

## **BURIAL IN IGBOLAND: ITS PSYCHOLOGICAL PERSPECTIVES AND FINANCIAL BURDEN**

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**ABSTRACT:** *Burial in Igboland has both psychological and financial implications. These implications often leave the bereaved with some challenges prior the burial and afterwards. Financial burden of burial in Igboland can leave the bereaved with sense of inferiority, depression, frustration, angry, ashamed, fearful, tension, pain, mood swings, and risk of anxiety. Consequently, the bereaved may resort to unhealthy coping mechanisms, such as drinking, abusing drugs, or gambling to escape worries. Therefore, this research suggests that communities and religious organizations especially churches should stop financial recouping from the bereaved before accepting to officiate at burial ceremonies. Burial is not an occasion for money-making but rather for showing empathy, social support, and genuine assistance to the bereaved.*

**KEYWORDS:** Burial, Igboland, Psychological Perspectives, Financial Burden

### **INTRODUCTION**

Igbos are known as highly religious people with permanent fear of the death but appreciate their deceased ones. Consequently, the financial burdens are always very high in their honest efforts to satisfy the deceased parents and relatives. The Igbo most often spend far above their average income in a bid to meet up with the necessary requirements involved in organizing befitting burial ceremonies for their beloved parents and relations (Aneke, 2018). The reason for getting involved on such financial burden is to avoid the wrath of the ancestors who may feel offended when these rites are not well-performed by their progeny. Like Ezeme (1997) asserts that the people are often “guided by the belief that a person who has not been accorded a befitting funeral rite will not reach ‘home’”.

Hence, the ancestors may inflict the progeny with terrible punishments such as sicknesses, deaths, misfortunes, stagnation and disruptions in human endeavour when they are not happy with them. Such severe punishments are placated by engaging on funeral rites and sacrificing the appropriate ritual animals such as cow and horse. In most cases, an average Igbo man goes all out borrowing from friends and relations in order to be able to organize befitting burial and funeral ceremonies for his or her dear ones.

It is an established fact that an average Igbo man, especially those from Ekwulumiri area

of Nnewi South, Anambra State in Igboland, does not see himself as living a fulfilled life unless he or she has successfully organized his parents’ and/or his grand parents’ funeral ceremonies. It is an expensive debt he owes and has to pay to the dead in particular and the society at large (Aneke, 2018). In most cases, one is contemptuously reminded that one has not undertaken the funeral ceremonies of one’s parents, especially where one is always making open statements to show that one is very important in the society or when and where one is often involved in open quarrel with another person. In such a situation, one is often asked to go and organize his late parents’ or close relation’s funeral ceremony.

Moreover, Christians are not exonerated from this financial burdens and expectations. Particularly by churches, whereby if a member dies, he or she is not buried by such a church until certain amount of money, at times, accumulated levies and other payments and rites, are made. They also attach much importance to this issue of using ritual cow in organizing befitting funeral rites for the deceased. This expectation has created stress and worry to bereaved families who intend to bury their loved ones. Often they lament that instead of meeting sympathy and empathy, they, unfortunately, meet taxes, levies and a long list of rites to be fulfilled before they bury their dead (Ezeme, 2007). Which usually leave the bereaved in the state of psychological, physical and health challenges.

## LITERATURE REVIEW

### Burial

Burial, also known as interment or inhumation, is a method of final disposition whereby a dead body is placed into the ground, sometimes with objects. This is usually accomplished by excavating a pit or trench, placing the deceased and objects in it, and covering it over. A funeral is a ceremony that accompanies the final disposition. Humans have been burying their dead since shortly after the origin of the species. Burial is often seen as indicating respect for the dead. It has been used to prevent the odor of decay, to give family members closure and prevent them from witnessing the decomposition of their loved ones, and in many cultures it has been seen as a necessary step for the deceased to enter the afterlife or to give back to the cycle of life. However, the act of burial and the accompanying burial rites are fraught with varieties among the Ekwulumiri people.

