



## DEATH-RELATED BELIEFS AND RESISTANCE TO LIFE INSURANCE IN RURAL AKAN COMMUNITIES: THE CASE OF ASSOUBA (CÔTE D'IVOIRE)

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### Abstract:

Despite a dynamic insurance market in Côte d'Ivoire, life-insurance penetration remains low, particularly in rural areas. This contrast, observed despite the abundance of available products, reveals a profound sociocultural mismatch and unresolved structural resistance. Conducted within the rural Akan communities of Assouba (Sanwi Kingdom), the study examines the tension between the formalized and individualistic logic of life insurance and the collective, spiritual, and ritualized management of death inherent in Akan traditions.

The study pursued three objectives: (1) to identify local beliefs and perceptions surrounding death; (2) to analyze the impact of informal risk-management and solidarity strategies on the adoption of life insurance; and (3) to determine the levers for overcoming this resistance. An ethnographic qualitative approach was adopted to capture the symbolic complexity of these dynamics. Data were collected through individual interviews with community notables and focus groups involving men, young men, and women, and were analyzed using Grounded Theory. Granovetter's theory of embeddedness was employed to interpret the mechanisms underlying rejection.

The findings reveal that life insurance is perceived as a taboo and as a threat to social bonds, generating strong cognitive dissonance and powerful deterrent social pressures. The analysis identifies three differentiated logics of rejection: (i) a structural and ideological resistance among community notables, rooted in the refusal of disembedded financial mechanisms; (ii) a relational resistance among young men, characterized by distrust toward an abstract and impersonal actor; and (iii) a resistance through exclusion among young women, driven by experienced socioeconomic precarity. The primary lever for overcoming these forms of resistance lies in the social and ritual legitimization of insurance mechanisms, as illustrated by locally developed hybrid products combining traditional tontines with insurance principles.

**Keywords:** Life insurance, death-related beliefs, rural communities, embeddedness, Côte d'Ivoire, Akan, microinsurance, cultural barriers

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## 1 Introduction

The emergence of insurance markets in Africa reflects a growing recognition of the sector's pivotal role in fostering economic and financial development. In Francophone Africa, this awareness has materialized through a series of

institutional reforms, from the establishment of the CICA (Conférence Interafricaine des Contrôles d'Assurances) to the creation, in 1992, of the Conférence Interafricaine des Marchés d'Assurances (CIMA). The founding treaty of CIMA aimed to adapt insurance instruments to African realities, strengthen risk coverage, foster an integrated market, and ensure the financial soundness of insurance companies through harmonized regulatory frameworks. More than three decades after its inception, CIMA has profoundly transformed the African insurance landscape. In most member states, insurance offerings have diversified, products have multiplied, and distribution structures have become increasingly professionalized. In Côte d'Ivoire, the zone's leading market, the number of insurance companies increased from 29 in 2013 to 35 in 2023, reflecting undeniable institutional growth. These companies now offer a comprehensive range of life and non-life products designed to meet the protection, savings, and investment needs of households and businesses. Furthermore, Côte d'Ivoire alone accounts for nearly 40% of regional premium volume and exhibits robust macroeconomic fundamentals: sustained growth (7-8% over the past decade), an emerging middle class, and manifest social protection needs within a context of demographic vulnerability.

In theory, such dynamism should have consolidated insurance's function as an instrument of foresight and financial stabilization, enabling individuals to protect themselves against life's contingencies, safeguard their dependents, and plan for intergenerational wealth transfer.

Yet, despite this favorable environment, life insurance penetration rates remain dramatically low. In Côte d'Ivoire, penetration does not exceed 0.6% of GDP, compared to levels ranging from 4% to over 10% in developed economies (OECD, 2024). This contrast reveals a structural paradox: Francophone Africa, endowed with a young, urbanizing, and economically dynamic population, fails to convert this vitality into effective life insurance adoption.

This persistently low penetration rate cannot be attributed merely to supply deficits or income constraints. It reflects, more fundamentally, a disconnect between market economic logic and the sociocultural structures within which it operates. In other words, life insurance diffusion encounters not only economic barriers but also symbolic, religious, and communal resistance that shapes representations of risk, death, and solidarity.

In African societies, particularly within the Akan communities of Côte d'Ivoire, death remains a central event that structures social relations, solidarity systems, and economic practices. As Tano (2021) emphasizes, funeral expenditures have reached considerable levels, becoming markers of social prestige. This phenomenon of "funeral commodification," paradoxically accentuated within a context of eroding collective solidarities, places households in growing tension between social imperatives and economic constraints. This disequilibrium between social imperatives and economic constraints creates a functional void that life insurance could theoretically fill. Indeed, facing escalating funeral costs and the progressive weakening of lineage-based solidarities, this product offers, in principle, a modern solution for foresight and intergenerational risk transfer. However, its adoption remains marginal, particularly in rural areas. This situation cannot be explained solely by income constraints but may be attributed to the absence of a genuine insurance culture and the persistence of social representations wherein death, perceived as a sacred domain, eludes any economic anticipation.

