Commodification and Monetisation of Funerals and Burials in the 21st Century – Africa Caught Up in a Cultural Dilemma

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ABSTRACT

Across sub-Saharan Africa, death has long been governed by a moral economy of reciprocity in which kin, neighbours and lineage elders shared the labour and cost of burying the dead and of guiding them into the company of the ancestors. In the twenty-first century this moral economy has been reshaped by commercial undertakers, funeral insurance, mortuaries, caterers, branded coffins and the logic of public spectacle. The article draws on secondary data analysis of peer-reviewed journal articles, books and research reports from Ghana, Nigeria, Cameroon, South Africa, eSwatini, Ethiopia and Zimbabwe to examine how funerals and burials have been commodified and monetised. Commodification theory, drawing on Kopytoff, Polanyi and Zelizer, provides the theoretical lens of the article. The analysis reveals four themes: the colonial roots of funeral commerce; the rise of the funeral industry and the insurance economy; spectacle, status and the 'big funeral'; and struggles over land, cemeteries and the grave, sharpened by HIV/AIDS, migration and COVID-19. Sociological and anthropological readings show that commodification has grafted itself onto, rather than displaced, customary obligations. The article argues that Africa is caught in a cultural dilemma in which the duty to honour the dead is increasingly converted into debt. It concludes by recommending consumer protection, support for mutualist burial societies and a community-led renegotiation of what a dignified funeral means.

Keywords: funerals; burials; commodification; funeral insurance; burial societies; ubuntu

INTRODUCTION AND BACKGROUND

Few events in African social life gather people as reliably as a funeral. Death summons kin from cities and the diaspora, fills rural homesteads with tents and cooking fires and sets in motion obligations that may last for years (Mbiti 1969, Jindra and Noret 2011). Anthropologists have long recognised that African funerals are central institutions through which personhood, kinship, belonging and authority are reproduced (Goody 1962, Bloch and Parry 1982, Lee and Vaughan 2008). What has changed in recent decades is the extent to which these institutions now pass through the market. Families that once relied on neighbours to dig graves and on kin to feed mourners now buy packages from funeral parlours, pay monthly premiums to insurers and hire tents, buses, caterers, photographers and pallbearers (de Witte 2003, Lee 2011, Golomski 2018).

The article explores how and through what historical processes funerals in Africa have become commodified and monetised, what social consequences follow when obligations to the dead are met through market transactions, and why this development presents African societies with a genuine cultural dilemma. It argues that commodification has not displaced customary obligations but has grafted itself onto them. Because a 'good' funeral is still read as a verdict on the deceased and the bereaved, markets have been able to expand the range of goods regarded as necessary (van der Geest 2000, Smith 2004). Families are consequently torn between the imperative to honour the dead and the economic reality that honouring them costs more than they can afford (Case et al. 2008, Collins et al. 2009).

The commodification of funerals matters for death befalls every household on the African continent. Southern Africa experienced sharp rises in adult mortality during the HIV/AIDS epidemic, and weekends in many towns and villages became a succession of burials (Golomski 2018). Mass labour migration to South Africa,

Botswana and Britain has stretched kin networks across borders, so that a single death sets in motion transnational flows of money, bodies and mourners (Lee 2011). Economic crises, notably Zimbabwe's hyperinflation, have eroded savings and insurance payouts, and the COVID-19 pandemic disrupted the ritual order by limiting gatherings and the handling of bodies. In each of these moments, the market has offered solutions, from repatriation cover to online memorial services that promise to help families fulfil their obligations while drawing them deeper into commercial relations (Posel and Gupta 2009, Jindra and Noret 2011). Churches, traditional leaders and civil society organisations have responded with calls to curb funeral expenditure, revealing that many Africans are themselves troubled by the direction of funeral culture (van der Geest 2000, Smith 2004).

