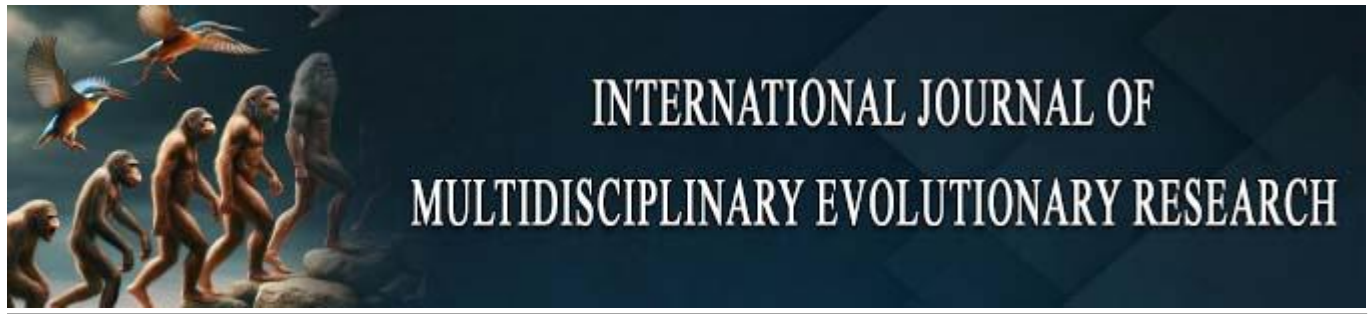




Economic Insecurity and the Prolongation of Courtship: A Qualitative Study of Young Couples in Urban Ghana

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Abstract

In this study, the researcher examined the role of economic insecurity in extending courtship of young couples in urban Ghana. Although marriage is one of the most cherished achievements that cultures have upheld, young adults are delaying formalisation of their relationships more given the increasing financial strain. The study based its study using the qualitative research design collected firsthand information through a series of in-depth interviews with the purposely selected respondents residing in Accra, Takoradi and Kumasi. The results indicate that a structural and relational factor determines a long courtship. Financial instability, high cost of living and the financial needs of both conventional and contemporary marriage rituals became key deterrents to marriage preparedness. The research findings conclude that not getting married timely is not only an individual decision but also a symptom of the social-economic factors and the developing cultural demands. It points out that supportive policies, financial empowerment programs, and more flexible marriage practices which are in line with realities of the young couples in present day Ghana are necessary.

Keywords: Courtship, Delayed Marriage, Economic Insecurity, Ghana, Young Couples

Introduction

In the urban Ghana, many young couples are realizing that love itself is no longer sufficient to take them out of courtship into marriage. Economic insecurity - including volatile employment, under-employment, escalating living expenses and the excessive, frequently culturally enforced, expenses of marriage rituals are becoming the determining factors on how, when and whether couples institutionalize their relationships (Daitey *et al.*, 2024) [6]. Practically speaking, courtship is now lengthy: the partners do not manage to engage or get married due to their inability to meet financial demands, having to support the extended family, or finance the traditional and civil rights, which are still the primary aspects of social recognition in Ghanaian societies. This paper explores the impact of economic insecurity on the courtship between young married couples in urban Ghana through a qualitative approach to put experience in the fore front.

The precarity of the economy of the young people in Ghana is not new. According to the World Bank and national statistics, even at the times of increasing GDP, Ghana has a long-standing youth employment crisis: big portions of the youth population stay unemployed or find the work of poor quality and unstable nature, which is not able to give them the financial base most couples choose to establish before marriage (World Bank, 2022) [16, 17]. This fact is further supported by national labour statistics: young people constitute an unequal part of the unemployed and underemployed group, and the situation in the labour market became even worse in the early 2020s, particularly in large cities where the cost of living is the highest (Ghana Statistical Service, 2023). To young men and women bargaining relationships in places like Accra, Kumasi and Sekondi- Takoradi, unstable livelihoods and insecure incomes make direct connections to delayed plans to cohabit, engage and get married. In addition to income and employment, institutional and cultural expenses of marriage are still important sources of delay. The traditional costs (bride-price negotiation and bridal gift), the regular costs of the traditional wedding and white one, and the demands of extended relatives place couples in monetary situations that they cannot fulfill without extensive saving or sponsorship (Akapini, 2023)[3].