The burial of the elderly ones is carried out differently from those of the young ones and children. The burial of men is quite different from those of women. The burial of the titled ones is also different from those of the ordinary person. It is likely that Basden (1966, p. 271) was responding to these varieties of burial practices when he asserted that “the following description of death and burial pertains rather to the Amichi people, they are not universal in Ibo(Igbo) country. Each community has its (her) own peculiar burial adaptation”. Based on this, Thomas (1969, p. 79) states clearly that “it is impossible to give in detail any account of burial rites (in Igboland) which differ from town to town, and quarter to quarter”.

### Preparation for Burial

**Wake-Keep (Oku abani):** Burial follows an elaborate wake-keep with the dead lying-in-state. While lying-in-state, elderly women and the first daughter keep vigil or watch as they sit on both sides of the bed on which the corpse is laid. The corpse is usually laid in the house of the first wife. In the case of a man who married more than one wife, the daughter fans the body to protect it from flies. During wake-keep, those who knew him or her very well would re-enact some of his or her

activities when he was alive in a dramatic fashion. Those things he or she was known for, for instance, if he or she was a trader, a farmer, a palm wine tapper, a hunter etc. all these would be dramatized just as he did them when he was alive. His character ranging from his manner of speech, jokes, relationship with people and how he lived his life generally will all be demonstrated.

The need to mark someone’s death as an event affecting a whole group of people who knew of him or her is fundamental to human life as the necessity to provide opportunities for private grief. This kind of social gathering and all activities associated thereunto are usually referred to as wake-keep. It takes various forms in different parts of the world because death is a potentially frightening subject and there are many taboos surrounding it. Wake-keep are low-key occasions. Wake-keep is a party or social gathering held in connection with burial and funerals.

It involves keeping watch beside the corpse and behaving in a demonstrative way either by lamenting or merry-making. Wake-keep is a vigil celebrated with merry-making and dancing. It means preventing someone from sleeping, to wake the person up, to disturb the person’s slumber and make it impossible for him or her to slip back into it. The merry-making and dancing take place in order to wake the deceased up again. However, waking the dead is carried out mainly for the benefit of the dead themselves in order to restore them to wakefulness. Wake-keep is not merely to give a dead person a good funeral but to keep the dead properly moving in the right direction instead of simply losing consciousness. In religious terms, it means making sure that the person goes on living in the dimension of being, he or she must now enter into.

In other words, the deceased must be awake among the dead, a state of affairs that is held to be beneficial to the deceased survivors as well. The underlying intention of wake-keep everywhere is to honour the dead person. According to O’sulleabhain (1967) it was an attempt to heal the wound of death and to do final justice to the deceased while he was still physically present. After the burial, the opportunity to do so would be absent. So, the practice is held to be an expression of a straight

forward fear of dead people and what they are capable of doing to the living.

The thanksgiving and praise and the fear which people normally experience during burials explain the religious ceremonies surrounding death and dying. A determination to play games and invent ways of amusing the mourners seem rather more than out of place in such circumstances. Those who claim to understand such behaviours tend to do so in terms of a reaction against sadness or a celebration of corporate optimism in the face of death i.e. conviviality called upon to reinforce solidarity. According to Toolis (1995) wake-keep is a way of creating a space for irrational grief to be acted out. In the words of Clare (1995) it is an energy and activity used to anaesthetize the bereaved.

**Dressing the Corpse:** The dead body or corpse will be washed and dressed the second day before burial. This rite is usually performed for both genders by the women or the daughters of the deceased in preparation for the burial. After bathing, the corpse was dressed in the best clothes of the deceased. Some local cosmetics are applied like "nzu", ufie or odo and even powder. He will also be dressed in many beautiful wrappers and a cap. For an ordinary person, he will need two or three ufu eku and a cap. Men who had children will need 12 fathoms: One for the diggers of the grave, one for the dressers of the corpse and one for the children: six will be used for the burial. Titled men will need more. Having more enhances their socio- economic status so that even in the spirit world, they will continue to dress in a way befitting of titled men.