The article first reviews the literature on death and personhood (Mbiti 1969), funeral economics (de Witte 2003) and the politics of the dead (Mbembe 2003). It then sets out commodification theory (Kopytoff 1986) and the secondary data methodology (Johnston 2014). The findings are presented as four themes, followed by sociological and anthropological underpinnings, implications for African cultural values, a synthesis, conclusions and recommendations.

LITERATURE REVIEW

Death, personhood and the ancestral order

In many African cosmologies death is a transition rather than an end. Mbiti (1969) described the remembered dead as the 'living dead', who continue to participate in family life, while Kopytoff (1971) argued that African ancestors are best understood as elders who retain authority after death. Van Gennep's (1960) model of separation, liminality and incorporation, and Hertz's (1960) analysis of secondary burial, have been widely applied to African funerary practice (Huntington and Metcalf 1979). Among the Shona, burial is followed by kurova guva, through which the spirit is brought home as an ancestor (Bourdillon 1987, Mwandayi 2011), while the Akan distinguish burial from the later funeral celebration at which debts are settled and resources redistributed (Arhin 1994, de Witte 2001). Where a person is buried also signals belonging: Smith (2004) shows that Igbo elites insist on burial in the home village, Geschiere (2005) that funerals in Cameroon are arenas of autochthony and Fontein (2011) that graves create enduring relations of proximity between people and land.

Bloch and Parry (1982) argue more broadly that mortuary rituals are occasions on which the social order is regenerated: death threatens continuity, and ritual reasserts it. Goody (1962), in his classic study of the LoDagaa of northern Ghana, showed that funerals are also moments at which property, offices and widows are redistributed, so that the ritual and the economic are inseparable. Huntington and Metcalf (1979) compared mortuary practices across societies and concluded that the treatment of the corpse everywhere symbolises the relationship between the living and the dead. Jindra and Noret (2011) bring this tradition up to date, showing that across contemporary Africa funerals have become larger, longer and more central to social life rather than declining with modernisation. What emerges from this literature is that the African funeral is simultaneously a religious obligation, a statement of identity, a mechanism of social reproduction and a public evaluation of the deceased and the bereaved. It is precisely this multiplicity of meanings that makes funerals so vulnerable to monetisation, since whatever is understood to constitute a proper funeral acquires the force of a moral imperative (van der Geest 2000, Smith 2004).

Funerals, money and the market

A second body of work examines funeral economics. Arhin (1994) and de Witte (2001, 2003) trace the inflation of Asante funerals and the businesses that grew around them. Van der Geest (2000) records elderly Ghanaians complaining that relatives would neglect them in life yet spend lavishly on their funerals. In Southern Africa, Lee (2011) documents black-owned funeral enterprises that transport bodies between town and countryside, Bähre (2007) analyses township burial societies and Collins et al. (2009) show that poor South African households routinely hold several forms of funeral cover. Case et al. (2008) find that funeral spending is large relative to household income, while Dercon et al. (2006) show that Ethiopian and Tanzanian

funeral associations provide trusted, near-universal insurance. Golomski (2018) describes how insurers, churches and funeral homes in eSwatini jointly defined a new 'funeral culture' during the AIDS epidemic.

Literature reveals two contrasting faces of funeral finance. On one side are mutualist institutions, such as burial societies, iddir and church funeral schemes, which are governed by members, rooted in reciprocity and oriented towards solidarity rather than profit (Bähre 2007, Dercon et al. 2006). On the other are commercial insurers and funeral corporations, whose products are standardised, marketed aggressively and governed by shareholders (Collins et al. 2009, Golomski 2018). Bähre (2007) cautions that even mutualist groups can generate conflict and coercion, since members who fail to pay may be shamed or excluded, while Collins et al. (2009) show that households often combine both forms as a rational strategy for managing a large, unpredictable and socially compulsory expense. Ferguson (1999), writing on the Zambian Copperbelt, adds that economic decline made it harder for urban workers to meet obligations to rural kin, of which funerals were among the most pressing. Together these studies show that the funeral economy is not simply a market but a hybrid field in which reciprocity, debt, insurance and display intersect.