In Akan villages of southeastern Côte d'Ivoire, for instance, death remains a reality surrounded by symbolic prohibitions and strong social control. Anticipating one's own demise through life insurance subscription is often perceived as an act of ill omen, even as a provocation against fate. This representation fuels a collective taboo rendering socially unacceptable any open discussion of death, and a fortiori its economic planning. Insurance agents, often external to these cultural universes, encounter this symbolic barrier that limits the effectiveness of their commercial and communication efforts.

This resistance is also rooted in persistent institutional distrust. Insurance companies, perceived as distant and impersonal, struggle to inspire the confidence accorded to community-based risk management mechanisms (rotating savings associations, funeral contributions, chieftaincy loans) deemed more consistent with local moral values. These forms of "informal insurance," described by Kamega & Planchet (2012), rest upon interpersonal trust, social proximity, and reciprocity: three constitutive dimensions of social bonds in rural African settings.

Thus, the low adoption rate of life insurance cannot be reduced to a mere information deficit. It reflects a structural incompatibility between two risk management logics:

- a traditional, community-based logic founded on solidarity and the morality of gift-giving;
- and a modern, contractual logic founded on economic rationality and the monetization of mortality risk.

This tension between communal and market spheres is accompanied by a set of ambivalent representations surrounding death and risk, extensively documented in the literature. Zelizer's seminal work (1979) illuminated, within the nineteenth-century American context, the cultural and moral obstacles that life insurance had to overcome to acquire social legitimacy. Similarly, Churchill and Matul (2012) and Chan (2012) emphasize that, in numerous non-Western contexts, death remains a symbolically sensitive object whose transformation into a financial product elicits profound moral and emotional resistance.

Traditional African societies developed, well before the introduction of modern insurance, elaborate forms of community-based mortality risk management. As Thomson and Posel (2002) demonstrate, these mechanisms relied on lineage-based solidarity and contribution pooling within burial societies, ensuring collective funeral coverage. This mutual aid logic, often articulated with a spiritual conception of death and ancestral continuity (UNDP, 2025), was embedded in a moral economy where mutual protection superseded market rationality.

This body of scholarship underscores that life insurance, by its very nature, rests upon a monetization of death and a planning of the afterlife that conflicts with African belief systems, wherein death belongs to the moral and spiritual register rather than to economic calculation.

It is within this perspective that the present study situates itself, aiming to empirically analyze how beliefs, practices, and representations related to death structure attitudes toward life insurance in rural Akan communities, specifically in Assouba. More precisely, it pursues three objectives:

- i. to identify death-related perceptions and beliefs among indigenous inhabitants of Assouba village;
- ii. to demonstrate how current financial preparation and mortality risk management strategies mobilized by communities constitute barriers (or not) to life insurance product adoption;
- iii. to identify the resolution lever for this resistance to life insurance.

To analyze these dynamics, we mobilize Granovetter's (1985) social embeddedness theory, according to which economic behaviors cannot be understood independently of the social relations and cultural contexts that structure them. Applied to our object, this approach suggests that life insurance, to be adopted, must be embedded within local trust networks, symbolic representations, and normative structures. In other words, its success depends less on household economic rationality than on its capacity to become socially intelligible and morally legitimate.

## **2 METHODOLOGY**

### **2.1 Research Approach**

This study adopts an ethnographic qualitative approach, privileging in-depth analysis of representations, practices, and actor rationales. This methodological choice rests upon the recognition that questions of death, foresight, and solidarity mobilize symbolic, emotional, and cultural dimensions that are difficult to capture through standardized quantitative methods. The research is situated within the interpretivist paradigm (Geertz, 1973), considering social actors as meaning-producers and their practices as cultural texts to be decoded. The ultimate objective is therefore not statistical generalization but rather in-depth understanding of observed phenomena and the generation of theoretical hypotheses potentially transferable to similar contexts.

### **2.2 Study Site: Assouba, Sanwi Kingdom**

Assouba village is located in Aboisso, the administrative capital of Sud-Comoé region in southeastern Côte d'Ivoire, approximately 130 km from Abidjan. The village lies at the heart of the Sanwi Kingdom (or Agni Sanwi Kingdom), one of the most structured traditional Akan polities in Côte d'Ivoire, with its historical capital at Krindjabo.

Assouba's population is predominantly Akan, specifically of the Agni/Sanwi subgroup. Agni society is characterized by: matrilineal social organization, a centralized political structure around a hereditary monarchy with strong historical legitimacy, and vibrant cultural practices including regular ritual ceremonies (notably the yam festival).

The Sanwi Kingdom presents several characteristics pertinent to our study: maintenance of a structured traditional organization with a hierarchy of chiefs (king, queen mothers, village chiefs, and notables), codified and socially

significant funeral practices, still-functional community solidarity systems, and significant influence of traditional authorities over communal decisions.

