

# WEDDING - MARRIAGE:

Between an Event and a Journey

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## EXECUTIVE SUMMARY

Over the years, marriage (at least in a conventional sense) has always been considered the union of a man and a woman desirous of living together for love, procreation and social acceptance. In Nigeria today, weddings (as distinct from marriages) have become glorious festivals, with people going the extra mile to ensure that their “big day” is glamorous and fun-filled. They plan for fanfare and elegance, regardless of financial resources. But what is a wedding or a marriage?

### A Wedding

A wedding is an event along a journey of marriage, which represents the formalization of a unique friendship between a man and a woman (or any other more recent combinations) as life-long partners with the intent of living together and creating a nuclear family. According to the online Merriam Webster dictionary, a wedding is, “a marriage ceremony usually with its accompanying festivities.” The dictionary goes further to define a wedding as “an act, process, or instance of joining in close association.” *In other words, the wedding event is not a marriage but a ceremony to usher couples into the institution of marriage, the distinction, though subtle, is important.*

### A Marriage

A marriage is more than a wedding. While a wedding is a desirable event, marriage is bumpy, but a hopefully pleasurable journey. The online Merriam Webster dictionary defines marriage as, “the state of being united as spouses in a **consensual** and contractual relationship recognized by law,” the dictionary says that marriage is, “the mutual **relation** of married persons,” meaning that the central consideration for marriage is consent and the legality of the process rather than the pomp of the ceremony.



Newly-weds need to understand that as much as the wedding ceremony is a lovely start to a mutually consented partnership, the event is of less importance than the realities of the marriage journey. The wedding provides icing, but the planning of the marriage life cycle shapes the size and quality of the cake. The concept of the marriage life cycle introduces the S-curve analysis into the planning of the marriage as distinct from the celebration of the wedding. The S-curve tool for successful marriage planning is in **part 1** of this report.

In virtually all regions of Nigeria, three main types of marriages are considered important, the Customary Marriage, which some also refer to as the Traditional Marriage, the Christian Marriage/Muslim Nikkai, and the Court Marriage.

With all the glamour and resources put into making weddings memorable, the economics of weddings and its contribution to the nation's gross domestic product (GDP) is significant. It adds meaningfully to a large socio-economic value chain.

This report seeks to peep behind the veil of the Nigerian Wedding Industry and answer questions about the social, economic and financial underpinnings of weddings in Nigeria. Specifically,

**Part 1** of this report reviews the wedding industry as a whole and explains how you can make the wedding event work for you in a way that does not compromise the success of your marriage (the journey)

**Part 2** of the report deals with the *seven shades* of a wedding starting from the meeting of the couple with parents and the ending of the event with a candlelit honeymoon or perhaps moonlight kissing under a gorgeous African moon

**Part 3** takes a look at how to fund a wedding without breaking the bank and the different funding options open to a couple tying the knot

**Part 4** concludes the report, with recommendations for couples that want to achieve balance in their quest to have a memorable wedding while also establishing the legal status of the various shades of the Nigerian wedding event.

We hope you find this report useful.

Thank you.



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## PART ONE

# WEDDINGS – UNDERSTANDING THE MAIN EVENT HERALDING A LIFETIME JOURNEY

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*“I am nothing special; of this, I am sure. I am a common man with common thoughts, and I've led a common life. There are no monuments dedicated to me, and my name will soon be forgotten, but I've loved another with all my heart and soul, and to me, this has always been enough.” – Nicholas Sparks, The Notebook*

Weddings are a confirmation (or at least, should be) of Sparks' simple concept of unadulterated love. Still, in Nigeria, the union of a man and woman in matrimony involves not-so-simple social obligations (whether the individuals are common or not). From the tradition-soaked weddings of the South East to the ebullient marital displays of the South West and from the increasingly glamorous weddings of the South-South to the relatively ascetic weddings of the North.

Nigerian weddings are a colourful spectacle of two families united in a social event that dazzles, sparkles and rips holes in collective pockets. Nigerian weddings are much more than the union of a man and a woman; they are the uniting of two universes of complex social relationships with two families taking a stand on the destiny of two of their members.

In recent times, Nigeria's wedding landscape has witnessed a massive transformation reaching a multimillion-dollar status and positively impacting Nigeria's economy. Observations and feedback from players in the market have it that more than a million weddings occur in Africa annually, as large cities continue to experience a “spice up” especially on weekends. Wedding Ceremonies remain the single most expensive and important event for many families in Nigeria, and the industry continues to attract many entrepreneurs, given the fact that weddings in Nigeria have now become a way for couples to impress their friends and families. The internet of things, especially through social media platforms, has also helped launch the industry to new heights.

According to the market research group, TNS Global, getting married in Nigeria is worth millions. An average wedding ceremony is between \$9,460 (N3.5 million) and \$13,515 (N5 million); for as many as 500 guests. Some especially for the upper class, weddings have been known to cost as high as \$55,478.60 (N20 million), and even higher \$277,393 (N100 million).

Nigerians, no doubt, spend millions annually on the cost associated with weddings, in turn opening up numerous opportunities for wedding entrepreneurs who are keen on investing resources to ensure individuals with the financial resource needed to see their dreams/fantasies come true. The popularity of weddings in Nigeria has created new professions that have gone a long way to create jobs and numerous business opportunities. The growth in the wedding-related business has made the likes of Wedding planners, cake-makers, florists, photographers, music bands, DJs and beauticians continue to make good profits. Brides previously travelled abroad to get their wedding gowns. Still, in recent years,





homegrown designers like Mai Atafo and Ogugua Okonkwo of Style Temple, who are helping to preserve our cultural heritage, are now at the forefront.

Technology has also helped to change and boost the wedding industry, as many startups leverage on “the internet of things” to provide internet-enabled wedding services. Given that weddings are an integral part of our culture and societal belief, individuals will continue to host weddings, and the industry will remain lucrative for a very long time. Innovation and creativity have attracted a huge number of young Nigerian Entrepreneurs into the Industry. Nigerians living in the Diaspora also invest back home in the wedding industry. With the increased demand for specialist service providers, there are many stories of successful startups across the country.

Trends in the Wedding industry have also changed. Back in the days, the essential was to ensure the couple gets God's blessings and that of the father, mother and family members, as well as the certification from the church, mosque or registry affirming their marital status. Now, weddings are considered a “big deal” beyond getting the blessings of marriage. Some the trends witnessed in recent times include the use of event planners, unlike in past years, where family and friends were trusted to help plan the event; having a fascinating and romantic proposal; hosting an introductory ceremony separate from the engagement; having pre-wedding shoots usually anchored by the event planners and photographer; Sale of a uniform attire fondly called “Aso Ebi,” Bridal Showers and even the use of a dedicated hashtag on social media platforms. Sometimes, a dedicated website page to document the entire event is developed and couples crave to have their pictures placed on a Wedding Blogs such as Bella Naija.

We identified the following key players further to a cursory look at the ecosystem of the Wedding Business in Nigeria - Event Planners, Event Centres, Event Decorators, Beauticians, Caterers and Cake Makers, Fashion Designers, Musicians, MCs & DJs, Photographers and from a financial perspective consumer loans, savings and investment companies.

# WEDDING ECOSYSTEM





## INTRODUCTION - SO YOU DECIDED TO GET MARRIED?

Now that marriage is on your mind and the big event before the journey commences your wedding ceremony, there's no doubt that pressures are mounting, and all you can think about is how to get the best and ensure your big day is "glam." Regardless of the pressures, you need to understand that the wedding ceremony (though a once in a lifetime event) is just one day out of many days to come on the marital journey.