politics of the dead

A third strand addresses power. Ranger (2004) shows that burial in colonial Bulawayo became bound up with struggles for urban rights, Posel and Gupta (2009) that the corpse has a social life of its own, and Cohen and Odhiambo (1992) that a single burial dispute in Kenya could expose national conflicts over custom, gender and the state. Mbembe (2003) adds that the power to decide how the dead are honoured is itself a form of sovereignty. Lee and Vaughan (2008) emphasise that the history of death in Africa since 1800 is entangled with the histories of epidemic disease, war, labour migration and colonial administration, each of which altered who died, where they died and how they could be buried. Fontein (2011) shows that in Zimbabwe graves and human remains have become central to claims about land, belonging and the liberation war, while Geschiere (2005) demonstrates that the obligation to be buried 'at home' can be used to exclude those defined as strangers. This literature makes clear that funerals are never purely private affairs; they are arenas in which families, lineages, churches, markets and states compete to define the meaning of a life and the proper relationship between the living and the dead.

Gaps in the literature

The literature is fragmented between ethnographies of ritual (de Witte 2001, Jindra and Noret 2011), economic studies of expenditure (Case et al. 2008) and histories of the colonial city (Ranger 2004). Few studies bring these strands together across regions, and fewer interpret the funeral economy explicitly through commodification theory combined with sociological and anthropological perspectives. There is also limited attention to Southern Africa outside South Africa, and to how insurance products reshape the meaning of funerals rather than merely financing them. This article addresses these gaps through a secondary analysis of the existing literature.

Theoretical framework - commodification theory

The article is anchored in commodification theory. Marx (1976) defined the commodity as a thing whose exchange value conceals the social relations that produced it, and Polanyi (2001) argued that market society treats land, labour and money as 'fictitious commodities', provoking protective counter-movements that seek to re-embed the economy in social relations. Granovetter (1985) later showed that even modern economic action remains embedded in networks of personal relations. Anthropologists qualified these ideas: Appadurai (1986) and Kopytoff (1986) showed that things move in and out of the commodity state over their 'cultural biographies', being singularised as sacred in one context and exchanged in another. A coffin, for example, is bought as a commodity but becomes sacred once it holds the body of a parent.

Zelizer (1979) demonstrated that life insurance in the United States overcame moral resistance only once insurers framed it as a sacred duty to provide for one's family, and Mitford (1963) showed how undertakers persuaded mourners that respect was measured by expenditure. Thompson's (1971) concept of the moral economy adds that markets entering customary domains encounter dense expectations they must accommodate

or exploit. Comaroff and Comaroff (2009) caution that the commodification of culture can be both alienating and empowering. The framework is appropriate because it explains how markets succeed by mobilising, rather than eroding, moral obligations to the dead. It is applied critically, recognising with Parry and Bloch (1989) that money does not carry a single, universal meaning but is morally evaluated within particular cultural orders.

Commodification theory is particularly appropriate for this article for three reasons. First, it explains why the funeral market has expanded so rapidly: because the duty to bury well is morally compelling, goods associated with that duty cease to be optional consumer choices and become necessities (Zelizer 1979, Kopytoff 1986). Second, its emphasis on the movement of things in and out of the commodity state allows the article to distinguish between those elements of the funeral that have been monetised without losing their moral character, such as burial society contributions, and those that have been fully absorbed into profit-oriented markets (Dercon et al. 2006, Golomski 2018). Third, Polanyi's (2001) notion of the counter-movement directs attention to the efforts of churches, chiefs and communities to re-embed funerals in moral controls. The theory has been criticised for implying a one-way slide from gift to commodity; following Appadurai (1986) and Guyer (2004), the article treats commodification as reversible and contested rather than inevitable.