Finally, its rural economy is dominated by cash crops (cocoa, rubber, oil palm), providing potential income for savings and insurance, which renders the study of non-adoption all the more significant.

### 2.3 Sampling and Data Collection

The study population comprises members of the indigenous *Agni Sanwi* ethnocultural group. Purposive (or intentional) sampling was employed, specifically targeting generational and gender diversity. Participant recruitment was conducted with the essential support of the traditional chieftaincy and community leaders. This collaboration proved crucial for ensuring participant trust and representativeness of local socioeconomic profiles. Discussion sessions were conducted in French and took place in a community setting familiar to participants, facilitating free expression.

An individual interview was conducted with the traditional chieftaincy (specifically, a notable). The interview guide addressed to this target category was structured around the following themes: (1) General community overview; (2) Financial preparation for life uncertainties; (3) Funeral rituals; (4) Traditional norms regarding foresight and local social protection mechanisms; (5) Role of authority figures in foresight decisions; (6) Perceptions of life insurance and recommendations.

Additionally, three focus groups were constituted to capture the diversity of perceptions:

**Table 1: Focus Group Composition**

Focus Group	Participants	Profile
<b>FG Men</b>	8 participants	Men aged 40-60, association leaders, farmers, informal entrepreneurs
<b>FG Young Men</b>	8 participants	Men aged 20-35, association leaders, farmers, traders, informal entrepreneurs, civil servants
<b>FG Women</b>	7 participants	Women aged 25-55, association leaders, vendors, micro-entrepreneurs, civil servant

Source: Author's field data.

Focus groups were conducted using a semi-structured interview guide covering six principal themes: (1) economic activities and income sources; (2) joyful events requiring financial preparation; (3) adverse events (death, illness) and management strategies; (4) funeral rituals and their economic dimension; (5) current solidarity systems and perceived changes; (6) knowledge and perception of formal insurance. Discussions were audio-recorded with informed consent from all participants, then fully transcribed and translated (from Agni to French). Facilitation privileged the emergence of narrative accounts, personal anecdotes, and intra-group debates. This approach fostered free expression and captured the diversity of experiences, representations, and opinions within the community.

### 2.4 Data Analysis Method

Analysis followed Grounded Theory methodology developed by Glaser & Strauss (1967) and refined by Charmaz (2006) in its constructivist variant. The process unfolded through an iterative cycle comprising three principal stages:

1. Open coding: This phase consisted of inductive identification of emergent themes, practice categories, action logics, and representation systems ("codes").
2. Axial coding: This involved establishing relationships between categories identified during open coding, constructing typologies, and identifying transversal patterns across different narratives.
3. Selective coding: This final stage enabled integration of categories around central concepts, leading to the formulation of theoretical hypotheses derived directly from field data.

Analysis was conducted through constant comparison across data from the three focus groups. This approach revealed significant convergences and divergences according to generational and gender factors. Theoretical

saturation was achieved when new code emergence became marginal and identified patterns stabilized, thereby ensuring robustness and comprehensiveness of collected data.

Theoretical saturation was attained after analysis of 250 segments, with subsequent segments confirming identified patterns without introducing new concepts.

## 2.5 Ethical Considerations

The study was conducted in strict adherence to ethical principles governing social science research, with particular attention to cultural context and topic sensitivity. The following fundamental principles were applied to ensure research integrity:

- iv. Free and Informed Consent: Formal consent was obtained from all participants following clear explanation of study objectives and procedures;
- v. Anonymization and Confidentiality: Personal data anonymity and exchange confidentiality were guaranteed;
- vi. Right of Withdrawal: Participants were informed of their right to withdraw from the study at any time, without justification or consequence.

Given the ethnographic approach and central theme (death), specific measures were implemented. Particular attention was paid to respecting cultural sensitivities regarding death-related discussions, using appropriate language and avoiding any formulation that might be perceived as disrespectful or taboo. Obtaining formal approval from the traditional chieftaincy and accompaniment by local mediators was essential in ensuring the legitimacy and social acceptability of the research approach within the village.

**Table 2: Methodological Synthesis**

Dimension	Methodological Choice	Justification and Key Details
Approach	Qualitative, Ethnographic	Optimal for decoding symbolic, emotional, and cultural dimensions (Interpretivist Paradigm: Geertz, 1973).
Field Site	Assouba Village (Aboisso region)	Akan homogeneity (Agni Sanwi), tradition-modernity coexistence, chieftaincy presence.
Data Collection	Individual interviews, Focus Groups (purposive sampling)	Recruitment with chieftaincy support to ensure trust and generational/gender representativeness.
Analysis	Grounded Theory (Glaser & Strauss, 1967)	Open, axial, and selective coding to construct hypotheses directly from field data (theoretical saturation).
Ethics	Informed Consent and Legitimation	Respect for cultural sensitivities regarding death; Formal chieftaincy support for social acceptability.