It is thus important to recognize the fact that life has to go on after the wedding and your life should not go from smiles to sorrow when it comes to finances. A wedding should be a thing of joy despite the ups and downs associated with marriage and managing a home. Cutting your coat according to your cloth should be the primary priority and not trying to satisfy family and friends whom you may never see years after your wedding again.

Though ensuring that your wedding guests are comfortable is important, you and your spouse need not break the bank to satisfy their desires, as many "turn up" just for the show and glam and will never be satisfied regardless of how much you spend to ensure their comfort. Your marriage is about you, so your wedding ceremony.

### Going Beyond Small Chops and Cakes

In planning weddings, couples often get caught up in the emotion of the period and go on a spending binge that leaves them financially castrated. Usually, at the end of the wedding festivities, the lean state of the newlywed's finances builds up into mutual resentment. If things do not get better by the end of the second year, love turns into dislike, which turns into hate or, at best, disgust. The bright lights of the wedding night soon turn into dark holes of despair and regret.

Couples, therefore, need to understand that weddings are short-term events and are, therefore, by nature, if not design, tactical while marriages are long term journeys and are, therefore, sensibly strategic. Getting the balance between wedding expenditure and life-time planning right is crucial to the lifecycle of a marriage.

Allowing the wedding get in the way of the marriage has cost many couples dearly. The necessary approach to weddings for couples with eyes on the long term is the configuring of their wedding ceremony with a 'project' mindset, the start of the project is the wedding the end of the project is the death of either or both couples. In other words, the wedding is just an 'activity' in a series of activities that result in the project's desired result, which is a happy, stable and meaningful marital life.

Beyond having a glamorous wedding ceremony, some critical discussions need to hold between the couples as well as the families. Most families in Nigeria often want things to go their way even though the wedding ceremony is about the new couple. Imagine a mother

waiting for over 30 years to see her first daughter walk down the aisle. To her, that day has to be “on point” and the talk of the town, so indirectly it's her day as well. In situations like this, couples need to be diplomatic to ensure they don't end up with an empty pocket and soar relationships at the end of the end. Thus, the need to have the necessary talks before the wedding

## **The Necessary Talk – Planning Financial Affairs**

The marital journey of any couple starts with getting to meet one's future partner, building a relationship through courtship, understanding each other's temperament, meeting the family of your spouse and, most importantly, planning a desirable future together. Often, couples shy away from discussing finances during this process, which is a major enabler now happens to be one of the major causes of divorce.

Conversations about the financial affair of a couple, pre and during the marital journey, need to commence from the point of courtship. Often, women are carried away with the goodies enjoyed by their men, while men are similarly carried away with the pleasures enjoyed in the company of their women and tend to forget to have discussions about their finances.

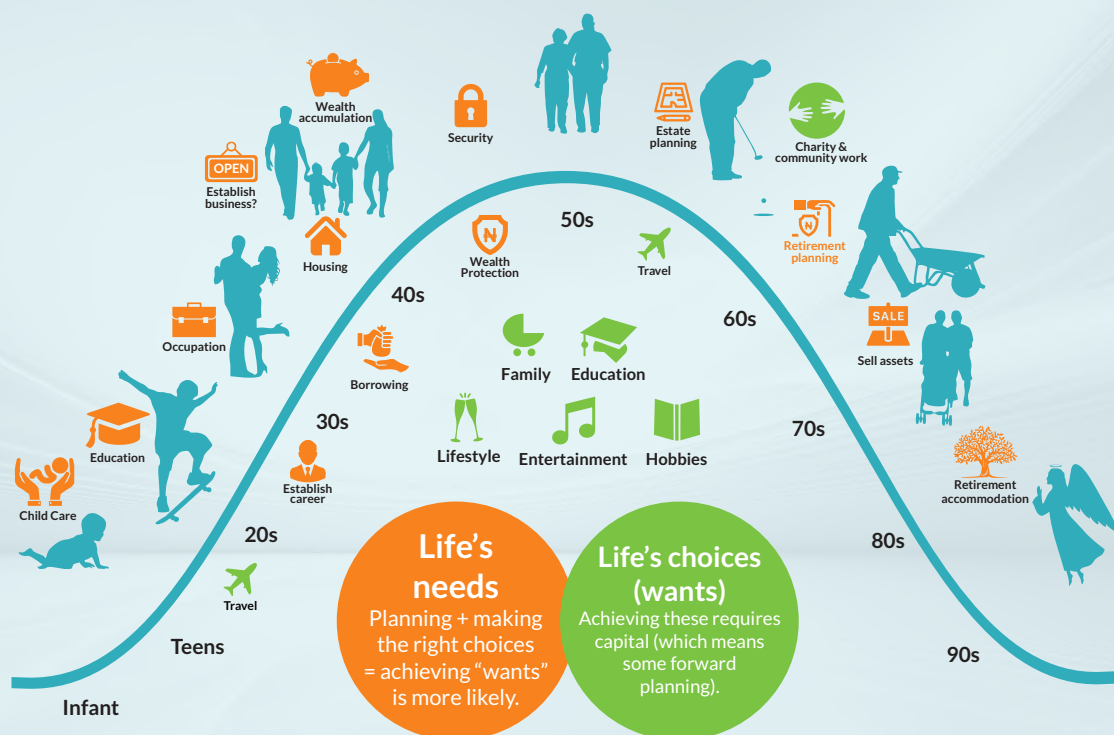
Salient discussions which revolve around the personal finance focus areas of man, namely Savings, Thrift & Investment, Personal Tax, Health, Insurance, Pensions/Retirement, Education, Faith & Religion, Property/ Real Estate, Travel & Tours and Wills and Trusts; need to happen during courtship. It is at this point that couples can adopt tools such as expense and budget planner, savings and investment applications and agree on how to manage the financial pressures from family members.

## **Plugging Your Wedding into the S-Curve**

The journey of a man (woman) is like an S-curve, which starts at a steady pace through the years and then some form of progression till one gets to a peak and then stabilizes after that. Across this journey need and wants which affect the financial life of every individual. Understanding these needs and wants and how to manage the same is important. These needs require planning and making the right choices, so wants like a glamorous wedding can be achieved.



## Life's Journey: At each stage of life, there are **needs** and **wants** Both are important and both require good planning plus clever execution



A wedding ceremony is a want, not a need because no law makes it mandatory for a wedding ceremony to hold. A wedding ceremony does not add extra value to a marriage. Recently, we read about a couple who did not hold a reception after their white wedding. We've also heard about couples who decided just to do engagements and court weddings and cut off religious weddings. It is mainly the Nigerian culture and upbringing that makes not having a wedding ceremony look like a crime. Nonetheless, having a befitting wedding ceremony is possible and can be achieved within a reasonable budget.

A man and a woman's love for each other may be a wonderful basis for a family. But the wider or extended family decides whether the relationship endures and flourishes or fades. The extended family in Nigeria typically sets the path of a couple's marital prosperity or unintended disaster; it all depends on whether a couple's wedding becomes an event it is and fits into an affordable life plan or whether the wedding turns into the crowning glory of the marriage. Where the wedding becomes the height of marriage, the rest of the marital journey becomes a sinkhole for financial stability and joy.





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## PART TWO

# THE SEVEN SHADES OF A NIGERIAN WEDDING – FROM BLISS TO RESPONSIBILITY

Nigeria, Africa's giant, is known mainly for its people, its resources and its cultural heritage. With over 300 tribes in the country having different languages and lifestyles. There is no doubt that weddings across these tribes will also take different shapes. Our focus in this report is on four tribes namely the Yoruba (South West), Igbo (South East), Hausa (North Central), & Urohobo (South-South).