In the places where couples may be willing to have a small and intimate ceremony, social pressure and the pursuit of family acceptance tends to propel couples into bigger and pricier ones, a tendency that exaggerates the impact of economic insecurity on the timelines of relationships. Ghanaian scholarship sources show that timing and attitudes concerning marriage start are changing among the young adults, with more of them delaying when they first marry, and customary practices being renegotiated under the influence of modern economic factors (Asante, 2023; Gyasi-Gyamrah, 2023) ^[4, 9]. Much of the quantitative demographic work does, however, concentrate on macro-trends (rates, ages at first marriage, fertility outcomes) and is less well suited to the micro-level, relational processes, the conversations, negotiations, compromises and tensions, in which the economic insecurity extends the courtship. It has been noted thus that there is need to engage in thorough, qualitative research which focuses on the experiences of young couples: how they make sense out of economic pressures, how gender constructs regarding breadwinning and family responsibilities affect decision-making, and how the family demands and cultural expectations are negotiated by the couples.

This paper fills that gap by posing the following question: How does economic insecurity affect the length and nature of courtship by young urban Ghanaian couples? Which negotiation tactics do couples employ to balance the romantic expectations and financial reality? What is the interplay between family expectations and gender norms and economic constraints to influence marriage timing choices? The study, which not only documents lived experiences using in depth interviews and thematic analysis but also provides policy relevant information on family-support programmes, urban youth employment programs, and community leaders who may want to modify cultural practices to meet modern economic times necessitates this. This article adds a humanised context sensitive explanation to how the economy and intimacy interact in urban Ghana by foregrounding the voices of couples. By so doing it provides evidence that can inform those interventions that do not merely promote earlier marriage or individual saving, but that attributes structural labour market failures, gender norms and the socio-cultural costs that still influence life-course transitions by Ghana youth.

Social Exchange Theory

To explain the economic insecurity reasons behind the long courtship that young couples in urban Ghana take to before getting married, it is necessary to have a framework that has links with interpersonal decision-making and the larger structural circumstances. This paper uses the Social Exchange Theory, the life-course approach, and the gender norms literature to find a sense in how the couples survive the financial and cultural pressures of the marriage. These frameworks are then placed in the recent empirical literature relating to labour markets, cultural expectations and couple-level negotiation strategies in Ghana and the like. The Social Exchange Theory (SET) offers a valuable point of departure to understand the evaluation of transitioning between courtship and marriage on part of couples. According to SET, people evaluate the quality of relationships by comparing the perceived rewards with the possible costs and will choose to act in a way that will maximise the total benefits (The Decision Lab, 2021). This cost benefit analysis is especially

relevant in Ghana, where traditional rites, bride price, ceremonies and installation of new household are very expensive aspects in marriage. The front of the ledger is raised when incomes are volatile, savings are minimal or employment opportunities are doubtful, and this makes couples delay formalisation even on situations where there is commitment of emotions.

Also predicted by SET: negotiation- Partners negotiate the way they will share costs, whether to limit rites or how to engage extended family in fulfilling customary requirements. These micro-level negotiations help to understand how economic precarity contributes to redefining not only the decisions but also the relations that form the basis of the courtship. Whereas SET focuses on the interpersonal decision-making, the life-course perspective places the decisions in a broader socio-economic and historical scope. In this view, key life changes, including marriage, are determined by education, work and social expectation trajectories and historical time, during which individuals mature. This is because young adults in Ghana cities are negotiating adulthood amid a period of endemic youth unemployment, increased cost of living in cities, and the economic upheavals triggered by the COVID-19 pandemic. Research indicates that these structural forces change the anticipated age at which adulthood milestones, such as marriage, should occur, due to a delay in stable employment and prolonged dependence (Fasang, 2024) ^[7]. The life-course lens thus solely contributes to the explanation why a generation that enters adulthood in the 2010s-2020s experiences various limitations and sequencing of life events than previous generations, which makes a long courtship being part of a wider pattern of delayed life transitions.