Source: Author's own elaboration.

## 3 Results

### 3.1 Death-Related Perceptions and Beliefs

Our interviews reveal three major perceptions concerning death and its management.

#### 3.1.1 Death as an Unpredictable Shock with High Costs: An Intergenerational Consensus

The study corpus reveals that, within community imaginaries, death emerges as the most costly and unpredictable event, mobilizing considerable resources within a context of generalized economic precarity. This centrality of death structures foresight practices and justifies indebtedness strategies, including patrimonial pledging. The absolute unpredictability of death contrasts sharply with the relative predictability of joyful events (marriages, births, celebrations), creating specific economic vulnerability for families. The following participant statements particularly emphasize this dimension and the financial priority accorded to mortality risk:

"Death gives no warning. When it arrives and you have nothing, it is difficult to manage. Whereas, for a wedding, a birth, or a birthday, you can prepare. But death is difficult to prepare for." (P1, Focus Group Young Men)

"For adverse events, we have death when we speak of death, we speak of funerals. Death is an event that brings everyone together and makes us spend a great deal of money." (Notable, Individual Interview)

"Death and illness it is very difficult to prepare financially. Because they give no warning. [...] We are never ready. It is during the period when the event must occur that we seek the means." (P3, Focus Group Men).

### **3.1.2 Death Perceived as a Collective Transition and Social Contract**

The collected testimonies reveal that death is perceived not as an individual end but as a collective transition involving the entire family lineage. This conception establishes a continuous link between the dead and the living, often described as a social and spiritual contract. As this 52-year-old farmer expresses:

*"When someone dies among us, it is not over. He becomes an ancestor; he continues to watch over us. But we too must take care of him, perform the ceremonies, maintain his memory. It is a contract between the dead and the living."*

This conception generates significant and recurrent financial obligations: funeral ceremonies (with an average cost estimated at 2.3 million CFA francs), maintenance of the family compound, regular libations, and ritual consultations. These expenditures, far from being perceived as mere costs, are considered investments in spiritual protection and family perpetuity. Thus, funeral rituals follow a complex and rigid protocol, described with identical precision by male notables and young men, attesting to its intergenerational stability. The typical process involves at least twelve required stages, from announcement to the family head through to the closing meal on the third day.

"In tradition, one cannot skip a stage. If one does so, then it is no longer tradition." (Young man, 32 years old)

This ritual rigidity presents a dual challenge for life insurance. On one hand, it guarantees the predictability of funeral costs (each stage has a relatively standardized cost), theoretically facilitating insurance product calibration. On the other hand, the impossibility of "skipping stages" renders culturally unacceptable any proposal for simplified or economical funerals a strategy sometimes employed by insurers to reduce indemnities.

### **3.1.3 An Apparent Paradox: Critique of Individualism, Robust Solidarity Practices**

Our field investigation reveals a significant paradox. On one side, Assouba's traditional chief criticizes modern individualism through a striking metaphor: *"Today it is individualism; the family today resembles leaves floating on a river, but each leaf has its own root in the water it is the shrunken family."*

On the other side, solidarity practices remain robust and obligatory. The community insists on the necessity of collective support: "Physical, financial assistance in kind or in cash and spiritual support are needed during moments of joy as of misfortune, particularly funerals."

The system operates through obligatory contributions during events: "After the burial, there is a collection; it concerns all family members and even those who came to the funeral." Despite economic precarity, solidarity remains an obligation: "Everything is difficult because we are agricultural [...] when a situation arises, you are obliged to ask a relative or your family for help."

Social recognition indeed depends on this capacity to manage obligations: "If your parent dies and you rise as a capable person for all expenses without asking for help, you are respected."

This paradox between critical discourse and active practices reveals that distrust toward insurance stems not from rejection of solidarity, but from concrete negative experiences with formal insurers who have betrayed trust.

### **3.1.4 Distrust Toward Death Monetization**

A major resistance to life insurance stems from the culturally negative perception of "death monetization." The product directly contradicts the traditional imperative of non-planning and collective bereavement management. A Traditional Chief articulates this reticence eloquently:



"Insurance is as if one wishes for death to have money. That is against our traditions. Death we do not wish for it, we do not plan for it, we do not profit from it. When it arrives, we face it together, as a family."

This distrust is rooted in the belief that financially "programming" one's own death may attract misfortune or disturb the cosmic order (fate). Life insurance is thus perceived not only as a foreign product but also, in the most reticent imaginaries, as a form of "modern sorcery" that instrumentalizes death for purely lucrative ends, reinforcing intuitive rejection.

### **3.2 Foresight Strategies in the face of death: A Continuum of Indebtedness**

Facing the unpredictability of death and funeral costs, communities deploy a continuum of foresight and financial recourse strategies. This continuum spans from hybrid mechanisms and community solidarity to individual indebtedness, revealing a hierarchy of recourse mobilized during mortality crises.