Traditional marriages in Nigeria, on all occasions, show the diversity and richness of Nigerian cultures and styles. Colourfully and lavishly planned, forcing a lot of people into debt to make it glamorous. The event is accompanied by beautiful attires, mouthwatering dishes, pulsating music, and expensive accessories.

Research shows that traditional weddings are celebrated similarly in different parts of Nigeria. The striking difference is the bridal list and the amount of money spent on the ceremony. However, before the main wedding ceremony, other activities take place such as an informal and more formal introduction. Let's take a look at the pre, during and post activities of a typical wedding in Nigeria.

### 1.Meeting the Guardians ['Investors'] - *Papa and Mama Knows Best*

A popular proverb in Yoruba states that “*Un yi agbalagba ri n'oiho joko, omoiton le ri un n'oiho uduo*”; meaning “*What an elder sees while sitting down, a child can never see it while standing up.*” This speaks to the essence of learning from the experience of elders. It is often believed that parents know best when it comes to marriage because they have passed through that phase before and understand what each step of the marital journey requires.

Imagine an organization that wants to make a major business decision; this decision first has to be discussed with the management and board of the organization who are often key stakeholders in the business before it is then proposed to the public. Just like in every major decision of one's life where the consent or advice of our elders, parents, mentors or men of God is sought, marriage is not an exception and it's a norm for the man to seek the consent of the woman's parents before wedding preparations commence.

In this case, especially with the Yoruba tribe, the woman introduces her husband to her parents and questions regarding the background of the man, his family, plans, and reason for choosing their daughter are asked. In some other tribes like that of the Hausas, marriages are sometimes arranged, and this introduction may not be necessary.

Each tribe has its peculiarities. However, it is common to see women and men alike first introduce their spouse to their parents, guardians or those they respect greatly before formal introductions. Parents are also fond of using this informal introduction as an opportunity to share their experiences and encourage the couples about managing their home and dealing

with the pressures they may face along the marital journey. The agreement of the parents at this stage determines whether or not the marriage between the two love birds will happen.

In modern times, this precedes the open proposal of the man to his woman to make the world know she's "taken."

## **2.Meeting the In-Laws ['Shareholders'] - *Inside the Village Square***

Once the consent of one's parents has been received, then the formal introduction to other members of the family (nuclear and extended) happens intending to ensure both families know themselves and make decisions concerning the date of the wedding and the requirements "the bride list" expected from the man to his future in-laws. Often, it is not expected that this would require major financial commitment; however, families tend to make this more elaborate than it's required.

For instance, "Yorubas" hosts this ceremony in the bride's family house, and they are responsible for all the preparations and costs. There is usually a spokesperson on either side of the family, usually called "**Alaga Iduro**" (appointed speaker for the groom's side) and "**Alaga Ijoko**" (appointed speaker for the bride's side). The bride's family then prepares the bridal list often called "**Eru Iyawo**" to be given to the groom's family. This list varies from family to family. Some Yoruba families are more liberal than the others these days.

## **3.The Traditional Wedding ['AGM'] - *The Bitter-Sweet Dance of Union***

Traditional wedding ceremonies in Nigeria are ceremonies conducted by the customs of the bride and groom's families. This ceremony is recognized under the customary law of Nigeria and is meant for well-wishers to join the family and celebrate with them.

Depending on the order agreed by both families, traditional wedding ceremonies can take place before any other aspect of the wedding ceremony. Below is a summary of this happens in Igbo, Yoruba, Hausa and Urhobo tribes.

### **Igbo Traditional Wedding**

In Igboland, located in the southeastern part of Nigeria, parents of the bride and groom, their extended families, villagers and town's people play an important role in the traditional wedding ceremony. Some traditional marriages were arranged decades ago where parents betroth their children to another family. In arranged marriages, parents and relatives choose a bride for their sons and help them conclude the marriage ceremony. Today, arranged marriages still take place in some parts of Igboland, but it is largely rare.

In recent times, traditional marriage in Igboland involves three stages.

First, the future groom finds the lady he wants to marry and tells his parents. The future



groom accompanied by his father, mother, siblings and close family members contacts the family of the bride to be and set a date for both families to meet. During the meeting, the groom's father will state their intention. The father of the groom and his relatives normally will not expect the family of the bride to give them a positive or negative answer right away. They will schedule another date to meet. Before the next meeting, both families normally investigate each other to see if the families are of good moral character, known as **“Iju Ese.”**

On their return visit, the groom's parents will restate their intention that their son wants to marry their daughter. At this stage, it is expected that the bride to be family must have concluded their investigation and consultation with their daughter and should be ready to give the groom either a positive or negative answer. Some of the items presented to the host family by the family of the groom during the return visit are kola nuts, palm wines (local wine), regular wines and soft drinks. Gift presented by the groom to be family may vary depending on the community or town since they are not all monolithic. Both families will share food and drinks. In some communities, the bride to be is summoned before both families on the return visit and asked if she is interested in her future husband. If she agrees to marry her future husband, they will set another date for the actual marriage ceremony called **“Igba Nkwu.”** Then, the family of the bride compiles the list of items the groom's family will bring to the wedding ceremony as demanded by their customs and traditions.

Some of these items are Gallons of Palmwine (local wine), Cash Gift, Bottles of Wine such as Schnapps, Kola nut, a goat, Bags of Rice, Tubers of Yams, Jewelry, George/Hollandis, Clothes/Wrapper, etc.



## Yoruba Traditional Wedding

Yoruba traditional wedding is one of the most glamorous and fun-filled ceremonies in Nigeria. Whether you are attending one or you are the couple embarking on the wedding. Yoruba weddings are full of colour, vibrancy, and excitement.

The common items on a bridal list called, “Eru Iyawo” would include the following:

1. Packs of Sugar,
2. Baskets of Fruit,
3. Bottles of alcoholic or non-alcoholic drinks,
4. Tubers of yam,
5. Alligator Peppers,
6. Pieces of dried Fish,
7. Dish of peppered cornmeal,
8. Bag of salt, Bag of rice,
9. Keg of groundnut oil,
10. Bitter kolas,
11. Kola nuts,
12. Big suitcase containing beautiful clothes, shoes and handbags, Pieces of jewelry, Biscuits and Sweets,
13. Engagement rings for bride and groom,
14. Quran,
15. praying mat,
16. veil,
17. praying kettle,
18. rosary,
19. White hijab, (for Muslim weddings),
20. Bible (for Christians), etc.

Other fees at the Yoruba Wedding ceremony include the Bride Price, Money for the elders' consent, Money for the bride's father's consent, Money for the bride's mother's consent, Door knocking fee, Fee to call the bride out, Fee for unveiling the bride, Letter reading fee, Bride transportation fee, Money for the Housewives, Money for the Children of the household, Engagement gifts unveiling fee, Master of Ceremonies fee, etc. *(Kindly see the full list in the Wedding Checklist)*

The engagement ceremony can either be done at an event center or held at the bride's house, depending on the guest's size. Before the groom's family enters the bride's home, they kneel to show the bride's family respect. Promptness to the bride's house or venue is of utmost importance. If the groom is not punctual, the family may be asked to leave or may be asked to pay a fee, this fee is known as “**Owo Isilekun**” which means (to unlock the door). The groom, accompanied by his friends' dances into the venue. He and his friends prostrate in front of the bride's family and also his family while prostrating, is asked by the *Alaga Ijoko* to state his mission and also if it is on his own free will or was he forced into it. The *Alaga Iduro* and *Alaga Ijoko* sit in the middle while the two families sit at opposite sides facing each other. Once the introduction of family members is concluded, a proposal letter is presented to the bride's family by the *Alaga Iduro*. The youngest member of the bride's family reads it aloud and in



return, an acceptance letter is given to the groom's family by the *Alaga Ijoko*, which she in turns hands over to the groom's mother.