Gender Norms Theory

The gender norms theory further enhances this analysis of how the cultural expectations determine the meaning and effects of economic insecurity. In most Ghanaian settings, men are still seen as playing the main role as providers of the funds required to finance marriage ceremonies and set up a home, and women are supposed to play supporting or domestic roles (Nartey, 2023) ^[11]. These expectations in gendered terms increase the pressure on men to be ready in terms of economics to get married and put women in a state where lateness can lead to social stigma even when the lateness is not in their control. Gender norms affect the pattern of negotiation too: a man has the right to delay commitment till he is financially ready whereas a woman may offer to organize a smaller ceremony or involve parents. The economic insecurity and the gendering expectations meet to create unique tensions in relationships that prolong courtship. The applicability of these theoretical lenses is supported in the empirical literature of Ghana and sub-Saharan Africa. The analysis of labour markets shows that even when the economy of the countries prospers, youth unemployment and underemployment levels do not decrease, and the World Bank (2022) ^[16, 17] focuses on the fact that urban young adults are unable to secure quality and reliable jobs.

These unstable labour relations slow down the process of savings accumulation and erode the economic confidence that is required in planning the marriage. According to demographic studies, the age at first marriage is increasing, particularly in the urban regions, albeit indirectly associated with financial pressure and changing social expectations.

Similar studies of marriage practices can confirm that the culture requirements are influential in determining the affordability of marriage. Bride price, customary rites and ceremonial costs pose some financial barriers beyond which couples must pass before the union of the families is recognised.

The recent research emphasizes that some couples are trying to change these practices and organise smaller ceremonies, stage payments, or focus on civil registration but many families do not allow altering the traditional assumptions, and thus strengthen the economic restrictions to marriage (Aasoglenang, 2024) ^[1]. Combined with erratic income, these cultural expenses cause a structural bottleneck that drives many young couples even more into the future.

Lastly, qualitative research of romantic relationship in Ghana reveals that couples do not passively assume roles of victims of economic insecurity, but they do negotiate over solutions to survive long courtship periods. These are processions of living together, saving together, sharing of income and dependency on extended family. But long courtship also creates emotional stress, doubt and power gaps particularly when one of the partners has resources at his disposal or when social pressure increases with age.

These observations highlight the importance of qualitative research focusing on lived experiences of couples and the relational implications of financial instability that are difficult to capture (Daitey *et al.*, 2024) ^[6]. The theoretical and empirical sources combined imply that in urban Ghana, long courtship is a result of economic uncertainty, cultural beliefs, and gendered standards, which all play a role in how couples plan, all the narration of their relationship patterns. This synthesized system directs the current research since it is aimed at shedding light on the actualities of delayed marriage, pre-empting the voices, negotiations, and adaptive practices of the young urban couples in Ghana.

Methodology

Research Design

The current research design can be described as a qualitative one that is based on an interpretivist paradigm. Due to the intention to explain how economic insecurity is felt, perceived and negotiated by young couples in terms of marriage timing, a qualitative method offered the best conceptualization to adopt on the target of knowledge of subjective meanings, lived experiences, and relationship negotiations. The interpretation of social reality through interactions and personal perceptions of their world based on personal histories, cultural expectations, and social context builds the assumption of interpretivism. The interest of the research in this worldview is the explanation of long courtship by couples and the influence of economic factors on intimate decision-making. Qualitative investigations consequently provided the capacity to explore the issue in an empirical manner, flexibly and in-depth, to identify the emotional, cultural, and structural aspects of the problem that quantitative designs would fail to adequately indicate.

Study Setting

The study was carried out in three urban centres in Ghana, which are; Accra, Kumasi, and Takoradi. These cities were chosen since they are a representation of varied yet similar socio-economic settings where the cost of living, labour market confusion, and shifting relationship conventions have been progressively acute amid the young adults. Towns are

also more exposed to the aspirations of modern lifestyles, and it may affect the expectations of the wedding ceremonies, accommodation and financial stability. The use of various cities in which to conduct the study gave it variation in the experience of the participants but a coherent urban context on which to analysed.

