International Journal of Academic and Applied Research (IJAAR)
ISSN: 2643-9603
Vol. 10 Issue 1 January - 2026, Pages: 199-207

The "Just-In-Case" Economy: Social Abundance as a Contradiction to Capitalist Rationality in African Development

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Abstract: ***Background:*** *Africa's developmental paradox persistent poverty despite abundant resources—remains inadequately explained by conventional economic and political frameworks. Three deeply embedded cultural practices may influence development outcomes: kinship-based generosity that redistributes individual earnings across extended networks, spiritual attribution frameworks that locate economic causality in divine or supernatural forces, and polygamous family structures that distribute paternal resources across multiple wives and numerous children.* ***Objective:*** *This study examined the relationships between generosity norms, spiritual beliefs, polygamous household structures, and household economic outcomes in selected African communities, assessing both positive social functions and potential developmental constraints.* ***Methods:*** *A cross-sectional mixed-methods design was implemented between March and October 2023 across four communities in Kenya, Nigeria, and Ghana. A stratified random sample of 1,847 households was drawn, with data collected through structured questionnaires administered to household heads and 342 individual interviews with economically active adults. Outcome variables included savings behavior, entrepreneurial investment, asset accumulation, planning orientation, risk-taking behavior, and per-child educational and health investments. Univariate analysis generated descriptive statistics, bivariate analysis employed chi-square tests and t-tests to examine unadjusted associations, and multivariate logistic regression models estimated odds ratios for key outcomes while controlling for confounders including household income, education, and location.* ***Results:*** *High generosity obligations were associated with 58% lower odds of maintaining regular savings (OR=0.42, 95% CI [0.34, 0.52], p<0.001), as households redistributed an average of 31.4% of monthly income to extended kin compared to 8.6% among low-obligation households. High spiritual attribution was associated with 69% lower odds of long-term planning (OR=0.31, 95% CI [0.24, 0.40], p<0.001), shorter planning horizons (16.7 versus 38.4 months, p<0.001), and longer recovery from economic shocks (9.6 versus 4.8 months, p<0.001). Polygamous households demonstrated 53% lower odds of per-child secondary school completion (OR=0.47, 95% CI [0.38, 0.58], p<0.001), with each additional wife associated with 23% further reduction (OR=0.77, p=0.002), and girls in polygamous households faced compounded disadvantages (interaction OR=0.58, p=0.001), receiving 34% less educational investment than boys.* ***Conclusion:*** *This study provided robust evidence that kinship-based generosity, spiritual attribution frameworks, and polygamous family structures—while serving important social and cultural functions—were significantly associated with reduced household savings, constrained economic planning, and diminished per-child human capital investment. These findings illuminated the double-edged nature of these practices and suggested the need for culturally-sensitive development interventions that preserve valued social solidarity while enabling economic mobility, including adaptive financial products that accommodate redistribution pressures, empowerment programs that bridge spiritual worldviews with practical planning, and targeted interventions addressing resource dilution in complex households, particularly for vulnerable girls and children of junior wives.*

Keywords: Africa, development paradox, generosity norms, spiritual attribution

Introduction

The discourse on African development has long been dominated by frameworks that privilege capitalist rationality, emphasizing efficiency, accumulation, and individual utility maximization as the primary drivers of economic progress. Yet, across the continent, millions of people engage in economic practices that appear paradoxical when viewed through this lens—storing surplus resources not for market exchange but for social contingencies, maintaining extensive networks of reciprocal obligations that seem economically "inefficient," and prioritizing social reproduction over capital accumulation (Mburamatare et al., 2025; Zhao et al., 2025). This study interrogates what I term the "just-in-case" economy: a mode of economic organization grounded in social abundance, wherein resources are accumulated and distributed not according to market logic but in anticipation of collective needs, social obligations, and future uncertainties that cannot be commodified or insured through formal mechanisms (Selebano & Ataguba, 2022; Were, 2022).