During the engagement ceremony, the groom's family brings the items on the wedding list given to them by the bride's family. Items listed in the bride's letter depend on each family but usually include such things as yam, goat, a box of clothes, salt, umbrellas, drinks, wine, rings and other items deemed necessary. Some Yoruba culture accepts dowries at the engagement ceremony. Dowry payment may be in the form of goods but consists of money most of the time, which is often given back to the couples as a token of good tidings to the newlyweds. The reason for dowry payment is to test the patience and endurance of the groom and serve as compensation to the bride's family for raising her.

The veiled bride then enters the venue accompanied by her *Aso-ebi* bride's maids. She is then given the groom's cap "*Fila*" and asked to place it on his head. By placing the "*Fila*" on the groom's head, the bride had signified acceptance. The bride and groom exchange rings and vows and pronounced husband and wife.



## Hausa Traditional Wedding

Hausas, popularly known as residents in the northern parts of Nigeria, are predominantly Muslims. The pattern of their marriages usually complies with the precepts set according to Muslim laws. According to *Konbini.com* which details the experiences of couples seeking to wed, if not pre-arranged, the man *“first seeks permission from his prospective parents-in-law. The family of the future bride will then investigate the man to ascertain his religious beliefs moral, ethics and other issues related to his background. He is allowed to see the woman only if he meets their expectations. The man is not allowed to spend a lot of time when seeing the woman according to the Hausa tradition. Physical contacts, romance, and courtship before marriage are highly discouraged.*

*Once the woman accepts the marriage offer, the man sends his parents or guardians to formally seek the permission of the woman's parents in marriage. The Hausa's are not monolithic, so steps in seeking the woman's hand in marriage vary among different groups within Hausa communities. However, the most common method used and includes the*

*groom's parents or guardians visiting the bride's parents with some gifts items such as Kolanuts, chocolates, candies and in some cases bags of salt.*

*The groom's parents make their intention known during the visit and “**Gaisuwa**” a formal form of approval from the family of the bride is given to the groom. The bargain for the bride's dowry price begins right there. The price starts from the minimum amount called “**Rubu Dinar**” in Hausa; an Arabic phrase translated as “quarter kilogram of gold piece” to the highest amount the man can afford to pay. The preference is for the bride price to be as low as possible because Islamic teaching teaches that less amount paid as bride dowry price produces the most blessed marriage.*



*The wedding date is set during the visit by the families of the groom and the bride. The setting of the date is called “**Sarana**.” It is part of the Hausa tradition for the groom to provide a house for the couple while furnishing the house is the full responsibility of the bride's family. The wedding date is called **Fatihah**. It is the day of the Solemnization of the two families, and payment of the dowry referred to as **Sadaki**. Women do not attend the wedding **Fatihah**; rather, they stay indoors, busy preparing the bride for her final moment as a single lady and beginning of life as a wife known as **kunshi**. **Kunshi** is similar to a bridal shower.*

*The wedding reception called “**Walima**” depends on the families. It is usually held after “**Fatihah**” and is a whole day ceremony with food and drinks and enjoyment for families, friends, and well-wishers. After the merriments, the bride goes to her husband's house after a series of advice from both parents, aunts, uncles, parents-in-law.”*

## Urhobo Traditional Wedding

Urhobo is the largest single tribe in Delta State. They reside within the Niger Delta region with the Itsekiris, Ukwuanis, Isokos and Ijaws as their surrounding neighbours.

For their wedding ceremony, both families usually meet at the stipulated day for the marriage rites after the formal introductions. On this day, the bride's family would welcome them and drinks, kola nuts sometimes money would be presented to the visitors.

After the initial customary entertainment, the visitors are asked the purpose of their visit through a spokesman. The visitors will tell them that they have come to marry one of their daughters for their son, who may even not be around.

After the bride's family accepts the explanation, another traditional protocol of identifying the particular daughter ensues. The visitors are told that they have many daughters and do not know which one their son would like to marry.

In this instance, about three to four girls are made to pass through which they would keep rejecting until the main one comes out. The rejected ones are usually given some money as compensation. Once the preferred comes out, and her consent sought & given, which is a mere formality as they may have known themselves before, the dowry will then be paid, which had been negotiated and agreements reached before now.

The Urhobo traditional marriage usually culminates with the bride's father or his representative, pouring a liberation drink(s) using a native dry gin known as (Ogogoro) or *Gordon* gin and kola nuts. After the prayers by the bride's father to bless them, the bride sits on the husband's lap while the blessed drink is passed to the husband who drinks first and gives to the wife; she takes a sip and hands it back to her husband to finish up.



At this point in the tradition procedures, they are declared husband and wife and the occasional turn hot with music, dancing, and gifts exchanging hands while the couple is showered with gifts of money sprayed on them.

The last part known as “**Esuo**” is the escorting of the newly wedded back home with prayers and goodwill. Then at the husband's compound, a special ceremony is performed to evoke the spirit of the husband's ancestor to receive the new wife and bless them with the fruits of the womb and to remain with her husband till death in a ceremony which usually lasts till dawn.



The extensive protocols of Urhobo traditional weddings are what usually make it appear expensive. Some of the items on the bridal list include one bottle of hot drink. This serves to state the mission of coming; another bottle of hot drink with money for the commencement of marriage formalities.

Specifically, for the bride's father, some of the gifts requested are a traditional hat, men's wrapper, traditionally made walking stick; while the mother is expected to get a traditional head-tie, a traditional blouse and wrapper, N5,000.00 cash for recognizing her labor pains' and the bride - a box of clothing materials of various types; N15,000.00 cash for her chastity. For the family, three bags of salt to compensate the bride's family women for their collective efforts in helping to bring up the girl and in the Okpe tradition, a trunk of clothes for the bride and a mandatory 25 naira bride price payment which would be shared amongst the bride family plus a N5,000 escort fee to take the bride to her new home.

Lastly, the groom and his family members also carter for the entertainments of the guests, arranging with the bride's mother for the serving of a native soup called “**ogwo figbo**” and to present gifts to the guests at the wedding.

## WEDDING BRIDAL LIST INFOGRAPHIC

### BRIDAL LIST IN NIGERIA



#### COMMON ITEMS AMONG THE FOUR REGIONS IN NIGERIA



Bride Price



Gallons of Palm wine



Bottles of wine



Kolanut



1 Goat



Bags of Rice



Crates of Beer



Tubers of Yam



Bag of Salt



Big Suitcase Containing Clothes, Shoes and Hand bags



Wrist Watch and Jewelleries

#### IGBO BRIDAL LIST

- Big lump of tobacco and 1 bottle of grinded snuff
- Money for youths
- Dress for father-in-law, shoes, cloths, walking stick, and cap
- Dress for mother in-law, Wrapper, Beastie, Shoes
- Beverages
- Groundnut Oil
- Packets of Biscuits
- Cartons of Tomatoes
- Cartons of bar soup
- Cash gifts
- Money for "Umu Ada"

#### YORUBA BRIDAL LIST

- Pack of Sugar
- Basket of fruit
- Decanter filled with Honey
- Cartons of Fruit Juice
- Alligator Peppers
- Pieces of Dried fish
- Dish of Peppered Corn meal
- Keg of groundnut Oil
- Biscuits & Sweets
- Engagement rings for bride & groom
- Quran, praying mat veil, praying kettle, rosary, white hijab and tasbir (Muslim Weddings)
- Bible (for Christians)
- Money for the elder's consent
- Money for the bride's father's consent
- Money for the bride's mother's consent
- Letter reading fee
- Engagement gifts unveiling fee.