Population and Sampling

The target population was made up of young unmarried couples between the age of 24 and 40 years who had been in a serious relationship of at least two years yet had not gone to the next level of getting married. The sample of participants, that is, the purposive sampling, was based on identifying individuals (students) who fit these requirements and had experience-based information to share. Snowball sampling was used to supplement this process as it facilitated referral via friends, colleagues and social networks especially since most couples are reluctant to openly talk about relationship decisions. The participants were 20 couples (40 individuals) who took part in the study. They used this amount of sample size because it was sufficient to saturate the issues thematically enough, repeat and explore variations in recurring patterns, but also represent varied perspectives.

Data Collection Methods

Semi-structured, in-depth interviews were used to collect data. The partners were interviewed individually to provide the openness that will be reduced due to the influence of the other partner. The themes taken into consideration to create an interview guide included financial preparedness, family expectations, cultural costs of marriage, emotional implications of delay, and coping strategies to address economic pressure. The interviews were done in English, Twi or Ga, depending on the preference of the participants who took between 45 and 75 minutes. All the interviews were audio-recorded with permission and transcribed word-to-word. The field notes which were taken in terms of non-verbal communication, context, and spontaneous thoughts were maintained to complement the transcripts.

Data Analysis

The reflexive thematic analysis developed by Braun and Clarke (2021) ^[5] was used to analyse data. This was done by becoming familiar with the transcripts, coming up with preliminary codes, coding in patterns that made sense, re-reading the new themes, and coming up with consistent analytical categories. The systematic retrieval of data segments and code support were supported by NVivo 14. Reflexive orientation was observed all the way through, that is, the researcher admitted his or her own assumptions and disciplinary background, as well as his or her role in interpreting the analysis. Themes were completed by using cross-checking techniques again to maintain the depth and consistency.

Trustworthiness

To achieve rigour, the study had adhered to the four criteria of trustworthiness of Lincoln and Guba (1985) ^[10]. The credibility was reinforced by the long engagements, follow-up investigations, and member checking the selected subjects who read summaries of interpretations. The support of transferability was ensured by thick descriptions to enable the readers to make decisions on how the findings can be applied in other urban settings. Reliability was enhanced by a trail of

auditing to record the procedure of decision making, coding, and recording of interviews. Reflexivity was upheld through keeping of reflexive memos and bracketing of personal prejudices during the analysis.

Ethical Considerations

The proper university research ethics committee gave the appropriate ethical approval. Informed consent forms were signed by participants, and they were guaranteed of confidentiality, anonymity and right to withdraw at any given time. Pseudonyms were employed and the identifying information was eliminated in reporting findings. Since such topics as romance and finances are sensitive, interviews were held in neutral and personal places chosen by participants to find comfort and safety.

Results and Discussion

The thematic analysis has produced big themes and responses of respondents that explain how economic insecurity extends courtship among young couples in urban Ghana. These themes bring out the interaction of financial instability, cultural demands, relation strain, and gendered demands.

Unpredictable Earnings and the failure to prepare to get married

One of the major themes was how the couples were struggling with deciding to get married because of the inconsistent or inadequate earnings. A lot of them outlined their financial status as up and down and long-term planning was virtually impossible. However, in the case of informal sector or contract-based workers there was always a sense of uncertainty due to the lack of a stable income stream.

Kwame is a 32-year-old Uber driver based in Accra said:

Months will be when I make something small, and others will be having nothing working. What do you say to the family of a woman when you are not sure that you will have a salary when you get married?

On the same note, Pomaa, a 40-year-old teacher in Kumasi opined:

My future wife keeps on insisting when we will commence with the marriage process and I cannot even sustain us until the end of the month with the salary I make. I do not wish to get something I cannot complete. Financial instability to many couples also meant delayed decision making and lack of confidence as well as a feeling that they were not ready to commit to marriage.

The Exorbitant Price of Conventional and Contemporary Marriage Rituals

This was because the participants repeatedly referred to the expense of marriage saying that it was overwhelming, discouraging and unnecessary yet inevitable. The traditional marriage ceremony - bride price, wedding attires, drinks, and gifts added to the new demands of a white wedding involved a monetary cost most couples could not afford.

Ebo, a 29 year-old Okada Rider of Takoradi reported:

Families will not allow it even when we plan of doing something simple together. People always say that marriage is not between the couple. You got bankrupt already by the time you complete the list.