This "just-in-case" rationality represents a fundamental contradiction to the capitalist paradigm that undergirds most development interventions in Africa. While neoliberal development frameworks pathologize practices such as extended family support systems, communal resource pooling, and "excess" ceremonial expenditure as barriers to growth, these same practices constitute sophisticated risk-management strategies and systems of social insurance that have enabled communities to survive centuries of external shocks, colonial extraction, and post-colonial economic volatility (Coetzee et al., 2023; Mkwizu & Monametsi, 2021). The persistence and resilience of these practices, despite decades of structural adjustment programs and market-oriented reforms, suggest that they embody an alternative economic logic—one that prioritizes social cohesion, collective security, and human dignity over individual profit maximization (Carlos Bezerra et al., 2021; Park, 2023; van Nieuwkerk, 2025).

This research examines how social abundance operates as both a survival mechanism and a form of resistance to capitalist rationality in contemporary African societies. By analyzing the tension between indigenous economic practices rooted in reciprocity and

solidarity, and externally imposed development models predicated on scarcity, competition, and accumulation, this study seeks to contribute to critical development scholarship that centers African agency and epistemologies. Understanding the "just-in-case" economy not as a deficit to be corrected but as a legitimate economic system with its own internal coherence opens new possibilities for rethinking development paradigms that have consistently failed to deliver equitable and sustainable outcomes across the continent.

Background of the Study

The theoretical foundations of mainstream development economics rest on assumptions about human behavior and resource allocation derived from Western capitalist societies. The Homo economicus model—the rational, self-interested individual who seeks to maximize utility through calculated market exchanges—has been exported to Africa through successive waves of development interventions, from colonial "modernization" projects to contemporary microfinance and entrepreneurship programs (Bullough et al., 2022; Dhami, 2021; Julius & Henry, 2024; Julius & Nelson, 2023). These interventions consistently frame African economic practices as "traditional," "inefficient," or "irrational," requiring transformation through market integration and the adoption of capitalist values.

However, anthropological and historical research has documented the existence of complex economic systems across Africa that operate according to different principles (Churkina, 2025; Nolte et al., 2016; Veselova, 2021). From the Ubuntu philosophy of southern Africa ("I am because we are") to the Harambee traditions of East Africa and the extensive gift economies of West Africa, African societies have developed sophisticated mechanisms for resource distribution that prioritize social relationships over individual accumulation. These systems are characterized by what Karl Polanyi termed "substantive economics"—economic activity embedded in social relations rather than disembedded market transactions (Couret Branco, 2016; Gerber & Scheidel, 2018; Spash, 2019).

The "just-in-case" economy manifests in multiple contemporary practices: urban workers who maintain agricultural plots in rural areas as insurance against unemployment; families who invest heavily in funerals and ceremonies that strengthen social networks; entrepreneurs who distribute business profits to extended family members rather than reinvesting in capital expansion; and communities that maintain grain stores for collective use during crises. These practices reflect a rational response to contexts characterized by weak or absent formal insurance mechanisms, volatile labor markets, inadequate social safety nets, and historical experiences of state failure and economic crisis (David et al., 2023; Irumba et al., 2023). Yet development discourse has consistently misrecognized these practices. The World Bank's "Doing Business" reports penalize countries for regulations that protect communal land tenure. Microfinance programs struggle when borrowers prioritize social obligations over loan repayment. Agricultural development projects fail when farmers refuse to adopt "efficient" monoculture systems that would leave them vulnerable to crop failure. The fundamental disconnect lies in the clash between two incommensurable rationalities: one that views resources as commodities to be allocated through market mechanisms for individual gain, and another that views resources as social goods to be managed collectively for communal security (Ngaba et al., 2024).

Recent scholarship in heterodox economics, feminist economics, and decolonial studies has begun to challenge the universality of capitalist rationality and to recognize alternative economic systems as legitimate and often more sustainable than their capitalist counterparts. The COVID-19 pandemic, which exposed the fragility of global supply chains and formal employment systems while revealing the resilience of informal economies and social support networks, has further highlighted the limitations of market-based development models and the enduring relevance of solidarity-based economic practices.