RESEARCH METHODOLOGY

Research design

The article adopted a qualitative approach based on secondary data analysis, which involves analysing data collected by others for different purposes (Johnston 2014). Heaton (2008) notes that secondary analysis allows researchers to address new questions, synthesise findings across settings and study phenomena that would be costly to investigate through fieldwork. The approach suited an article that integrates scholarship developed in separate disciplines across a wide region and a long period.

Data sources and selection

Data were drawn from peer-reviewed journal articles, scholarly books, book chapters and research reports identified through Taylor & Francis Online, JSTOR, African Journals Online and Google Scholar, using terms such as 'funerals Africa', 'burial societies', 'funeral insurance' and 'death and dying in Africa'. Sources were included if they addressed the economics, politics or cultural meanings of death in sub-Saharan Africa and were published by recognised academic outlets. Classic works were retained where they remain foundational (Goody 1962, Mbiti 1969).

Data analysis

Documents were analysed using document analysis, which Bowen (2009) describes as a systematic procedure for reviewing and interpreting documents, and thematic analysis following the six phases of Braun and Clarke (2006). Codes were generated inductively from the documents, for example 'burial society', 'funeral inflation', 'repatriation' and 'grave space', and were then grouped into candidate themes, reviewed against the full data set and interpreted through commodification theory. Four themes emerged from this process and are presented together with their discussion in the following section, consistent with interpretive qualitative synthesis (Heaton 2008, Bowen 2009).

Trustworthiness and limitations

Trustworthiness was enhanced by triangulating multiple source types and prioritising peer-reviewed material (Lincoln and Guba 1985, Bowen 2009). The study depended on the questions and interpretations of the original authors, and some colonial-era sources reflect perspectives that the article interrogates. The literature is also uneven, with Ghana and South Africa far better documented than Zambia, Malawi or Mozambique, and this imbalance is acknowledged as a limitation.

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FINDINGS AND DISCUSSION

Four interrelated themes emerged, each interpreted below through commodification theory.

Colonial roots of funeral commerce

The commodification of death began with colonial labour migration, urbanisation and mission Christianity (Lee and Vaughan 2008). Migrants who died on the mines and farms of Southern Africa raised the problem of returning bodies home, and they responded by forming burial societies that converted the labour and gifts of kin into regular cash contributions (Bähre 2007, Lee 2011). Municipal authorities priced and segregated urban cemeteries, so that the grave became something allocated and paid for rather than a place determined by lineage land (Ranger 2004). Missions promoted coffin burial, church services and tombstones, making purchased goods central to respectability (Comaroff and Comaroff 1991, Mwandayi 2011). By independence, mutual-aid institutions that monetised reciprocity, municipal systems that priced the grave and Christian norms that required purchased goods were in place. Economic liberalisation from the 1980s opened the way for their commercial expansion (Ferguson 1999).

Interpreted through commodification theory, this history shows that the monetisation of mourning began as a creative adaptation rather than an imposition. Burial societies represented what Polanyi (2001) would recognise as a protective response to the dislocations of wage labour, re-embedding the costs of death in networks of mutual obligation (Bähre 2007). Yet the same institutions accustomed people to paying for death in cash and regular instalments, preparing the ground for commercial insurers who later offered similar products on profit-oriented terms (Collins et al. 2009, Golomski 2018). Colonial cemeteries likewise introduced the principle, foreign to lineage-based burial, that a grave was a priced and administered space (Ranger 2004). Ranger (1983) has shown that colonial rule often fixed and reinterpreted African customs, and Christian burial forms blended with older rites to produce hybrid funerals that combined the coffin, the church service and the printed programme with the slaughter of animals and the later bringing home of the spirit (Mwandayi 2011). Many of these hybrid elements required purchased goods, so that respectability became increasingly tied to consumption. The colonial period thus bequeathed both the means of monetising funerals and the moral expectations that would sustain later market expansion (Lee and Vaughan 2008).