**Digging of the Grave or Tomb:** The first son (okpara) of the dead man must indicate the place where his father is to be buried even if he is still a child. If the child is too small, an adult supports him by holding his hand to the hoe. The first son takes out one or two scoops of sand from the gravesite then the family and friends or volunteers among the kindred (unwunna) help in digging the grave. The grave is usually dug on the day of the burial proper. The grave diggers are given a gallon of palmwine, a live chicken and some tubers of yam with which they prepare porridge. If the man died a conceivable bad death, such rites cannot be performed for him

because tradition forbids that. Instead sacrifices may be made to appease the gods.

**Burial or Interment (ini ozu):** According to Alabi (2007) the responsibility of burying the dead lies not only with the bereaved family but also with the entire members of the community. It is a practice that is still adhered to. Basically, the traditional burial rites start from when a person dies till a few days after interment. Multiple traditional burial rites are accorded to the dead irrespective of gender and social class. However, these rites are not carried out for the young and unmarried particularly those whose parents are still alive because they are believed to have died abominable death.

Though, immediately after committing the dead to mother earth, people will gather, start beating the drum and dancing giving that person honour. After the burial, there will be traditional drumming and dancing, eating and drinking which continue till the next day. This is followed by the main ceremony. On this day, members of the community including the children, the in-laws, members of the dead person's lineage and other relatives gather for this ceremony. There will be cultural display by various cultural troupes, traditional drumming and dancing. If the dead person's married daughter's bride wealth or dowry had not been paid, the unwunna will reject her gifts and subsequently refuse her participation in the ceremony unless that is settled. The affected daughter will bring people to plead on her behalf. After an agreement to pay the dowry on a later day, she will be allowed to continue with the funeral ceremony. If there is a suspicion that someone was responsible for the death of the departed, the daughters of the dead person will be required on this occasion to prove their innocence. This aspect of the ceremony is very intriguing and fascinating.

#### **Reasons for Burial by Wolfelt (2018)**

After death, a body will decay. Burial is not necessarily a public health requirement. Human burial practices are the manifestation of the human desire to demonstrate "respect for the dead". Cultures vary in their mode of respect. Some reasons follow:

**Respect for the physical remains:** If left lying on top of the ground, scavengers may eat the

corpse, considered disrespectful to the deceased in many (but not all) cultures. In Tibet, sky burials deliberately encourage scavenging of human remains in the interest of returning them to nature, just as within Zoroastrianism, where burial and cremation were often seen as impure (as human remains are polluted, while the earth and fire are sacred).

**Reality:** When someone we love dies, our minds and hearts rebel against it at first. We don't want to accept that the person we loved is gone. The first purpose of a funeral is to help us accept the reality of the death. In order to heal and grieve, we must first accept what has happened. At a healing and meaningful funeral, mourners have the chance to confront reality and begin processing their grief. The funeral is not the end of the grief journey – it is the beginning. We must learn to come to grips with our new reality – one without our loved one.

**Recall:** One of the key components of a funeral is remembering the one who has died. We see this happen in the eulogy, in the tribute video (if there is one), in the songs or readings chosen, as well as in the gathering of friends and family following the service. By recalling and sharing about our relationship with a loved one, we help ourselves transition. We begin the process of moving our relationship with the one who has died to one of memory rather than presence. We must go backward into our memories before we can move forward in our grief journeys.

**Support:** A third purpose of the funeral is to activate support. At a funeral, we gather with other people who knew our loved one. People can share memories, give voice to others feelings, and find support in others. When a funeral includes a visitation or a gathering, mourners have the opportunity to come together and offer a listening ear and a caring hug. When no service is held, friends may keep their distance, thinking that the family wants to grieve privately. But with a public funeral, friends and neighbors can offer their caring support during a trying time.