#### **3.2.1. Hybridization: Informal Foresight Mechanisms**

Facing formal insurance inadequacy, Aboisso populations rely on informal mechanisms combining traditional solidarity with modern tools.

The principal mechanism rests upon the strict reciprocity principle expressed by the formula: "If you come to my Monday, I will come to your Tuesday." This solidarity system functions as informal insurance where each member contributes and the group intervenes collectively during shocks (death, illness).

The observed innovation resides in mobile money integration (Orange Money, MTN), which facilitates transactions while preserving group proximity and trust. Populations also utilize family funds: "We have a fund here at the royalty; if it is a death case, we give him a symbolic sum of 30,000F, then the person reimburses."

These alternatives are preferred over formal insurance because they respect three principles: rapid intervention, absence of complex procedures, and anchoring in personal trust relationships.

#### **3.2.2. Recourse Strategies Facing Death: Three Distinct Temporalities**

The study corpus demonstrates that foresight and financing strategies facing death rest upon a recourse continuum activated according to urgency and situation severity. These strategies include:

- Immediate family contributions: Rapid solicitation of extended family members (paternal and maternal lineages) for monetary and in-kind contributions. (This represents the first solidarity level.)
  - Informal indebtedness: Recourse to informal credit from friends or merchants, a solution based on interpersonal trust and urgency.
  - Patrimonial pledging: Ultimate solution involving pledging of plantations (cocoa, rubber) or dwellings.
- This approach reflects situation severity and the absolute priority accorded to the funeral imperative.

Listening to different groups, we observe that these strategies fall within three distinct temporalities that structure different groups' (youth, women, men, and notables) relationships to adverse events.

Table 3: Comparative Analysis of Temporalities and Strategies by Social Group

Dimensions	Men & Notables	Young Men	Women
<b>Temporality</b>	Short-term, reactive	Medium-term, planned (2-5 years)	Very short-term, daily
<b>Strategy</b>	Punctual collective mobilization	Individual savings + associations	Informal savings + family solidarity
<b>Amounts</b>	High, punctual	Medium, staggered	Very low (500-5,000 FCFA), fragile
<b>Predictability</b>	Low	Medium	Very low
<b>Relationship to Future</b>	Powerlessness, systemic anger	Responsibility, autonomy	Religious fatalism, dependence
<b>Insurance Perceptions</b>	Passive UHC knowledge, marked negative experience	Yako insurance mention, cooperative deductions	No mention, tontines and male dependence
<b>Illustrative Quotes</b>	"You go for UHC, they tell you the card wasn't activated."	"My cooperative decided to deduct from us. In case we face death, they will come help."	"God is in it, so we manage. We save small amounts and our darlings help us too."

Source: Author's own elaboration.

**Note:** UHC = Universal Health Coverage (Couverture Maladie Universelle); FCFA = West African CFA Franc. **"Yako"** (meaning "I sympathize with your suffering" in local language) is a commercial funeral expenses insurance product marketed by a life insurance company in Côte d'Ivoire; young men mentioned it because their agricultural cooperative signed a group coverage agreement with this insurer.

This typology reveals that only young men have integrated a planning logic compatible with life insurance requirements (regular contributions, medium-term projects). Other groups position themselves differently. Male notables, although potentially disposing of greater means, are trapped in a reactive temporality dictated by agricultural price volatility and the obligation to immediately finance solidarity demands. Young women are constrained to day-to-day survival in extreme precarity that permits no medium- or long-term financial projection. Young men constitute the only group to explicitly formulate a capacity for medium-term financial planning. Their absolute priority is marriage, an event they consider more important than the traditional yam festival. This 28-year-old young man summarizes this orientation well:

"Marriage is a project that can be short-term or medium-term; it depends on the means you have. [...] I can prepare for 5 years, 2 years, 3 years it depends on my income. [...] I set myself an objective according to which in 5 years or in 2 years I must have at least 1,000,000 for my marriage."

This capacity to set a quantified objective over several years, evaluate income, and adapt savings strategy clearly demonstrates modern economic rationality among young men. The parallel with life insurance is evident: if these young men can save 1,000,000 FCFA over five years for marriage, they possess the theoretical capacity to contribute to death insurance over the same period. The challenge is therefore not the absence of financial rationality but rather repositioning post-mortem family protection as a project equally legitimate and socially valued as marriage itself, in order to channel this savings capacity toward insurance.

### 3.2.3. Differentiated Relationships to Traditional Solidarity

#### Nostalgia for a Solidarity Golden Age among Men and Notables

The discourse of men and notables is structured by profound nostalgia for a traditional solidarity system they perceive as destroyed by post-colonial modernity. Their diagnosis is systemic and accusatory toward the modern state: "The laws put in place since independence [...] have greatly affected, destroyed our social apparatus." They identify several disintegration factors: modern inheritance law favoring children over extended family; disappearance of age classes that organized community animation of funerals; agricultural price volatility



rendering any foresight impossible. Their anger is palpable, formulated as structural injustice: "You ask us to save. How can we save? [...] We live day to day."