#### URHOB0 BRIDAL LIST

- Wrapper
- Hat
- Walking Stick for the Father
- "Ighorugbervharen" (Money given to the bride's mother for her labour on the child)
- Big Fish
- "Igortoguan" (Money for Elders)
- "Ighorukpo" (Money for Permission for Departure)
- Clearing of Father's rubber
- Plantation
- "Ifio" (Lavishing Money on in-laws)
- Money for Escort of bride to the arena
- Escort of bride to husband's Place
- Drink for Youth

#### HAUSA BRIDAL LIST

- A dowry N50000
- 4(fufu) basket
- Iodized salt
- Mint 2packets
- Sweets
- cartons mixed
- Chewing gum 2 packets
- Dressing for father (Gown/ kaftan, Cap & Shoes)
- Dressing for mother (Wrapper, Beastie & Shoes)
- Items for Grandmothers (2wrappers)
- Item for Aunties gogo (2wrappers)
- Quran, praying mat veil, praying kettle, rosary, white hijab and tasbir (Muslim Weddings)
- Bible (for Christians)

## IGBO TRADITIONAL WEDDING BUDGET



SERVICE	LOW CLASS	MEDIUM CLASS	HIGH CLASS
GUEST SIZE :	100	200	300
<b>Clothing</b> 👔			
Bride's wears	50,000	120,000	600,000
Groom's Outfit	30,000	80,000	400,000
<b>Accessories</b> 💍			
Groom's accessories	20,000	50,000	200,000
Bride's accessories	20,000	70,000	400,000
Brides weavon	15,000	40,000	150,000
<b>Transportation</b> 🚗			
Car (by road to the village)	30,000	50,000	-----
Car decorations	-----	-----	10,000
Aeroplane	-----	-----	500,000
<b>Food and Drinks</b> 🍽️			
Food	80,000	600,000	3,000,000
Drinks	30,000	100,000	1,500,000
water	10,000	20,000	100,000
Garden egg	5,000	5,000	10,000
Palm wine	10,000	20,000	50,000
Kolanuts	5000	5,000	10,000
Ugba	-----	30,000	100,000
Peppersoup	-----	50,000	150,000
<b>Venue</b> 🌐			
Hall	Compound/field	Compound/field	2,000,000
Decoration	30,000	100,000	1,200,000
Chairs and Table Rentals	40,000	35,000	-----
Canopies	10,000	30,000	-----
<b>Security</b> 🛡️			
Bouncers	-----	-----	100,000
LASTMA	-----	-----	150,000
Hostesses	-----	30,000	50,000
<b>Other Fees</b> 📄			
Photographer	30,000	150,000	300,000
Cinematographer	50,000	200,000	500,000
Makeup and Gele	20,000	80,000	300,000
Hair stylist	-----	10,000	50,000
MC	30,000	80,000	200,000
Invitation Cards	10,000	30,000	150,000
Event Planner	-----	100,000	400,000
DJ	20,000	70,000	150,000
Live band	-----	100,000	300,000
Others	-----	-----	-----
<b>TOTAL</b>	<b>575,000.00</b>	<b>2,390,000.00</b>	<b>13,290,000.00</b>

## YORUBA TRADITIONAL WEDDING BUDGET



SERVICE	LOW CLASS	MEDIUM CLASS	HIGH CLASS
<b>GUEST SIZE :</b>	<b>100</b>	<b>200</b>	<b>300</b>
<b>Clothing</b>			
Bride's wears (3)	50,000	150,000	600,000
Groom's Outfit	30,000	100,000	400,000
<b>Accessories</b>			
Groom's accessories	15,000	50,000	200,000
Bride's accessories	20,000	80,000	300,000
Brides weavon	15,000	60,000	200,000
<b>Transportation</b>			
Car	50,000	-----	-----
Car decorations	-----	50,000	100,000
Aeroplane	-----	-----	500,000
<b>Food and Drinks</b>			
Food	80,000	600,000	3,000,000
Drinks	30,000	100,000	1,500,000
water	10,000	20,000	100,000
Cake	30,000	100,000	250,000
Fried yam and Sauce	-----	100,000	300,000
Small Chops	-----	150,000	300,000
Cocktails and Mocktails	-----	250,000.00	700,000
Dessert	-----	150,000	400,000
<b>Venue</b>			
Hall	Compound/field	250,000	2,000,000
Decoration	50,000	250,000	1,200,000
Chairs and Table Rentals	30,000	-----	-----
Canopies	10,000	-----	-----
<b>Security</b>			
Bouncers	-----	50,000	100,000
LASTMA	-----	-----	150,000
Hostesses	-----	30,000	50,000
<b>Other Fees</b>			
Photographer	30,000	150,000	300,000
Cinematographer	50,000	150,000	500,000
Makeup and Gele	20,000	80,000	300,000
Hair stylist	-----	20,000	40,000
Invitation Cards	10,000	50,000	150,000
Event Planner	-----	150,000	500,000
DJ	20,000	70,000	150,000
Live band	-----	150,000	500,000
Eru Iyawo	20,000	100,000	400,000
Alaga	20,000	80,000	200,000
Proposal and acceptance letter	10,000	30,000	150,000
<b>TOTAL</b>	<b>590,000.00</b>	<b>3,505,000.00</b>	<b>14,850,000.00</b>



#### **4.The Registry “Court” Wedding ['EGM'] - *Signing Life's Dotted Lines***

Marriages done in the registry are commonly known as the only marriage recognized by law. Also, the marriage certificate obtained by the woman is the only legally recognized evidence of a marriage between a man and a woman.

The process of conducting statutory marriages at most marriage Registry envisages that a couple may have contracted Traditional/Customary or Church/Islamic Marriage before applying to contract Statutory Marriage. If it comes to a situation, the couple feels they cannot live together due to fighting, abuse, adultery, and other reasons; they then have the option to seek official divorce. In this situation, all assets will need to be identified and valued as part of the process of working out what there is to divide up. The home and any other properties will be included in this regardless of whose name the property is in, or one spouse could buy the other out and keep the house, or the property could be sold and the proceeds divided. If there are children, a parent will often want to stay put to maintain as much continuity as possible. When this is the case, the other partner may receive other assets to even up the distribution or may agree to defer receiving the balance until the property is sold when the children move out or the partner remarries.

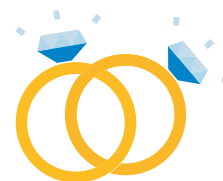
Court or Registry Wedding ceremonies are often the simplest, cheapest and fastest of all other types of marriage. Sequel to conversations with a legal practitioner, he opined that Nigeria's law recognizes some churches as statutory places of worship such as the Redeemed Christian Church of God and Foursquare Bible Church, where both the church marriage certificate and statutory marriage certificate can be issued after due registrations at the registry.

#### **Court Wedding Check List & Budget**







As mentioned earlier, Court weddings can be pretty simple and cheap. If you are planning a traditional and white wedding, then you don't have to throw an elaborate court wedding ceremony. You and your spouse can appear in the court without witnesses, take pictures after your certificate has been presented to you and carry on with the day's activities.

Below is a simple budget. You can work further on it if it is necessary to have a ceremony after receiving your marriage certificate.