Adjoa who is 32 years old and a native of Kumasi added: We were hoping it will be a little ceremony, but my mother informed us that it will bring shame to the family. We are now saving up to a wedding that we do not even want.

The inability to advance courtship to marriage due to lack of financial ability was something that many couples found themselves caught in as they were torn between their culture and financial capability.

Sex Role Socialization and Pressure on Men to be Provider.

The conventional gender conventions were instrumental in the creation of experience of protracted courtship. Majority of the male respondents were strained to achieve monetary standards prior to proposing/introducing marriage ceremonies despite having their partners interested in contributing.

According to Nii Lante, a 39 year old Carpenter based in Accra, he explained:

Whatever people may say about equality, at the bottom of it, they want the man to demonstrate his ability. They consider you are a boy not a man should you not be financially strong. Women also accepted such expectations, and they mentioned that they felt powerless in the situations when delays were made, since social norms put men as the major decision-makers.

In Kumasi, a 33 year old Trader named Selina said:

I am able to assist but the ultimate decision rests with him. Unless he is economically prepared, then the relationship will remain pending. These gender expectations supported the effect of economic insecurity and added to the procrastination of courtship in the event of a case where both couples had intentions of getting married.

Emotional Strain, Anxiety and Relationship Fatigue

In addition to money, participants said that there was an emotional cost to the length of courtship. Lots of couples were frustrated, insecure and sometimes conflicting due to post marriage plans. Women particularly complained of anxiousness regarding age, social perceptions, and probability to spend several years in a relationship that may not translate to a marriage life.

Miriam, a 27-year-old Seamstress in Takoradi told us:

At times I feel like wasting my time. We have a six-year relationship, and everything is pending due to money. Inadequacy and pressure were the sentiments that Richard shared: It is not because I do not want to marry her. He is only embarrassed because he cannot get her the kind of marriage she is entitled to get.

The emotional pressure it brings puts relationships on cycles of tension, withdrawing and re-negotiating some couples even admit that they have experienced times when they were almost at the verge of breaking up because of financial frustration.

The Strategies and Adaptive Negotiations on Coping

Despite the difficulties, the couples showed different ways to survive the long-lasting courtship and to save the stability of

relationships. These involved joint saving plans, open communication, downsizing of marriage plans (where allowed by families) and long-term goal setting.

Naana, a 34-year-old Fashion designer in Accra stated:

My husband and I made up our minds to start a separate mobile money wallet and we did it purely because of the marriage. We stuff something in at least once a week, even when it is small.

Joseph 29-year-old preferred cultural flexibility or gave more importance to civil registration:

We informed our parents that we are going to first do the court wedding and then the traditional after that. They did not rejoice, yet at least it gives us a chance to begin with our life.

Other couples even depended on social provisions of their siblings or close friends or church groups to subsidize or offer some emotional support. These measures served to alleviate the stress, but the structural financial barriers were not often removed.

Emotional Strain and Experiencing a Sinking Relationship Quality

In a few interviews, interviewees explained how long courtship periods attributed mostly by financial instability, exerted emotional pressure on their relationships. Couples started to complain that they began to misunderstand each other, they lacked patience, they felt stressed out of relationship. Most of these mentioned that emotional compatibility could not be broken, but at the same time, the ever-present financial strain could not help to remain affectionate and optimistic.

Serwaa, who is a 29-year-old Mobile Money Vendor based in Kumasi said,

we are in love; however, the pressure is overwhelming. Whenever we discuss the future, it becomes an argument. I feel like it is the money that is dictating our relationship. A 31-year-old Nigerian resident in Accra Maxwell also felt the same way: Sometimes I am tired after such a long wait. I am always wondering whether the relationship is anywhere going.

These stories point out that the strain of economic insecurity is slowly wearing down relationship satisfaction which causes emotional distance that can pose a threat to the long-term stability of the couple.

Social Comparison and Expectations

The impact of social comparison on the courtship length was reported by many participants. The young couples in urban Ghana tend to measure their steps with others- mostly those who get married young or those who seem to be financially established. Some of the participants felt inadequate or pressured by this comparison to wait until they could match the perceived social expectations before they could get married.