Their traditional proverb valuing solidarity ("It is men who will help you; if there are no men, if there is no agreement, can you go alone? No!") coexists with the bitter observation of its erosion. This tension between proclaimed ideal and lived reality generates a sense of powerlessness and social decline.

#### **Conditional and Transactional Solidarity among Young Men**

Young men formulate a radically different conception of solidarity, based on explicit reciprocity and effective presence. Their emblematic proverb translates this logic:

"If you came to support me, then if you have a problem, I will come to support you. You do nothing and you want to be supported that does not work like that."

This "do ut des" solidarity (I give so that you give) breaks with the automaticity of traditional solidarity. The anecdote of the "up-to-date gentleman" illustrates this normative transformation: a man regular in his contributions but absent from meetings and funerals finds himself alone when a relative dies. "The day of his funeral, no one came; he was alone." The message is clear: contributing is not sufficient; physical presence and participatory engagement are obligatory.

This transactional logic, far from being perceived as degradation by youth, is claimed as a principle of justice: those who do not participate do not deserve help. Paradoxically, this conception resembles insurance logic (regular contribution = right to indemnification) more than the unconditional traditional solidarity evoked by elders.

#### **Residual and Fragile Feminine Solidarity among Women**

Women describe persistent but institutionally fragile feminine solidarity. Women's associations, heirs to traditional dances, have achieved concrete projects (construction of two collective houses) attesting to collective action capacity. However, organizational fragility recurs: "The person who was to send the chickens fled with the money." Scams in tontines and embezzlement by daily collectors are mentioned with resignation. Trust rests principally on local longevity: the daily 500 FCFA collector is accepted because "he has been here since 2002." This proximity and inter-knowledge logic necessarily limits the scale of operations and maintains women in precarious informal circuits.

### **3.3. Fear of Mystical Consequences and Legitimation by Traditional Authority**

#### **3.3.1. Spiritual Conflict and Fear of Attracting Misfortune**

A particularly strong dimension of life insurance resistance concerns spiritual fears and fear of disturbing cosmic equilibrium. Numerous respondents express fear that subscribing to a policy might "attract death" or be perceived as a renunciation of traditional order, particularly vis-à-vis ancestors. This 55-year-old farmer eloquently expresses this fear:

"If I take life insurance, it is as if I tell the ancestors that I no longer count on them. They may become angry and punish me. And then, insurance is betting on one's own death. That can bring misfortune upon the entire family." Life insurance, being a financial product often perceived as Western, is met with distrust, especially when fear of the future or spiritual risk is already present.

#### **3.3.2. Fear Management and Social Approval by Traditional Authorities**

Facing these fears, co-creation with traditional authorities becomes the decisive acceptance lever. Authorities do not content themselves with validating an external product; they require constructing it jointly with insurers. As an Assouba notable expresses: "If we have not designed something together, can we agree?"

This requirement reflects a refusal to be passive beneficiaries. Authorities want to appropriate contract terms and adapt the product to local realities: "We must appropriate the terms. If we do not appropriate them, how will you defend yourself?"

Life insurance acceptance is possible when it is co-created with traditional chiefs, through a joint work process: "They must come. So that we work together on the test. So that we all speak the same language." This collaborative

approach transforms authorities into full partners, capable of modifying the product and ensuring its continuous adaptation to community needs.

#### 4. Discussion

This discussion aims to interpret findings from the Assouba study by confronting them with existing scholarship, in order to explain the paradox of low life insurance adoption despite manifest financial need. Granovetter's embeddedness theory constitutes our principal interpretive tool for understanding resistance to formal life insurance and the success of hybrid products.

**Structural Embeddedness (Norms and Culture) and Relational Embeddedness of Actors' Economic Behaviors**

The first finding demonstrates how the death monetization taboo generates cognitive dissonance and structures intuitive rejection of life insurance, highlighting dissuasive social pressures. Indeed, among studied actors, death is conceived as a transition toward ancestral status, implying reciprocal obligations between living and deceased. This conception generates specific practices: costly funeral ceremonies, family patrimony maintenance, ancestor consultation for important decisions. These practices constitute an alternative "social security" system that may compete with formal life insurance. This finding aligns with Zelizer's (1994) foundational work on money's social meanings: in the Sanwi community, death-related money carries a distinct symbolic charge rendering it difficult to reconcile with insurance logic.