## COURT WEDDING BUDGET



**GUEST SIZE : 100**

SERVICE	LOW CLASS	MEDIUM CLASS	HIGH CLASS
<b>Clothing</b> 			
Bride's wears	20,000	40,000	100,000
Groom's Outfit	20,000	20,000	70,000
<b>Accessories</b> 			
Groom's accessories	10,000	30,000	50,000
Bride's accessories	15,000	20,000	80,000
Brides weavon	15,000	50,000	100,000
Rings	20,000	50,000	300,000
<b>Transportation</b> 			
Car Rental for bride & Groom	30,000	30,000	-----
Car decorations	5,000	5,000	10,000
<b>Food and Drinks</b> 			
Food	50,000	150,000	400,000
Drinks	30,000	100,000	300,000
water	12,000	30,000	50,000
Finger foods	50,000	100,000	150,000
Cake	15,000	50,000	100,000
<b>Venue</b> 			
Registry Fees	35,000	35,000	35,000
Hall	FREE	150,000	300,000
<b>Other Fees</b> 			
Marriage certificate	25,000	25,000	25,000
Photographer	20,000	50,000	100,000
Cinematographer	40,000	100,000	200,000
Makeup artist	15,000	70,000	150,000
Hair stylist	10,000	100,000	150,000
Others	-----	-----	-----
<b>TOTAL</b>	<b>447,000</b>	<b>1,205,000</b>	<b>2,670,000</b>

## **5.The White Wedding ['Roadshow'] - *Snow Flakes and Candles***

This type of wedding depends on the faith of the couples. It is usually the ceremony that crowns it all when the couple gets to receive the divine blessings from God / Allah. Most times, the intended couple are dressed in Western-styled attire, and there would be official knotting where marital vows and rings are exchanged between the couple; after this, they will be declared husband and wife by the religious officiating officers.

Over the years, white weddings are often done in the place of worship of the bride's parents. This sometimes requires the couple and their well-wishers to travel out of their usual environment to the home town of the bride, the same way it applies for traditional marriages. This is usually the case since the bride's father is expected to walk his daughter down the aisle. In some other cases, probably when the bride's father or both parents are late, the ceremony can be done in the bride's place of worship.

Before weddings are conducted in the church, counselling sessions are encouraged between the couples and elders in the church. This offers the couple the privilege to learn from the experiences of others and get to know themselves better. During this session, themes discussed cuts across the spiritual, physical, emotional, social and financial life of the couple before, during and after the wedding ceremony. Questions asked to help the couples think deep about some of their decisions, such as having a joint account, the number of children they want to have, dealing with pressures from family members during the marriage, etc.

Most churches also ensure to conduct a pregnancy test before the wedding ceremony, check the wedding gown of the bride and present the couples to the church for prayers before the formal wedding ceremony takes place.

### **The White Wedding Check List & Budget**

In recent times, couples tend to have this ceremony on the same day as their traditional wedding ceremony to maximize their resources and minimize cost. As always, the couple is expected to have a bridal train with a mix of flower girls, ring bearers, bride's maids, a maid of honour and groom's men, including the best man. The number of persons in this mix is not cast in stone. We have seen couples have less than five people on their train while some have close to 20 and more. It all depends on the decision of the couple most, especially the bride. Some of the requirements and how to budget for them appear in the infographics below:

## **6.The Reception ['IPO'] - *Keeping Visitors Satisfied and Pockets Tight***

After the wedding ceremony or the traditional marriage comes the reception. This is often the aspect of the entire wedding ceremony that well-wishers long to attend, as it's an opportunity to celebrate, have fun with the newly-weds and their family and show off their attire. It is the main "owambe" wedding party where all the drama, glamour, wining, and dining is displayed.

Depending on the order of the programme agreed by the couple, common aspects of the programme include the introduction of the bride & groom's parents, introduction of the

bride and groom with their train and Aso Ebi girls and guys, cutting of the wedding cake, reading of vows between the couples, presentation of gifts and lot of dance such as the couple's dance, the “father and daughter” dance or the “mother and son” dance.



## The Reception Check List & Budget

It is interesting to note that this aspect of the wedding is the most expensive and it is quite rare to see the entire wedding ceremony take place without a reception. In managing costs, some couples don't have a reception after their white wedding, especially when an elaborate party has been done after the traditional wedding ceremony.



## WHITE WEDDING BUDGET



SERVICE	LOW CLASS	MEDIUM CLASS	HIGH CLASS
<b>GUEST SIZE :</b>	<b>100</b>	<b>200</b>	<b>300</b>
<b>Clothing</b>			
Wedding Dress	50,000	200,000	800,000
Reception Dress	30,000	80,000	350,000
Groom's suit	25,000	70,000	400,000
<b>Accessories</b>			
Groom's accessories	25,000	80,000	500,000
Bride's accessories	30,000	100,000	1,000,000
Brides weavon	20,000	80,000	300,000
<b>Transportation</b>			
Car	12,000	-----	-----
Car decorations	-----	50,000	100,000
Aeroplane	-----	-----	-----
<b>Food and Drinks</b>			
Food	150,000	700,000	3,000,000
Drinks	50,000	300,000	1,000,000
water	5,000	20,000	50,000
Cake	40,000	150,000	500,000
Mocktail & Cocktail	-----	150,000	500,000
Chicken & chips	-----	150,000	400,000
Fish and chips	-----	150,000	600,000
Mini Burger	-----	-----	400,000
Vendor & Drivers packed	-----	100,000	300,000
High End Drinks	-----	-----	3,000,000
<b>Venue</b>			
Reception Hall	Compound/field	400,000	2,000,000
Decorations	100,000	300,000	3,000,000
Vendors Setup Tables	2,000	-----	-----
Special Effects	-----	200,000	1,000,000
Canopy	10,000	-----	-----
Drone	-----	-----	1,000,000
Church	-----	200,000	500,000.00
Chair Rental	30,000	-----	-----
<b>Security</b>			
Bouncers	-----	60,000	150,000
LASTMA	-----	-----	200,000
Hostesses	-----	50,000	300,000
<b>Entertainment</b>			
DJ	30,000	100,000	30,000
Live Band	-----	-----	200,000
MC	40,000	100,000	500,000
<b>Other Fees</b>			
Event Planner	-----	250,000	500,000
Photographer	50,000	200,000	500,000
Cinematographer	100,000	300,000	1,500,000
Makeup artist	30,000	100,000	300,000
Hair stylist	10,000	30,000	100,000
Wedding Program	10,000	40,000	150,000
Invitation Card	10,000	50,000	400,000
Souvenir	50,000	150,000	2,000,000
<b>TOTAL</b>	<b>909,000.00</b>	<b>5,314,000</b>	<b>28,730,000.00</b>

## 7. Honeymoon ['Take-Off'] - *The Sweet Taste of The Future: Of Friendship Forever*

The wedding ceremony often ends with goodbyes to family, friends, and well-wishers as the newly-weds are expected to take off later to another location away from home, at least for the first night. This trip is fondly referred to as a Honey Moon.

Before now, tradition has it that the new wife has to spend the first night in her husband's family house where she's certified a virgin or not. However, in recent times and following the western culture, the honeymoon had become the norm.

A honeymoon trip can be had at any preferred place by the couple, as long as the newly-weds take the trip away from home. One can have a honeymoon trip within Nigeria or anywhere abroad. It can be to a hotel/ place on your street, to somewhere in the same city or state where you live, or to another state, or another country (in Africa or elsewhere). Where you choose to travel to for your honeymoon is a decision to be made between the couple.