**Expression:** As human beings, we are wired to feel. When one feels deeply but actively suppress in emotions, those feelings can become unbearable and begin to fester. Funerals are meant to act as a safe place for us to get our

thoughts and emotions out. By putting our thoughts and feelings into action, we begin the journey toward healing. One may need to talk, cry, or just sit quietly with a person who cares. Whatever one may need, expression is an important purpose of a funeral. Through expression, people begin to put grief in motion and create forward movement in the grief journey.

**Meaning:** When someone one loves dies, many questions begin to surface. Did the person live a good life? Why did this person die? Why do people die? While there are no simple answers to these questions, a funeral gives us time and opportunity to ask them and begin to find our way to answers that give us peace. By searching for meaning and allowing oneself to find peace, people find purpose in continued living and can work toward reconciling oneself to the loss one have experienced.

**Transcendence:** The final purpose of a funeral is transcendence. This happens in two ways. First, the funeral helps us find a new self-identity. Funerals help us publicly mark a change in status. For example, someone who has lost their spouse goes from someone who is married to someone who is single. A funeral allows everyone to publicly acknowledge this change and begin offering the mourner support in their new status. Second, funerals often wake us up and make us think about our lives and how we want to spend our remaining days.

### **Types of Burial**

There are many types of burials available at a cemetery, depending on the type of cemetery. A burial is a unique and personal experience that addresses the cultural, religious, and traditional requirements of an individual decedent and/or the individual(s) responsible for planning the burial and funeral. Each cemetery provides different types of burials based upon a number of factors, including, but not limited to the size of the cemetery, the types of memorialization, religious affiliations, socioeconomics of community, location, climate, and topography.

**Inside-Ground (In-Ground) Burial:** It represents the majority of traditional burial options offered by cemeteries. In-ground burial may be for either a traditional casketed burial or

for the burial of cremated remains and interchangeably referred to as plots, spaces, or graves. In-ground burial sites may be marked by a permanent memorial to memorialize the individual(s) at rest within the specific resting place. Memorials may be made of granite, stone, or bronze. In-ground burial options allowing for upright headstones, monuments or memorials are referred to as monument burial spaces or sections.

In-ground burial spaces that are restricted to flat bronze or granite memorials are referred to as lawn-level or memorial park burial spaces or sections. The majority of in-ground burial spaces are designed to accommodate a single individual burial. Individual in-ground burial spaces, for a traditional casket burial, range in size from 8 x 3" to 10 x 4" and can customarily accommodate a 30" burial vault or outer burial container. For larger burial vaults, cemeteries may offer oversize plots arranged to accommodate a 32" + burial vault or outer burial container.

A companion in-ground burial space is a singular in-ground burial space that is designed for the interment of multiple individuals together. It is common for companion in-ground burial spaces to serve as the final resting place for 2-3 individuals. Select cemeteries will allow for more than three interments in the same burial plot, but this is not commonplace. The reasons a companion burial plot may be selected include: to lower the cost of the plot(s), if it is the preference of loved ones to be at-rest together, or if there are a limited number of available space options within a specific area of a cemetery.

A special type of in-ground burial option is the Family Garden or Family Memorial Garden. A Family Memorial Garden is a specially designated area of the cemetery exclusively reserved for members of a specific family. Family Memorial Gardens are frequently marked by a family memorial that is either cast or engraved with the family's surname. Some family memorial gardens are physically separated from the rest of the cemetery with a fence, hedge, or wall.

**Above-Ground Entombment:** It is a burial option wherein an individual is placed into a crypts or niche. The process of placing an individual into a crypt or niche is referred to as

'entombment'. Above ground entombments may be made within a: community mausoleum, private family mausoleum, columbarium, or sarcophagus. Above ground entombments may be made for either casketed remains or for cremated remains placed in urns. The primary advantages of above-ground entombment are the assurance that the casket or urn is kept secure, clean, and dry. Additionally, visitation may be easier if the crypt or niche is within the interior of a mausoleum building. Most modern-day entombments are made within public mausoleums, also known as community mausoleums.