Bemah 27 years old Bank Teller Takoradi said:

My friends are going to get married and write pictures. I consider myself to be not ready when comparing myself to them. The last thing I wish is to make my wedding look poor.

Anthony, a 30 years old model of Accra added:

The society puts it in such a way that it makes you feel that in case you cannot afford some things then you should not get married. As much as I would like to, I am still waiting.

These descriptions indicate that social comparison supports financial concerns, as it influences judgments of when couples think they are ready or fit to formalise their relationships.

Extended Family and Cultural Pressure

Participants also cited that there is a feeling of pressure imposed on them by their extended families who in most cases compel them to settle down early or encourage them to wait until they attain some financial goal before they can get married. In other instances, the couple was not ready by the families based on fluctuating money flow, housing, or inadequate arrangements towards marriage ceremonies. Kudjo, a vulcanizer in Kumasi and 28 years old opined that:

My in-law mother keeps on requesting when we are going to do the knocking, and my uncle says not to hurry as we are yet to have the money.

Faustina is a 26-year old Make-up Artist based in Accra who stated the following: Whenever I go home someone will seek to know when we are getting married. But there they want a costly affair as well.

They have their expectations puzzling me. Such insights demonstrate how the extended family expectations are motivating factors and at the same time they act as obstacles which act as directly contributing factors to delayed marriage decision making.

Discussion

The results of this research give a sensitive insight into the influence of the economic insecurity on the age of courtship and years of courtship of young couples in urban Ghana. Overall, the eight themes indicate a complicated combination of increasing economic demands, cultural norms, and the emotional nature of intimate relationships. Through the discussion, it is established that the long courtship period is not just a personal or relational decision, but rather a reaction to the larger structural facts that are increasingly making young people respond to marriage. This paper establishes that economic insecurity is currently the most significant predictor of postponed marriage with young couples finding it difficult to attain stable flows of income that can sustain long-term investments. The respondents kept on reiterating that it is hard to start marriage preparations with the unstable jobs, not predictable incomes and future financial possibilities.

This is in line with Ghanaian research that indicates that young adults postpone their marriage because of precarity in employment and stagnant wages. Financial instability is not perceived as a temporary inconvenience as in the present study but as a steady and structural situation influencing readiness decision making. Tightly connected with this is the increased cost of living that supports and enhances financial fears. Rising cost of rent, cost of transport, food costs, and utility costs also make it hard to save towards marriage as a couple. To most participants, survival per day was more important than marriage plans implying that the economic

pressures in urban areas are rearranging the way young individuals organize significant life processes.

The financial aspect of cities like Accra, Tema and Kumasi appear to redefine not just the financial priorities, but the relationship aspiration as it compels couples to always make decisions between immediate gratification and long-term engagements. There are also traditional and modern expectations of marriage. The expensive nature of the wedding ceremony and the regular rituals came out as a significant hitch, and most of the respondents cited additional difficulties including the bride price, and the engagement pressure in addition to the tensions of conducting ceremonies that are costly in their society. Though it is considered culturally superior, the increased cost of traditional marriage rites seems to be unwillingly extending courtships. This is an indication of the broad issue that in modern Ghana marriage is getting more commercialised with the symbolism of culture being subdued by financial success. Couples are also deterred by the fear of financial hardships after marriage hence they would not formalise their marriages. Instead of seeing marriage as something stabilising the participants saw it as possible financial liability.

Their marriage without having economic stability made people think that they were at the risk of being involved in conflict, failure to fulfill their duties, or even social disgrace. This observation indicates that the meaning of marriage has changed, becoming a milestone that is achieved through the support of each other to an institution that demands a significant economic preparation beforehand. Such dynamics are still determined by gendered expectations.

The paper has found that men are exposed to unequal pressure to provide financial demands relative to marriage and household support. Although women have financial debts to bear as well, cultural beliefs make men to be the main providers, which place a psychological pressure and postpones marriage. This gendering conforms to the overall African socialisation trends whereby masculinity is strongly connected to economic competency. Other than economic strains, the research indicates that long courtship has emotional effects. There were numerous cases where couples were tired of the relationship, strained emotionally, and were less intimate which implied that the wait time might have undermined relationship. The economic stress does not only restrict marriage plans but also influences the quality of romantic interaction.