The funeral industry and the insurance economy

Funeral parlours, mortuaries, coffin makers, tent-hire firms and caterers now form a substantial sector across Africa (de Witte 2003, Lee 2011). Funeral cover has become among the most widely held financial products among low-income Southern African households (Collins et al. 2009). In Zimbabwe, funeral assurers bundle coffins, hearses, buses and groceries and increasingly cover the repatriation of migrants who die in South Africa or Britain, while hyperinflation made policies denominated in kind or in foreign currency attractive. Mutualist groups such as the Ethiopian iddir remain embedded in social relations (Dercon et al. 2006), but the decisive shift occurs when commercial insurers absorb them and define, through standardised packages, what a proper funeral contains (Golomski 2018). Mortuaries allowed Ghanaian families to delay funerals for weeks, enabling their inflation while adding fees (de Witte 2001). The HIV/AIDS epidemic accelerated these processes, as repeated deaths pushed households towards family policies and made an impressive funeral a means of restoring the reputation of the stigmatised dead (Golomski 2018). Case et al. (2008) show that the resulting costs strain household welfare.

The insurance economy does not merely finance funerals. It participates in defining them. When insurers advertise packages that include a particular grade of casket, a fleet of vehicles and catering for a specified number of mourners, the packages become benchmarks against which families measure their own performance (Golomski 2018). In Zelizer's (1979) terms, insurers succeed by presenting their products as fulfilment of a sacred duty. Zimbabwean and South African funeral advertising routinely invokes dignity, respect and the ancestors. At the same time, policies are often poorly understood, subject to waiting periods and exclusions, and liable to lapse when premiums cannot be paid, leaving families without cover when they need it most (Collins et al. 2009). Lee (2011) notes that the sector has created opportunities for black entrepreneurs excluded under apartheid, so that its growth cannot be judged solely in negative terms. The theme illustrates

the ambivalence highlighted by Comaroff and Comaroff (2009): commercial funeral services provide genuine security, employment and convenience, while also converting the uncertain and negotiated contributions of kin into fixed premiums whose standards are set by markets.

Spectacle, status and the 'big funeral'

Demand is driven by the logic of spectacle. Jindra and Noret (2011) describe 'funeral inflation' across Africa, as families compete to demonstrate standing. Arhin (1994) and de Witte (2001) document printed posters, imported and figurative coffins and funerals staged as public parties in Ghana, while Smith (2004) shows that lavish Igbo burials reproduce inequality. Van der Geest's (2000) informants captured the irony that funerals are 'for the living'. In South Africa, 'after-tears' parties attract criticism from churches and chiefs, and in Zimbabwe urban funerals feature branded hearses and multi-day catering. Women carry much of the labour of mourning and, as widows, may face property grabbing at the moment of burial (Cohen and Odhiambo 1992). State funerals at sites such as Zimbabwe's National Heroes' Acre show how deaths are appropriated for national narratives, illustrating Mbembe's (2003) point that honouring the dead is a form of power.

For commodification theory, spectacle is the mechanism through which the market expands the definition of necessity. Because the funeral is a public verdict on a family, the refusal to participate in escalation is socially costly; those who conduct modest funerals may be suspected of disrespect, meanness or poverty (van der Geest 2000, Jindra and Noret 2011). De Witte (2003) shows that Ghanaian funeral businesses actively cultivate demand for novelty, from printed cloth to music and figurative coffins, while the viral circulation in 2020 of video clips of Ghanaian pallbearers dancing with coffins illustrates how such local innovations can become globally consumed images. Smith (2004) argues that elaborate burials enable successful migrants to convert urban wealth into rural prestige, but at the cost of raising standards that poorer kin cannot meet. The 'big funeral' thus becomes a mechanism through which economic inequality is converted into moral judgement, and through which the market's goods are woven into the very definition of a respectable death (Arhin 1994, Golomski 2018).