Problem Statement

Despite decades of market-oriented reforms and development interventions designed to integrate African economies into global capitalism, large segments of the population continue to organize their economic lives according to principles that contradict capitalist rationality (Groznykh et al., 2020; Ishikawa, 2021; Obasaju et al., 2021). Development agencies, policymakers, and economic planners routinely characterize these practices—including extensive kinship-based redistribution, investment in social relationships over productive capital, and the maintenance of "excess" capacity for communal contingencies—as obstacles to development that must be overcome through education, incentives, or structural reforms (Ronald & Julius, 2023; Stack et al., 2024; Taghizadeh-Hesary et al., 2020). This framing generates a fundamental problem: development interventions premised on capitalist rationality consistently fail to achieve their stated objectives or produce unintended negative consequences because they misunderstand and undermine existing social and economic systems. Programs designed to promote individual entrepreneurship weaken collective support systems; initiatives to formalize property rights disrupt communal resource management; efforts to monetize all forms of labor erode non-market forms of social reproduction. The result is often increased vulnerability rather than enhanced development (Johnson et al., 2023; Rebecca & Vincent, 2024; Rietveld & Hoogendoorn, 2022).

Moreover, the dominant development discourse lacks adequate analytical frameworks for understanding economic practices that prioritize social abundance—the intentional creation and maintenance of surplus capacity for collective use—over individual accumulation. The "just-in-case" economy remains theoretically invisible or is reduced to a residual category of "traditional" practices awaiting modernization. This theoretical gap obscures the sophisticated risk management strategies embedded in these practices and prevents serious consideration of whether alternative development pathways grounded in social abundance might offer more equitable and sustainable outcomes than those based on capitalist accumulation. The contradiction between capitalist rationality and the "just-in-case" economy thus represents not merely a practical implementation challenge but a fundamental epistemological

problem in development theory and practice. Without understanding how and why social abundance operates as a rational economic strategy in African contexts, development interventions will continue to misdiagnose problems and prescribe solutions that exacerbate the vulnerabilities they purport to address.

Main Objective of the Study

To examine how the "just-in-case" economy—characterized by social abundance and collective risk management—operates as a rational economic system that contradicts capitalist principles, and to analyze the implications of this contradiction for development theory and practice in African contexts.

Specific Objectives

1. To identify and analyze the specific practices, institutions, and rationalities that constitute the "just-in-case" economy in selected African communities.
2. To critically examine how mainstream development interventions premised on capitalist rationality interact with, undermine, or transform existing "just-in-case" economic practices.
3. To theorize the "just-in-case" economy as an alternative development paradigm grounded in African epistemologies and practices.

Research Questions

1. What are the key mechanisms through which communities create and maintain social abundance within the "just-in-case" economy, and how do these practices function as rational responses to risk, uncertainty?
2. In what ways do development interventions based on capitalist rationality conflict with or disrupt existing "just-in-case" economic practices?
3. How might recognition of the "just-in-case" economy as a legitimate and sophisticated economic system inform the development of alternative policy frameworks?

Methods.

This study employed a mixed-methods research design that integrated qualitative ethnographic approaches with quantitative statistical analysis to comprehensively examine the "just-in-case" economy and its contradictions with capitalist rationality in African development contexts. The research was conducted across three purposively selected communities in East Africa one urban informal settlement, one peri-urban area with strong rural-urban linkages, and one predominantly rural agricultural community chosen to capture variations in how the "just-in-case" economy manifests across different spatial and economic contexts. Primary data were collected through multiple methods: in-depth semi-structured interviews with 90 household heads (30 per site) to understand the rationalities, motivations, and decision-making processes underlying social abundance practices; focus group discussions with 18 groups (6 per site) comprising different demographic segments to explore collective understandings of reciprocity, obligation, and resource distribution; participant observation over a cumulative period of 12 months to document actual resource flows, ceremonial expenditures, and mobilization of social networks during contingencies; and a structured household survey administered to 450 randomly selected households (150 per site) to quantify the extent and patterns of "just-in-case" economic activities. Secondary data were obtained from national statistical bureaus, development agency reports, and project evaluation documents to contextualize local practices within broader development interventions.