A mausoleum is a free-standing building housing the individual crypts and niches within which individuals are entombed. Mausoleums can be either 'indoor mausoleums' or 'outdoor mausoleums'. Within the mausoleum building itself, crypts serve as the final resting place for casketed remains and niches serve as the final resting place for cremated remains. Various sizes and configurations of crypts and niches are available to accommodate individual entombments, the entombment of couples, or the entombment of entire families together. A public, or community, mausoleum serves as the resting place for many un-related individuals, whereas a private mausoleum, or a family mausoleum, is exclusively for the entombment of a members of a specific family.

**Above-Ground Entombment for Cremated Remains:** It may be made within cremation niches. Cremation niches are burial chambers approximately 12x12x12" and may be integrated parts of larger mausoleums or freestanding structures. A collection of cremation niches is collectively referred to as a columbarium. A cremation niche may be for an individual or for companions and are typically made from marble, granite, or glass. Glass front niches allow the urn and personal effects to be displayed. To learn more, you can read the cemetery.com Cremation Niche article here. If the crypt or niche is made of granite or marble, it may be marked with an individual's biographical information and epitaph. The stone face of the crypt or niche may either be carved or a bronze plaque may be affixed to the exterior face of the burial chamber.

Modern engraving and casting techniques allow for pictures to be included alongside the memorial text.

**Natural Burial Options:** These are a relatively new sub-set of in-ground burial. Natural burial options seek to minimize the environmental impact and footprint of the burial and memorialization. The use of the term, natural burial, is generally unregulated and may either indicate the cemetery's intention to minimize resource utilization or it may refer to a natural and serene setting and surrounding. The characteristics of available natural burial options vary regionally and are strongly influenced by culture, religion, tradition, landscape, topography and climate.

**Green burials:** These are a specific type of natural burials. Green burials require guidelines and standards to be met as well as certification to be earned and maintained. To learn more about Green Burial grounds and practices, read the cemetery.com Green Burial article.

**Cremation Gardens:** These are special places within cemeteries designed exclusively to offer burial options for cremated remains. Modern cremation gardens are designed to be attractive and peaceful areas physically separated from the larger cemetery grounds. Within a cemetery cremation garden alternative burial, visitation, and memorialization options may be offered. Cremation garden burial options may include: Cremation Benches wherein cremated remains are placed directly into a granite bench structure, Cremation Memorials which provides both memorialization and a place for permanent burial, and Cremation Rocks. When considering a cremation garden burial option, the size and construction of the urn or urn vault must be taken into account in order to ensure proper fit.

#### **Advantages of burial:**

1. Burial is generally preferred by the Christian, Jewish and Muslim faiths.
2. Especially among older generations, burial is often considered to be more traditional.
3. Some people prefer to think of their loved ones this way.
4. The body can be exhumed, if needed.

#### **Disadvantages of burial:**

- a. Burial is generally much more expensive than cremation.
- b. Traditional burial is not considered environmentally friendly, due to caskets, burial vaults and embalming chemicals entering the ground.
- c. It is extremely difficult to move a gravesite if family members move to another location.

#### **FINANCIAL BURDEN OF BURIAL**

Financial burden is the sum of the different financial expenses and the amortization of the capital, referred to the payment formalized and pending repayment. In other words, it is the amount that bereaved persons have to face because of burial and even after. Moreover, financial burden is also associated with declining physical health such as an increase in headaches, stomachaches, and insomnia. Again, it is likely that people with a great deal of financial stress experience high levels of depression and it is depression that is most directly associated with worsening physical health (Davis, & Mantler, 2014).

As the financial burden mounts, the bereaved may become preoccupied with financial issues, leading to anger, frustration, blame, and increasing arguments, particularly over money. As the bereaved individuals become more depressed, they withdraw more from their relatives and offer less emotional support (e.g., expressing care and concern). As the cycle progresses, the bereaved individuals tend to engage in undermining behaviour such as criticizing and insulting the other, further reducing the support among the relatives. These effects tend to be strongest for people with unstable relationships prior to the experience of financial burden. Some research suggests that bereaved persons who have strong relationships prior to the financial burden are less likely to experience depression and anxiety.