Land, cemeteries and the politics of the grave

Burial on lineage land remains a powerful assertion of belonging (Fontein 2011), but urban cemetery space is scarce and expensive, and authorities have experimented with grave reuse and cremation. For many families cremation contradicts the expectation that the dead return to ancestral soil (Bourdillon 1987, Mwandayi 2011). Repatriation across borders converts the imperative of burial at home into a market opportunity (Posel and Gupta 2009, Lee 2011), and tombstone unveilings add a further occasion for display. COVID-19 restrictions on gatherings and the handling of bodies showed that dignified burials need not be costly, yet the swift return to large gatherings afterwards demonstrated the depth of attachment to collective mourning, which the market has learned to satisfy and monetise.

The politics of the grave reveals the limits of commodification. Kopytoff (1986) argued that some things are kept out of the market by being singularised, and the ancestral grave remains among the most singularised of all African objects (Fontein 2011). Families may pay for coffins, transport and catering, yet many resist selling or relocating graves on lineage land, and disputes over where a person should be buried can mobilise entire lineages, churches and courts (Cohen and Odhiambo 1992). In urban areas, by contrast, the grave is increasingly a priced commodity, and rising land values make cremation appear economically rational even where it is culturally unacceptable (Ranger 2004). The repatriation of Zimbabwean migrants who die abroad shows how the cost of maintaining belonging is now paid in premiums and transport fees (Lee 2011). The theme thus illustrates Polanyi's (2001) argument that land, here in the form of the grave, is a fictitious commodity whose subjection to the market provokes resistance.

Sociological underpinnings

Sociologically, the findings show that funerals function as social facts that express and reproduce the collective life of the group. Durkheim (1995) argued that rites are collective representations through which a group affirms its moral unity, and the crowded African funeral, with its shared meals, songs and vigils, can be read in

this way as a periodic renewal of solidarity among kin and neighbours (Bloch and Parry 1982, Jindra and Noret 2011). Mauss (1990) showed that gifts create obligations to give, receive and reciprocate, much as funeral contributions are recorded and returned across households over many years (Arhin 1994, Dercon et al. 2006). Tönnies's (2001) contrast between community and society helps explain the shift from neighbourly labour to hired services, while Weber's (1978) account of rationalisation and Ritzer's (1993) thesis of McDonaldization capture the standardised funeral package sold by insurers (Golomski 2018). Veblen (1899) described conspicuous consumption as a display of status.

Bourdieu (1984) showed how consumption marks social distinction; both illuminate the 'big funeral' in Ghana, Nigeria and Zimbabwe (de Witte 2001, Smith 2004). Simmel (1978) noted that money converts qualitative relations into quantities, which is precisely what occurs when love for the dead is measured in the price of a casket (Mitford 1963, Zelizer 1979). Walter (1994) and Elias (1985) show that modern societies tend to privatise death. However, African funerals remain intensely public, which explains why their commodification takes the form of spectacle rather than concealment. Bauman (1992) argues that all cultures construct strategies for living with mortality. The African funeral, with its promise of ancestral continuity, is one such strategy whose costs have been inflated by consumer culture. Berger and Luckmann (1966) remind us that what counts as a 'proper' funeral is a social construction, sustained by repeated practice and legitimated by institutions such as churches, burial societies and insurers. Once constructed, such standards confront individuals as objective realities that they feel compelled to meet, which is why families who privately regret funeral expenditure nonetheless conform to it (van der Geest 2000, Jindra and Noret 2011).

A sociological reading directs attention to power, inequality and social change. Funeral spending converts economic inequality into moral judgement, since families unable to meet escalating standards risk stigma (van der Geest 2000, Smith 2004). Bourdieu (1986) would describe the elaborate funeral as an investment that converts economic capital into social and symbolic capital, while Putnam (2000) and Coleman (1988) show that dense networks of reciprocity, such as burial societies, constitute social capital that helps poor households absorb shocks (Bähre 2007, Collins et al. 2009). Ekeh's (1975) distinction between the 'primordial' and 'civic' publics clarifies why Africans may invest heavily in kin-based funerary obligations while distrusting state institutions. Labour migration, urbanisation and economic crisis have stretched the networks across borders (Ferguson 1999, Lee 2011), Beck (1992) reminds us that individualised risk has increasingly been transferred to markets through insurance. Gender inequality is reproduced as women perform unpaid mourning labour and widows confront property disputes (Cohen and Odhiambo 1992). Giddens (1984) argues that social structures are both the medium and the outcome of practice, so that funeral norms are reproduced each time a family conforms to them but can also be transformed when enough families, churches and chiefs choose differently. Scott's (1976) analysis of the peasant moral economy similarly suggests that communities judge markets by whether they respect a right to subsistence, and public criticism of funeral inflation can be read as such a judgement. These insights complement commodification theory by showing that the funeral dilemma is socially produced and can be addressed through deliberate collective action.

