invited guests include those who are duly communicated to attend the ceremony. Among these 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 *mogbomo*

⁵⁴R. C. Abraham, 1958. *A Dictionary of Modern Yoruba*, London: University of London Press, pp. 590-91.

⁵⁵William R. Bascom, 1969b. *The Yoruba of Southwestern Nigeria*, New York: Holt, Rinehart & Winston.

⁵⁶Adeboye, “Home Burials, Church Graveyard, and Public Cemeteries”

⁵⁷Personally, I have attended a number of final burial ceremonies on Mondays in Ikorodu area though this happens on few occasions

⁵⁸ Interview with AlhajaSekinatShoneye

⁵⁹ 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.

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.⁶⁰ 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. It was Morton-Williams who identified restructuring of social relationships as one of the functions of final burial ceremony.⁶¹ The ceremony assists in stressing generational continuity among members of a lineage as it provides the opportunity for them to be re-united. Final burial ceremonies usually create 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.⁶² In addition to the delicious menu; several gifts (utensils, electronics, souvenir, beverages, textile materials and others) are distributed during final burial ceremonies. Also, 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 part of the expenses.⁶³ Sometimes, the surpluses from the donations 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.⁶⁴ Another positive aspect of final burial ceremony is the social investment aspect which emphasises reciprocity. A guest at one's final burial ceremony would be the host at another ceremony. Those who are consistent 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 *asoebi*) that would be worn by attendees at the occasion. Depending on the status and largeness of the family, thousands of people may purchase different lengths of the *asoebi* at prices ranging from N2000 to N5000. Usually, the hosts add extra charges on the *asoebi* for their guests.⁶⁵ In addition, chosen *gele* and *fila* (female head-tie and male cap) are

⁶⁰ Anthony D. Buckley, 1985a. "The God of Smallpox: Aspects of Yoruba Religious Knowledge," *Africa*, 55 pp. 187-200.

⁶¹ P. Morton-Williams, 1960a. "Yoruba Responses to the Fear of Death," *Africa*, Vol. xxx, No. 1, January, pp. 34-44.

⁶² 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.

⁶³ Interview with Mr. Julius Oloyede, Age 52, Journalist, At Ipakodo, on April 23, 2021.

⁶⁴ 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.

⁶⁵ Interview with Alhaja Sekinat Shoneye

sold to prospective guests to make for complete attire. The wearing of the *asoebi* gives the attendee the opportunity to be well treated at the occasion including receiving the varieties of gifts. The aphorism *owo Ankara, ojesemo* (no *Ankara* attire, no *semo* food) reflects the kind of special treatment given to attendees on the *asoebi*. From the sales of the *asoebi*, many of the hosts realise profits.⁶⁶ Apart from the hosts, textile companies, textile material dealers, sewing materials dealers, and fashion designers derive economic benefits from the *asoebi* 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 several numbers of chairs, tables, canopies, mobile toilets, and power generators are rented. Because burial ceremony is a weekly affair in Ikorodu area, many people's livelihood depends on these rental services. Related to this, are those who render sound system, video coverage, decoration, photograph, and undertaker services during final burial ceremonies. Each of these categories of professionals has business cut out for them during burial ceremonies. In addition, those who engage in production of materials such as souvenir, invitation cards, and banners get contracts during final burial ceremonies. Some hosts may decide to employ the services of professional caterers to cater for 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 also 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 Ikorodu area is the event centres. Each of these event centres has several staff that is recruited. Newspaper outlets, radio stations, and television stations also enjoy patronages as adverts and announcements for final burial ceremonies are made through them. Preponderance of wholesalers and retailers in items such as assorted drinks, fish, pepper, ingredients, tissue papers and different gift materials also enjoy patronage. Livestock keepers, retailers, and butchers also have business to do during final burial ceremonies. Also, some families employ the services of the private security personnel to ensure hitch-free burial ceremony. 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 criticisms are levelled against final burial ceremonies as practised by people of Ikorodu area. Prominent among these criticisms is that final burial promotes extravagancy and reckless spending as people usually waste resources on frivolous expenses.⁶⁷ Also, final burial ceremonies always warrant indebtedness as many hosts are found of taking loans to prosecute the ceremony. Sometimes materials needed for the ceremony are purchased on credits. In most cases, these debtors usually fail to pay after the ceremony, sometimes because there was no yield

⁶⁶ Interview with Alhaja Sekinate Shoneye

⁶⁷ T. O. Bawa-Allah, ed, 2010. *Inhisreign: A Compendium of Ikorodu Development*, Ikorodu, Lagos: Bab Sheriff Prints, pp. 80-83

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 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. In addition, savings which should be reinvested on their businesses, farms, buildings, and others are wasted on final burial ceremonies because of show-off and unproductive competitions.⁶⁸Final burial ceremony in Ikorodu area is also criticised on the basis that it promotes irresponsibility.⁶⁹ This is because some people usually neglect important parenting responsibilities such as payment of school fees for burial ceremony expenses. In fact, it has been observed that 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 global phenomenon. It acclaims that adequate funeral arrangement requires huge expense which the deceased lineage is often responsible for. From the ancient period, each society has developed a system of collectively taken responsibility for funeral expenses. For Ikorodu area, the *Iwolefu* traditional funeral insurance is adopted for this purpose. Apart from creating avenue for adequate burial arrangements, *Iwolefu* also promotes the ties of kinship. Final burial ceremony is another aspect of funeral arrangements that is carried out with elaborate feasting and celebrations. Final burial ceremony has much socio-economic benefits as virtually all sectors of the economy are directly or indirect impacted. However, it must be acknowledged that burial ceremony sometimes promotes wastage of resources, unproductive competitions, collapse of business, depletion of savings, and irresponsibility among others. Though the need for proper funeral and burial ceremonies cannot be overemphasised, 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.

⁶⁸Sara Berry, 1985. *Fathers Work for their Sons*, Berkley: University of California Press, p. 193.

⁶⁹Bawa-Allah, *Inhisreign*, p. 80-83

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