Just like the entire wedding ceremony, honeymoons require proper planning to get the best of the experience away from home. The most common items on the planning list for trips abroad include the Visa fee & processing cost (for those that don't have one already), Ticketing, Accommodation, and other logistic costs. Some couples could be lucky and get an all-expense-paid trip to their preferred location as a gift from a family member or well-

## 6 ROMANTIC HONEYMOON DESTINATIONS IN NIGERIA



wisher. You can also consider liaising with some travel agencies who are familiar with this terrain to get discounted rates for your trip.

Obudu Mountain Resort is a popular honeymoon destination in Nigeria, and neighbouring Ghana offers many affordable romantic getaways for couples who are on low to medium income budgets.

If you make a honeymoon a priority and budget even a small amount for it, you can make it work. Couples should cut down their wedding expenses to make room for a honeymoon. It is okay to have a few days' honeymoon vacation at a cheap hotel/ location nearby, even budgeting N30k or less for your honeymoon can get you a two nights stay at some low-cost hotel in the state where you live.

## 4 ROMANTIC HONEYMOON DESTINATIONS IN AFRICA



**Zambia: Victoria Fall**



**South Africa: Cape Winelands**



**Tanzania Island of Zanzibar**



**Nikki-Beach-Marrakech-Morocco**



## PART THREE

# THE CHANGING DYNAMICS OF WEDDINGS – NEW TRENDS EMERGING ON HOW TO AVOID THE PRESSURES WHILE CELEBRATING THE UNION

Weddings are fun and often a dream come true for many, especially women who have fantasied about that “big day” she has every family member and well-wisher join her to celebrate her union. It is often a blend of a different culture, and both the bride and groom often want a mix of their cultural styles infused into their weddings such that it becomes a festival.

While the desire to have all the glitz and glam is on the increase daily and pressures mount from family and friends, there are ways currently being adopted to ensure one does not run into debts before the marriage begins.

Some of these trends are:


- No White Weddings
- No Reception
- All-in-One Day

### **Wedding Finance** - Understanding the Event but Retaining the Vision

For every wedding, the vision is a happy married life – the “happily ever after” as its often said in the movies. It's all a waste if, at the end of a glamorous wedding, the marriage turns to gloom. Though celebrating with family and friends is necessary, it is not sufficient to lose oneself and one's hard-earned money for a day or two when that same fund can be used to invest in the future. To understand this fact and focus more on the future, one needs to realize that the Wedding ceremony is about you and your spouse; thus, it is critical to managing friends & family properly. Your financial wellbeing after the wedding ceremony is very important hence ensures not to run into debts. Other steps that can be taken to properly plan your wedding ceremony and ensure it does not affect your marital life are explained subsequently.

### **a.It's all about you – Managing Friends and Family**


Many couples dream of an ideal wedding that is glamorous while others are comfortable with whatever they can afford. Having a fairy tale wedding is everybody's dream to impress friends and family. However, not everyone can afford it; it could be financially prudent to make the right decision to downsize the events surrounding the day, work out a wedding budget that you can comfortably afford. Your family and friends will be happy for you; the bottom line is that you have achieved your goal; you are happily married and not in debt.



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## **b. Project-based financing - Taxing The Troops**

Other options could be to get financial support from family and friends, rather than going for a loan. In some parts of the country, it is the responsibility of the families to get involved financially to support the couple as the wedding is seen to be a "collaboration" between both families. Some parents go as far as getting gift items for the newly wedded couple to give them a head start. However, in the Western part of Nigeria, the richer family bears the lion's share of the budget, thereby reducing the expenses for the couple? The intended couple also gets support from friends and well-wishers.

### **c. Loans – Facing Market Opportunities with A Stern Eye**

Though a wedding ceremony creates great market opportunities for many entrepreneurs and service providers such as wedding planners, caterers, photographers, etc., it can also be a missed priority if it is not well planned and managed based on a strict budget. There is a tendency for couples to go beyond their budget if they do not have a clear plan and if they do not know exactly what they want. The budget overrun could lead to taking a loan to satisfy their fantasy of keeping up with the Joneses. Wedding loans are not good financial decisions, and it is not advisable to go into borrowing for newly wedded couples with average earnings. For instance, one is taking a loan of 5million naira at very high-interest rates to entertain 400people to eat, drink and make merry. You barely would get up to 50% of what you spent in return in gifts on the wedding account. The implication could be a difficult start to marital life. One burdened with early debt.

Some may argue that the couple may need to take a loan in order not to delay the wedding. The excuse of debt to fund a wedding is not valid; it is unwise to spend excessively to keep up appearances. It is not about the societal wedding ceremony but life after the one or two-day event, which is the marriage. The real challenge of a wedding is a marriage, which can take a lot of financial resources to sustain.

However, taking a loan for your big day can become necessary if you are sure that you will be able to repay it. But before taking a loan, several things should be considered. It is very important to work out how much you can afford to repay each month, as this will affect which borrowing option is best for you. If you must take a loan, choose the right type of loan for your situation.

### **d. Your Pocket and The Future**

Marriage introduces changes in a new couple's financial situation that affect all aspects of their life together. Everything from personal financial goals to credit card debt will bring new challenges to the relationship. The new partnership also means new ways of managing personal finances, although many couples have questions about what to ask and where to start.

Understanding how to navigate through these changes isn't guaranteed to be easy, but planning can help you build a strong financial foundation for your relationship. The following are five key questions many couples ask, along with answers to shed some light on how you and your partner can best proceed with your financial plan.

One of the first questions newly married couples should ask focus on their bank accounts. Should you keep separate accounts or put everything into a joint account? Alternatively, should you have a combination of joint and separate accounts? Whatever you decide, this is an important issue to tackle as you begin your married life.

There are some good reasons to consider a combination of both joint and individual accounts. A joint account should apply to family expenses: mortgage or rent, utilities, bills, groceries, and so on. Both of you can add funds to this account so that you each have a share in paying to



maintain your household. Also, each of you should have an individual discretionary account for personal spending or fun money. This arrangement can help simplify things when it comes to bills, yet it also helps keep personal spending in check without requiring you to compromise financial freedom.

The key to managing money successfully in marriage is good communication. Many couples find it hard to talk about money, which often leads to problems down the road. You may recall the stress that money can cause when you're single, so imagine how stressful it can be when you're married.

Don't let small problems or assumptions grow into large problems. From the outset, be open with each other and talk about your money concerns. If one of you is bringing substantial debt into the marriage, don't hide it. Be honest and come up with a plan for paying it off. No two people have identical values when it comes to money, so open communication helps to identify what is important to each of you. Then you can make the best decisions about your money as a couple.

### **e) Post Event Wedding Blues -Planning For The Day After**

After the wedding, the journey of the rest of a couple's life begins. While a wedding is an event, a marriage is a carefully (and in some cases carelessly) designed series of activities that shape lives. A couple that wants to successfully and joyfully spend a lifetime together must plan their mutual path to happiness right before the wedding. The best way to enjoy a marital union is to take the pains of setting out a plan well before consummating the marriage. The precise and deliberate approach towards the marriage, as well as the wedding, would ensure that the day after the wedding fanfare will be just as exciting and eventful as the wedding.

With a pre-agreed post-wedding plan, the couple could settle quickly to meeting the goals set in their pre-wedding calendar. The schedule of events would include, but would not be limited to, the birth of a baby within a year and the preparation for the baby's creche and kindergarten education and expenses. The newlyweds would also likely arrange to acquire fixed and movable assets such as settees, smart TVs, refrigerators, air conditioners and kitchen utensils. The couple may decide that a car would be a useful asset to acquire early in the marriage as they share-ride their daily commute together from the house to their offices.