Anthropological underpinnings

Anthropologically, the findings indicate that funerals are expressions of culture in the sense of shared systems of meaning. Geertz (1973) described culture as webs of significance spun by people themselves, and African mortuary rites are among the densest of such webs (Huntington and Metcalf 1979). Van Gennep (1960) and Turner (1969) showed that rites of passage move persons through a liminal phase. The period between death and kurova guva or umbuyiso is precisely such a dangerous threshold in which the spirit must be guided safely (Bourdillon 1987, Mwandayi 2011). Hertz (1960) argued that death is a social process rather than a moment, a view confirmed by Akan funerals held long after burial (de Witte 2001). Goody (1962) showed among the LoDagaa that mortuary rites redistribute property and roles, while Kopytoff's (1971) account of ancestors as elders explains why the dead continue to exercise authority over land and lineage (Fontein 2011). Douglas (1966) adds that death is a source of pollution, and many funerary rules, including washing, shaving and the treatment of the widow, manage this danger. Mauss's (1990) theory of the gift.

Sahlins's (1972) typology of reciprocity and Gregory's (1982) distinction between gifts and commodities clarify how the funeral sits at the boundary between gift exchange and market exchange. Parry and Bloch

(1989) and Hutchinson (1996) show that money can be domesticated within moral orders, as when cash contributions are treated as gifts. Malinowski (1922) demonstrated that exchange in non-Western societies is embedded in ceremonial obligations, and Evans-Pritchard (1937) showed that misfortune, including death, is commonly explained in terms of social relations, which is why African funerals so often involve inquiries into the causes of death and the settling of grievances. Radcliffe-Brown (1952) emphasised the function of ritual in maintaining social structure, and Gluckman (1955) argued that ritual can both express and contain conflict, as when funerals become arenas for disputes over inheritance that are nonetheless conducted within shared rules (Cohen and Odhiambo 1992).

Colonial ethnography often portrayed African mortuary customs as static survivals, obscuring their historical change and creative adaptation (Ranger 1983, Lee and Vaughan 2008). Later scholarship has shown that funerals are dynamic and contested, absorbing Christianity, migration and markets while retaining core meanings (Jindra and Noret 2011, Golomski 2018). Cohen and Odhiambo (1992) demonstrated that disputes over where to bury the dead reveal competing claims of lineage, spouse and state, and Geschiere (2005) that funerals now serve politics of belonging. Comaroff and Comaroff (2009) show how culture itself is commodified, so that communities perform their heritage for markets on terms they do not control. Guyer (2004) and Graeber (2011) remind us that debt has always been embedded in social relations, which helps explain why funeral debts are experienced as moral rather than merely financial burdens. These debates encourage collaborative research in which bereaved families act as co-interpreters of their own practices. The anthropological underpinning therefore combines appreciation of funerals as meaningful cultural systems with critical awareness of how knowledge about African death has been produced and used.

Implications for African cultural values

The findings carry important implications for African cultural values. Funerals embody the values of unhu/ubuntu, the philosophy that a person is a person through other persons, emphasising respect, sharing and communal responsibility (Samkange and Samkange 1980, Ramose 1999). The labour of neighbours, the contributions of kin and the presence of mourners express these values in concrete form (Mbiti 1969, Dercon et al. 2006). When purchased services replace participation, mourners become guests to be catered for rather than co-workers in a shared task, and the relational heart of ubuntu is hollowed out (Golomski 2018).