This shows the psychological price of financial struggle; a subject that is under-researched in the literature on marriage-delay. Besides, the theme of social comparison has surfaced as a very subtle yet influential theme. The exposure of the participants to the weddings of peers, which frequently appear in social media, increased the level of inadequacy, and strengthened the notion that marriage must correspond to some social media expectations. Such pressure to keep up has motivated couples to delay marriage until they can meet socially desirable ceremony and monetary standards.

Lastly, family expectations and cultural pressures play the complex roles in decision making. Some families are urging quick marriage but there are those that focus on financial preparedness which plays a role in delaying marriage unwillingly. The cultural expectations, the economic and the generational expectations place young couples in rival relationship demands. All these themes combined highlight the point that the issue of the extension of courtship in urban Ghana is a complex phenomenon whose origins lie in the

interconnected economic, cultural and emotional factors. The results indicate that there is a need to reevaluate the expectation of the society on marriage as well as accept how economic restructuring in the urban Ghana is transforming intimate life decisions.

Conclusion

This study examined how economic insecurity influences the prolongation of courtship among young couples in urban Ghana. The findings reveal that delayed marriage is not merely a matter of personal preference but a multifaceted response to economic instability, rising living costs, and shifting socio-cultural expectations. Young couples navigate a complex environment where financial readiness has become a prerequisite for marriage, often overshadowing emotional compatibility and long-term commitment. The escalating cost of traditional and modern wedding practices, coupled with fears of post-marriage financial hardship, deepens the hesitation to transition from dating to marriage. Gendered norms place additional pressure on men as primary providers, while the emotional strain of prolonged waiting gradually erodes relationship quality. Social comparison particularly through peers and social media and conflicting expectations from extended families further reinforce this delay.

Overall, the study concludes that the prolongation of courtship is a structural phenomenon shaped by economic realities and cultural expectations that increasingly define young people's pathways into adulthood. Addressing this issue requires acknowledging the broader socio-economic context in which relationships unfold and recognising the emotional and psychological implications for couples who feel "stuck" between love and financial readiness. The study contributes to the growing body of knowledge on marriage transitions in Africa and underscores the need for more supportive policy frameworks and culturally responsive interventions.

Recommendations

Following the findings of the study, a number of policy and practice-oriented solutions come out that can be used to deal with economic strains among young couples who are getting married. Firstly, financial empowerment interventions such as literacy trainings, savings programs, and income diversification programs, should be introduced by the government agencies, NGOs and universities to instill confidence and lessen anxiety. To reduce the financial stress on the weddings, second, the traditional and religious institutions should encourage low-cost, scaled-down ceremonies through streamlining the rites, decreasing the bride price, and standardizing modesty. Third, policymakers ought to focus on the youth employment by creating employment and developing the skills, and supporting entrepreneurs, especially in urban centers, to secure economic stability in long-term commitments. Fourth, pre-marital counseling that involves financial planning and stress management activities should be employed by faith-based organizations and counseling centers so that realistic expectations could be built. Fifth, comparisons and the use of social media should be discouraged through media, community leaders and influencers campaigning on the fact that meaningful marriages do not require extravagance. Lastly, families must have culturally respectful conversations with each other to confront undue expectation and embrace

healthier ways of doing things.

Implications for Policy

The results of the study demand youth-oriented social protection. The economic causes of long courtship would be solved by strengthening availability of jobs, fair labour practice and empowering the small-scale entrepreneurs. The policies designed to control the exploitative or high costs of marriage matters and practices in particular the customary context can also be thought of to protect young couples.

Implications for Practice

They must add economic stress conversations in their interactions with young couples by counsellors, social workers, and religious leaders. The psychological effect of the waiting time may be recognised to make their assistance more relevant. The practitioners may also assist the couple to be more resilient and devise financial strategies that are in line with their realities and not what the society wants.

Implications for Research

The paper has indicated that more qualitative and mixed-methodological studies investigating the influence of economic changes in Ghana on romantic relationships are necessary. Future research may explore the rural urban disparities, gender-related emotional experiences, or the importance of social media within the expectations in relationships. The knowledge of these layers would enhance the research on the courtship and marriage paths in Africa.

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