Conceptual incompatibility is perceptible through the conflict between economic logic and social imperatives (death taboo and solidarity). Analysis of studied actors' perceptions reveals that death is an economically prioritized but spiritually taboo event. Life insurance, by monetizing mortality risk and requiring individual planning, directly conflicts with the "contract between dead and living" (Traditional Chief). Fear of attracting misfortune and perception of the product as "modern sorcery" illustrate cognitive dissonance exceeding mere institutional distrust. Product adoption raises a paradox: while discourse criticizes modern individualism, comparing the contemporary family to "leaves on a river where each leaf has its own root," solidarity practices remain robust and obligatory, structured around family funds and event contributions. This paradox confirms that insurance is rejected for its logic, not its price. This finding confirms literature (Roth, 2001; Kamega & Planchet, 2012) emphasizing that the principal obstacle to life insurance is not merely financial illiteracy or income constraints but profound conceptual incompatibility.

The traditional mortality risk management system is deeply embedded in extended family solidarity norms. Subscribing to life insurance (which individualizes protection and inheritance) amounts to an act of disembedding from collective structure. However, findings reveal that distrust toward formal insurance stems less from effective social sanctions against subscribers than from concrete negative experiences with insurers (non-payments, slowness, complexity). This finding corroborates Kamega and Planchet (2012), who explain how life insurance may conflict with existing mutual aid systems. The persistence of traditional solidarity systems (family contributions, community funds, strict reciprocity) confirms Guérin's (2015) analysis. Mortality risk management is anchored in risk collectivization. Communities' refusal to subscribe to formal death insurance policies is a rational reaction to a product threatening lineage unity by individualizing inheritance (beneficiary designation conflict). This finding contradicts Aku Sama (1996), Betoe Minko (1986), and the Benin Insurance Directorate (2007), which reveal that among certain sub-Saharan African populations, resistance is rather explained by fear of being killed by contract beneficiaries—a fear highlighting distrust toward individualization of death-related gain. The economic action of "planning one's death" is embedded in a spiritual framework (the contract with ancestors) that renders it immoral. Death monetization is not merely unprofitable; it is sacrilegious because it violates the group's deep norms regarding cosmic order, explaining why insurance is perceived as "modern sorcery." This finding aligns with Haman Bello (1984) and Koné (2007), who explain how, according to beliefs, it is immoral to profit from misfortune (death). They also confirm Zelizer (1979), Churchill & Matul (2012), and Cheris Chan (2012), who demonstrate how cultural death taboos constitute sociocultural barriers to life insurance product acceptance.

Furthermore, informal foresight mechanisms succeed because they are strongly embedded in pre-existing trust networks. Membership is not based on an abstract legal contract but on peer pressure and social guarantee offered by known individuals who regulate the group. The observed innovation resides in mobile money integration (Orange Money, MTN), which digitalizes these traditional practices without denaturing their spirit, preserving group proximity and trust while offering greater security. Individuals choose the economic actor (the network) before choosing the product. In the same logic, Guérin (2015) demonstrated that in traditional African societies, sophisticated collective mortality risk management systems differ fundamentally from Western individualist approaches because they rest upon extended family solidarity, community mutual aid mechanisms, and ancestral spiritual protection. Similarly, Dercon et al. (2008) findings reveal that adapted products, distributed through trusted channels (cooperatives, churches, associations), can achieve certain adoption.

#### Actors' Behavioral Logics

The third finding enabled characterizing actors' behavioral logics according to their financial planning capacity. Embeddedness theory reveals that the relationship to formal insurance is not uniform but depends on individuals' degree of integration into social and normative networks. The logic of men and notables is characterized by hyper-embeddedness in traditional solidarity norms and chieftaincy authority. They perceive life insurance as forces of imposed disembeddedness destroying the social apparatus. They experience tension between the unconditional solidarity ideal proclaimed by their proverbs and the reality of network erosion caused by economic volatility. Their insurance rejection is therefore a systemic and normative rejection of modernity, deemed responsible for violating ethical norms (bereavement monetization) based on marked negative experiences with UHC. The relative failure of Universal Health Coverage (CMU), evoked in several studies (Ridde et al., 2018), has reinforced distrust toward state insurance mechanisms, creating an unfavorable context for private insurers.

Young men adopt strategic embeddedness enabling them to articulate modernity and tradition. They have replaced unconditional solidarity with transactional solidarity (*do ut des*), whose conditional reciprocity logic is structurally homologous to the insurance principle (contribution = right to indemnification). This finding confirms scholarship signaling the weakening of traditional solidarities and community risk-pooling mechanisms under the effects of monetization, urbanization, and individualization (Marie, 1997; Laurent, 1998). "Organic" solidarity founded on community belonging gradually yields to "mechanical" solidarity conditioned by calculated reciprocity.

Women are relatively excluded from male traditional security networks and modern planning tools. They deploy remarkable resilience strategies, relying on fragile feminine networks (tontines, associations) whose trust rests on mere proximity and local collector longevity. However, these networks are vulnerable to fraud and institutional risk. Religious fatalism ("God is in it") and economic dependence on men ("our darlings help us") structure their horizon of expectation. Their absence of planning is primarily due to extreme economic precarity and impossibility of accessing formalized security mechanisms, underscoring the need for secured institutional re-embedding of their savings practices. Gender studies in West Africa (Bisilliat & Vimard, 1997; Locoh, 2007) demonstrate rural women's structural economic precarity, their relative exclusion from formal credit and savings mechanisms, and their dependence on informal networks (tontines, women's associations).