Moreover, without a foundation of knowledge about personal finances, it is obvious that many bereaved persons will struggle to effectively bury their loved ones. Given the high rates of financial burden among the bereaved, it is not unexpected that they report high degrees of

difficulties and dissatisfaction (Boddington & Kemp, 2019; Lacourse et al., 2016; Roberts & Jones, 2017). Financial burden experience by bereaved persons can have harmful effects on them, such as quality of life, physical and mental health, and productivity (Mugenda et al., 2018).

Financial and the resulting economic burden have serious implications for burial and social well-being of the respective bereaved people. Indeed, past financial burden provide ample evidence of marked short- and long-term deterioration in social well-being indicators to such a degree that justify the term financial burden as most descriptive of the situation (Ötoker-Robe & Podpiera, 2013, p.5-6). Venezuela (2014) remarked that 'financial burden rose in virtually all burial ceremony as a result of a combination of poor income, or rising prices and falling values of goods and services. The above author also emphasized that financial/economic burden disproportionately hurts the bereaved family and the most vulnerable in every sense (e.g., the young, the old and ill, women). Additionally, social exclusion and increased income inequalities associated with financial burden have an adverse impact on social cohesion of the bereaved.

### **Reasons for People Experience Financial Burden During Burial**

**Competition:** Competition is the struggle for possession of rewards which are in limited supply money, goods, status, power, love anything (Horton & Hunt, 2014). It is a process of seeking to obtain a reward by surpassing all rivals. According to Sutherland, Woodward and Maxwell (2017), "competition is an impersonal, unconscious, continuous struggle between individuals or groups for satisfaction which, because of their limited supply, all may not have". The rivalry can be over attainment of any exclusive goal, including recognition: (e.g. awards, goods, mates, status, prestige), leadership, market share, niches and scarce resources, or a territory. This could be associated with Freudian explanation that competition is a primal dilemma in which all bereaved find themselves at the time of burial ceremony.

The bereaved may compete with other family members for the attention and recognition

of the people around (Dayal, 2016). For Gandhi, competition can lead to financial burden, discord and frustration among the bereaved. Because competition comes from the ego, as against mutual love, cooperation and sacrifice for the well-being of humanity (Dayal, 2016). For in the community where each individual cooperates and serves for the welfare of others and people will share each other's joys, sorrows and achievements as a norm of a social life. For him, in a non-competitive community, competition does not have a place and this should become realized with more people making the personal choice to have fewer tendencies toward egoism and selfishness that leads the bereaved to unnecessary financial burden.

**Approval Addiction:** Is a term used to describe a condition in which someone puts pleasing others above his or her own needs. This can have a profound effect on the bereaved person's happiness and can sometimes lead to financial burden, poor choices and bad behavior if the bereaved person is surrounded by "toxic" individuals who engage in harmful activities. Moreover, those who sufferers of this condition often neglect themselves and give everything from time, money, possessions, and loyalty to others above all else. This is always a problem, but it can become life-threatening if the people in the sufferer's life are engaging in harmful or risky behavior such as financial burden that is beyond the persons' income. Therefore, burial is generally a more traumatic underlying cause that could leads to approval addiction and possible financial burden. Since, the need for approval from the bereaved often leads to self-sacrifice and an abandonment of the true self in order for the addict to "become" what everyone else expects or wants.

**Class Consciousness:** Is a person's beliefs and understandings of their own social class in a capitalist society. However, study finds that individuals of lower social class are less prosocial, more likely to experience financial burden at the time of burial ceremony, and less likely to acknowledge situational causes of such behavior (Kraus, Piff, & Keltner, 2009; Piff et al., 2010). For example, bereaved people often inflate their subjective class status compared to

their objective class standing are in danger of experiencing financial burden that intermittently leads to frustration and depression during after burial ceremony (Adair, 2001; Evans & Kelley, 2004).