A second implication concerns honesty about values. Van der Geest (2000) shows that spending lavishly on the dead while neglecting the living contradicts the respect owed to elders, and wa Thiong'o (1986) warns that societies that imitate external standards lose confidence in their own. Reclaiming the dignified funeral as one measured by relationships of care rather than consumption would affirm African values on African terms (Asante 2003). Churches, chiefs, burial societies and families all have a role in transmitting this understanding to young people.

A third implication concerns the value of solidarity itself. Mbiti's (1969) observation that the individual exists through the community is nowhere more visible than at the graveside, where the bereaved are surrounded and supported by others. If funeral costs exclude poor families from the full sequence of rites, or force them into debt, then commodification undermines the very solidarity the funeral is meant to express (Case et al. 2008). Reforms that cap expenditure, revive neighbourly participation and strengthen burial societies are understood not as departures from culture but as acts of cultural renewal consistent with ubuntu (Samkange and Samkange 1980, Ramose 1999).

Synthesis

The four themes show that the commodification of funerals in Africa is rooted in colonial migration and urbanisation (Lee and Vaughan 2008), intensified by insurance markets, epidemics and spectacle (Golomski 2018), and contested through struggles over land and the grave (Fontein 2011). Interpreted through commodification theory and sociological and anthropological perspectives, the funeral dilemma reflects markets that have attached themselves to powerful moral obligations.

CONCLUSION

The article examined the commodification and monetisation of funerals and burials in twenty-first-century Africa using secondary data. It showed that funerals remain rites of passage, assertions of belonging and verdicts on lives, and that these very meanings allow markets to present goods and services as moral necessities (Kopytoff 1986, Zelizer 1979). The resulting dilemma is felt most sharply by poor households, widows, migrants and the elderly, whose capacity to meet escalating expectations is weakest yet whose need for solidarity is greatest (van der Geest 2000, Case et al. 2008). Polanyi (2001) predicted that societies would seek to re-embed markets, and the reforms by churches, chiefs and burial societies suggest that such a response is under way. The article makes two principal contributions. First, it brings ethnographic, historical and economic studies of African funerals into a single analytical frame, showing that the commodification of death has common roots and common consequences across diverse regions. Second, by combining commodification theory with sociological and anthropological perspectives, it argues that the funeral dilemma is neither a corruption of tradition by the market nor a triumph of modernity, but the outcome of markets attaching themselves to obligations that Africans continue to hold dear (Jindra and Noret 2011, Golomski 2018). Since the article relies on secondary data, future research should include ethnographic fieldwork that follows the money of funerals in specific communities, examining how families, undertakers and insurers negotiate obligations within the constraints of household budgets.

RECOMMENDATIONS

Drawing on the findings, the article makes the following recommendations.

1. **Strengthen consumer protection.** Regulators should require transparency about benefits, exclusions and waiting periods in funeral insurance and protect bereaved families from predatory lending (Collins et al. 2009).

2. **Support mutualist institutions.** Governments and development agencies should recognise burial societies and iddir as forms of social protection embedded in community relationships (Dercon et al. 2006, Bähre 2007).

3. **Plan urban burial space with communities.** Municipalities should consult traditional leaders, churches and residents before introducing grave reuse or cremation (Ranger 2004, Fontein 2011).

4. **Promote community-led funeral reform.** Churches, chiefs and civil society should agree guidelines that limit costs while preserving essential rites (Jindra and Noret 2011).

5. **Involve families in heritage education.** Schools and churches should teach the meanings of funerary rites as living heritage, emphasising care for the elderly and communal participation over expenditure (Mbiti 1969, van der Geest 2000).

6. **Promote further research.** Universities should undertake participatory fieldwork with families, undertakers and insurers to document how funeral obligations are negotiated (Golomski 2018).

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