A newly wedded couple would do well to have a five-year plan. The five-year plan should be revised annually until completion. The couple could decide that after the initial five-year plan, another five-year programme/wedding milestone target is set out. The rolling plan approach towards marital happiness and stability ensures that at each half-decade, the family achieves set targets and improves its standard of living smartly and deliberately.

***Templates for achieving a marital programme aimed at long-term happiness and stability appear as tools and tips in this report.***

## **PART FOUR**

# **THE COST OF HAPPINESS NEED NOT BANKRUPT YOU**

Going into debt to get married is not a smart move. Since marriage is a journey and not an event going bankrupt to please the whims of others should not occur. A major approach to weddings should be from the perspective of a brief event along the much longer path of marital happiness. Very early in the relationship at the point of proposal and introduction, the couple must agree to hold onto as much cash as they can. Indeed, the target should be to conclude the wedding ceremony with a positive net cash balance or balance at the bank that meets a minimum of three months of cash flow needs.

While wedding loans are not unknown and have, in some instances, become acceptable ways of achieving social praise and respect, nevertheless, marriage is not planted on fickle sentiments. Indeed a wedding is a consummation of a social contract between two families and not a compact with a crowd of praise singers. Therefore, sticking to a life cycle plan for marriage allows each stage to evolve carefully to bring the couple to an expected goal of a happy partnership.

A couple on the verge of a wedding needs to be sufficiently clear-eyed and disciplined to avoid cash outflows that can be averted; the more money the couple saves, the better for the marriage. Many couples have started marital life on a harsh note as they allow themselves sucked into high-cost festivities at the expense of marital stability.

The wise route to follow, therefore, is to opt for a lean wedding (starting from the family introduction and ending with the honeymoon). The couple should stash up on cash or bank balances in preparation for the real journey, which is the marriage. Where family members and friends insist on extravagance, they should be encouraged to bear the cost.

The primary concern of a couple after the introduction of both families and the acceptance of the traditional gifts and bride price and the receipt of the marriage certificate from the registry is the financing of the first year of life together as a family. The running of a small family can be confusing for a young couple. The way to start is to draw up a budget that covers:

1. Accommodation
2. Feeding
3. Clothing
4. Transportation
5. Asset acquisition
6. Pre and postnatal care
7. Creche
8. Insurance (life and property)

Pushing these considerations into the future will not make them disappear, the best way to

handle them is to prepare. A dual-income family would, generally, find the responsibility of meeting the immediate marriage obligations easier to bear than a single income family. Nevertheless, both types of households would need to design expenditure and income templates that must guarantee fiscal stability in the first year as husband and wife.

The best time to work on the template is before the wedding so that required cash flows after the wedding can be anticipated and used as a guide to future expenditures. Indeed the template would control the size of the wedding outlay and the preparedness to go overboard with meeting social expectations.

A wedding should not be the enemy of the marriage; weddings should not break banks; people should NOT be victims of societal expectations.



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## CONCLUSION-TAKEAWAYS

The success of a wedding is not a function of the number of people that attended the ceremony. Success is also not portrayed by the uniqueness of the bridal train and the sophistication of the dance steps of the new couple. The hallmark of a successful wedding is a solid post-wedding bank account, an intelligent first-year spending plan and a life cycle model that guides a young couple's financial conduct. A wedding that leaves a couple bankrupt is the start of a turbulent marital relationship. Understanding the dynamic stages of a family's life cycle leads to the creation of a sustainable approach towards a satisfying, stable and fraternal marriage.

How well a marriage will survive the turbulence that life will present from time to time is a function of the preparedness of the couple to live within a disciplined framework of life, love and work. From the cradle to the grave, the family must structure an intelligent response to life's uncertainties and expectations.

For a marriage to be successful the following **takeaways** must be noted:

1. A wedding is an event and a marriage a journey
2. A marriage involves a lifecycle plan that requires monitoring and control
3. Lifecycles face disruption but can be corrected using the S-curve framework
4. Saving and Investments are a crucial part of a successful marriage
5. It is better to discuss the *marriage* before the *wedding* to avoid speed bumps ahead
6. Set family goals in five year cycles and monitor the goals by reviewing actual achievements against planned achievements, the achievements should be both monetary and non-monetary and revolve around work-life balance
7. Set out plans for children, schooling/education (of children and parents), acquisition of life skills (children and parents), savings/investments, insurance and pension.
8. Create bonding time to build family solidarity and mutual confidence and trust (e.g. every other Friday could be couple's night out to unwind and relive memories of younger days, "keeping the sparks flying")



## RELATED REFERENCES

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1. 'Nigerias wedding industry is worth millions of dollars – Konbini.com
2. Traditional Marriage Rites: How its done in Hausa Land –Pulse NG
3. Urhobo traditional marriage lists and requirements – Constativ

A couple is sitting on a sandy beach, smiling and taking a selfie with a smartphone. The woman is wearing a white swimsuit and a straw hat, and the man is wearing a blue and white patterned shirt and a white cap. The background shows the ocean and a bright sky. Overlaid on the image is a Zenith advertisement. The text 'Visit your desired destination with' is in red. To its right, 'Save 4 Me' is in large red letters, with '4' being a stylized number. Below 'Save 4 Me' is the text 'Target Savings Account'. In the top right corner of the advertisement is the Zenith logo, which consists of a stylized 'Z' and the word 'ZENITH' below it.

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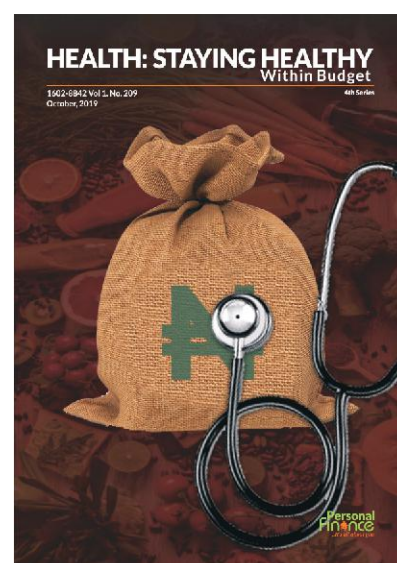
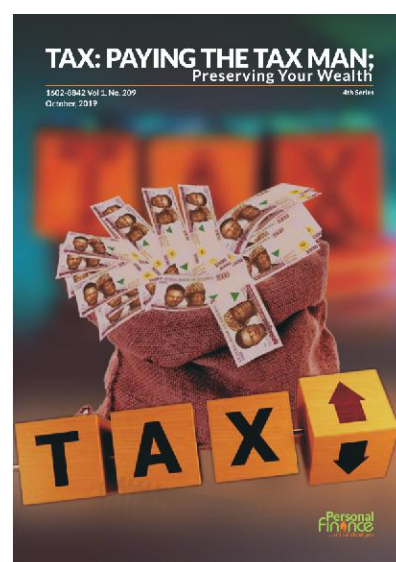
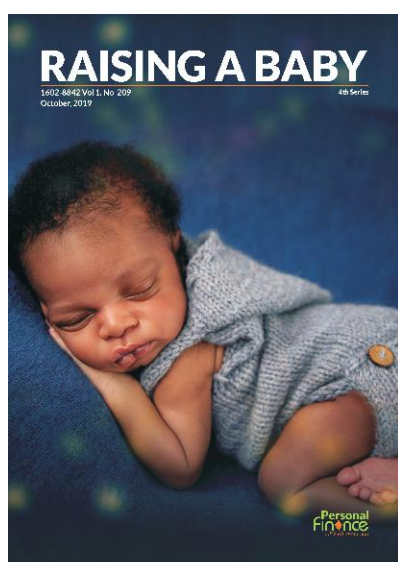
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