### **Effect of Burial Financial Burden on the Bereaved**

Like any source of overwhelming burden, financial burden can take a huge toll on the bereaved mental, physical, health, relationships, and overall quality of life. Feeling beaten down by money worries can adversely impact victims sleep, self-esteem, and energy levels. It can leave the bereaved feeling angry, ashamed, or fearful, fuel tension and arguments with those closest to the bereaved, exacerbate pain and mood swings, and even increase risk of depression and anxiety. The bereaved may resort to unhealthy coping mechanisms, such as drinking, abusing drugs, or gambling to try to escape your worries. In the worst circumstances, financial burden can even prompt suicidal thoughts or actions. Consequently, the effect of burial financial burden is discussed below:

1. **Insomnia or other sleep difficulties:** Nothing will keep you tossing and turning at night more than worrying about unpaid bills or a loss of income.
2. **Weight gain (or loss):** Burial financial burden can disrupt your appetite, causing you to anxiously overeat or skip meals to save money.
3. **Depression:** Living under the cloud of financial burden can leave anyone feeling down, hopeless, and struggling to concentrate or make decisions. According to a study at the University of Nottingham in the UK, people who struggle with debt are more than twice as likely to suffer from financial related burden and depression.
4. **Anxiety:** Financial can be a safety net; without it, you may feel vulnerable and anxious. And all the worrying about unpaid bills or loss of income can trigger anxiety symptoms such as a pounding heartbeat, sweating, shaking, or even panic attacks.

5. **Relationship difficulties:** Finance is often cited as the most common issue couples argue about. Left unchecked, financial burden can make you angry and irritable, cause a loss of interest in sex, and wear away at the foundations of even the strongest relationships.
6. **Social withdrawal:** Financial worries can clip your wings and cause you to withdraw from friends, curtail your social life, and retreat into your shell which will only make your burden worse.
7. **Physical ailments:** Such as headaches, gastrointestinal problems, diabetes, high blood pressure, and heart disease. In countries like Nigeria without free healthcare, financial burden may also cause people to experience burial fear that might incur financial burden.
8. **Unhealthy coping methods:** Such as drinking too much, abusing prescription or illegal drugs, gambling, or overeating. Financial burden can even lead to self-harm or thoughts of suicide

### **Conclusion**

Evidently, burial practices across cultures suggest that funerals are not only to provide solace for the living, but to assure that ritual, attention and honor are respectfully, ethnically and appropriately given to the deceased (Andrews, 1994). However, the duration, frequency, and intensity of the grief process may also vary based on the manner of death and the individual family and cultural beliefs which off course not without financial burden (Clements et al., 2003). Often these financial burdens may damage the bereaved self-esteem, make them feel flawed, and fill them with a sense of despair. When financial burden becomes overwhelming, their mind, body, and social life can pay a heavy price. Based on this assumption, the following recommendations are made.

### **Recommendations**

1. **Set a Clear Burial Budget:** The bereaved should understand that the principle governing finance is associated with appropriate budgeting and planning. So, the bereaved needs to draft financial



plan that will not be above their earning at the time of burial.

2. **Be Realistic:** This is being real with oneself. Hence, the bereaved are expected not to compete or try to impress people around in the name of burial. This will help the bereaved to be financial burden free. Since, the demanding nature of expensive burials has often encouraged corruption among the people in the society. People commit all sorts of crimes ranging from armed robbery, indulging in occult practices, kidnapping and stealing from the government coffers just to be able to prosecute burial ceremonies.
3. **Avoid Debt:** Avoid any debt that will give insomnia due to burial. This is will enable the bereaved not to border themselves so much after burial.
4. **Stopping of Financial Recouping:** Communities and religious organizations especially churches should stop levy from the bereaved before accepting to officiate at burial ceremonies. They should be reminded that burial is not an occasion for money-making but rather for showing empathy and any form of genuine assistance to the bereaved. Thus, experts are encouraged to enlighten and educate the people about the harmful effects of expensive burial rites and the need to desist from it.

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