#### The Role of Social Legitimation

Finally, findings demonstrate how co-creation with traditional authorities is a symbolic resource enabling neutralization of spiritual taboo and institutional distrust toward insurers. By actively participating in product design and appropriating its terms, traditional authorities re-embed modern economic action (insurance) within the community's social, moral, and spiritual relationship network. This co-creation reduces social risk (fear of exclusion) and spiritual risk associated with insurance. Chieftaincy legitimation (Canton Chief) provides a necessary seal of moral and social approval. By working together on design and integrating insurance into community structures, traditional authority achieves cultural translation of the product. This process defuses mystical fear and transforms the individual subscription act into a socially acceptable and spiritually protected act. Subscription thus becomes a socially sanctioned economic act accepted by the community, no longer an individual and isolated act. This approval is necessary because funerals do not limit themselves to an individual rite of passage but orchestrate social bond reaffirmation, wealth redistribution, and status reorganization. This confirms Perrot (1982), who demonstrated funerals' centrality in maintaining social cohesion and legitimating hierarchical order. Granovetter's theory reveals that studied actors' non-adoption of life insurance is not a failure of economic rationality but a failure of social and cultural embeddedness.

## 5. Conclusion

This ethnographic study aimed to understand why traditional beliefs and death-related practices in rural Akan communities of Assouba constitute major obstacles to life insurance adoption. Data confirm the hypothesis of profound conceptual incompatibility between insurance logic and local thought schemas. Subsequently, it aimed to demonstrate how current financial preparation and mortality risk management strategies mobilized by communities constitute barriers (or not) to life insurance product adoption. A third objective was dedicated to identifying the resolution lever for this resistance to life insurance.

Data collected through ethnographic interviews conducted with traditional and religious authorities, men, young men, and women were analyzed through the lens of Granovetter's embeddedness theory.

This ethnographic study of rural Akan communities in Aboisso reveals unexpected complexity in relationships to death, foresight, and economic modernity.

Findings emphasize conceptual incompatibility and the paradox deriving from opposition between discursive criticism of modern individualism and persistence of robust solidarity practices. Fear of mystical consequences ("attracting misfortune") and distrust toward insurers based on concrete negative experiences (non-payments, slowness, complexity) are more powerful barriers than economic factors alone.

The study demonstrated that this resistance is not uniform. It manifests in a plurality of attitudes across social groups. For notables and men, the obstacle is cultural and moral (monetization is taboo). For young men, the obstacle is trust in the distribution channel (the insurer). For women, the obstacle is economic accessibility and information. However, identification of modern economic rationality among young men, along with the success of digitalized informal mechanisms (community funds with mobile money), proves that financial planning capacity exists. This proves that the problem is not the capacity to contribute but rather product embeddedness.

The resolution lever resides in social and ritual legitimation: this legitimation operates through traditional authorities' active participation in insurance product design, the only mechanism capable of defusing taboo and transforming the individual subscription act into a socially acceptable and spiritually protected act. Traditional chieftaincy intervention in favor of life insurance emerged as the unique resolution lever because it acts directly on the two principal obstacles blocking adoption: the spiritual/taboo obstacle and the relational/trust obstacle. This mechanism is explained by the chieftaincy's capacity to "re-embed" the economic act (insurance policy subscription) within the community's social, moral, and spiritual fabric, rendering it acceptable.

The most powerful obstacle is mystical fear that life insurance, perceived as a bet on one's own death, may attract misfortune or anger ancestors. However, data reveal that authorities do not content themselves with giving approval; they require active participation in product design. As a notable expresses: "If we have not designed something together, can we agree?" This co-creation, where authorities "appropriate contract terms" and "work together on the test," is an act of cultural translation. It transforms subscription from an abstract financial contract into a co-constructed and culturally adapted product. This neutralizes perception of insurance as "modern sorcery" and assures policyholders that their gesture is spiritually protected and not punishable. The chieftaincy resolves the life insurance resistance problem by acting as a trust bridge and full design partner.

The study therefore concludes that life insurance has the potential to succeed on condition that it ceases to be a disembedded mechanism imposed from outside to become a re-embedded tool co-created with communities that utilizes pre-existing social capital. This study, purely qualitative and exploratory in nature, does not permit statistical generalization. However, it has generated solid theoretical hypotheses regarding embeddedness dynamics in microinsurance. Future research perspectives should orient toward quantitative study aimed at measuring the actual impact of co-creation with traditional authorities and digitalized informal mechanisms on death insurance penetration rates in the CIMA zone.

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