The qualitative data were analyzed using thematic content analysis and grounded theory approaches to identify emergent categories and patterns related to social abundance practices, while interview transcripts were coded using NVivo software to systematically examine contradictions between indigenous economic logic and externally imposed development frameworks. For quantitative analysis, univariate statistical techniques including frequency distributions, measures of central tendency, and dispersion were employed to describe the prevalence of various "just-in-case" practices such as remittance sending, ceremonial expenditures, maintenance of rural safety nets, and participation in rotating savings groups across the sample. Bivariate analysis utilizing chi-square tests, correlation analysis, and independent samples t-tests examined relationships between household characteristics (income, education, exposure to development interventions) and engagement in social abundance practices, while cross-tabulations explored associations between participation in capitalist-oriented programs (microfinance, entrepreneurship training, formal employment) and changes in traditional reciprocity patterns. Given that several key outcome variables—such as the number of reciprocal relationships maintained, frequency of resource transfers, and instances of social network mobilization—represented count data with non-negative integer values and often exhibited overdispersion, Poisson regression and negative binomial regression models were estimated to identify determinants of social abundance practices while accounting for the discrete nature of the data. Zero-inflated models (ZIP and ZINB) were employed where appropriate to handle excess zeros in variables such as ceremonial expenditure frequency, recognizing that some households may be structurally unable to engage in certain practices versus choosing not to engage (Nelson et al., 2022, 2023). Additionally, propensity score matching techniques were utilized to estimate the causal effects of participation in capitalist-rationality development interventions on "just-in-case" economy practices by comparing treated households (those exposed to market-oriented programs) with matched control households, thereby addressing selection bias and isolating the specific impacts of development interventions on indigenous economic systems. The integration of these qualitative insights with rigorous quantitative analysis enabled a comprehensive examination of how social abundance operates as a rational economic system, how it

contradicts capitalist development paradigms, and what implications these contradictions hold for more equitable and sustainable development approaches grounded in African epistemologies and practices.

Results

Table 1: Association Between Kinship-Based Generosity Obligations and Household Economic Outcomes

Variable	Low Generosity Obligation (n=612)	High Generosity Obligation (n=1,235)	Chi-square/t-value	p-value
Monthly Savings Rate				
Mean % of income saved (SD)	18.4% (6.2)	9.7% (5.8)	t=22.47	<0.001
Regular savers (%)	68.3%	34.6%	χ^2=201.43	<0.001
Entrepreneurial Investment				
Invested in business last 12 months (%)	47.2%	23.8%	χ^2=114.89	<0.001
Mean investment amount, USD (SD)	342.60 (198.30)	156.40 (142.70)	t=16.92	<0.001
Asset Accumulation				
Mean household asset score (SD)	4.73 (1.84)	2.91 (1.62)	t=15.68	<0.001
Own dwelling (%)	52.1%	28.4%	χ^2=106.37	<0.001
Frequency of Kin Redistribution				
Mean requests per month (SD)	2.3 (1.4)	8.7 (3.2)	t=-38.94	<0.001
Mean % income redistributed (SD)	8.6% (4.1)	31.4% (12.3)	t=-35.72	<0.001

Logistic Regression: Predictors of Regular Savings Behavior (Binary Outcome)

Predictor	Odds Ratio	95% CI	p-value	% Change in Odds
High generosity obligation	0.42	[0.34, 0.52]	<0.001	-58%
Monthly income (per $100)	1.28	[1.21, 1.36]	<0.001	+28%
Secondary education or higher	2.14	[1.73, 2.65]	<0.001	+114%
Urban residence	1.67	[1.38, 2.03]	<0.001	+67%
Female household head	0.83	[0.66, 1.05]	0.118	-17% (ns)
Age (per 10 years)	1.19	[1.09, 1.31]	<0.001	+19%

Model fit: Hosmer-Lemeshow χ^2=6.84, p=0.554; AUC=0.78

The results presented in Table 1 demonstrated a statistically significant and substantively meaningful negative association between kinship-based generosity obligations and multiple indicators of household economic accumulation. Households classified as having high generosity obligations exhibited a mean savings rate of 9.7% of monthly income compared to 18.4% among those with low obligations, representing a 47% reduction in savings capacity that was highly significant (t=22.47, p<0.001). This pattern extended across all economic indicators examined: high-obligation households were significantly less likely to engage in entrepreneurial investment (23.8% versus 47.2%, χ^2=114.89, p<0.001), invested substantially smaller amounts when they did participate in business activities ($156.40 versus $342.60, t=16.92, p<0.001), and accumulated fewer household assets as reflected in asset scores nearly 40% lower than their low-obligation counterparts (2.91 versus 4.73, t=15.68, p<0.001). The logistic regression analysis, which controlled for potential confounders including income, education, location, and demographic characteristics, revealed that high generosity obligations were associated with 58% lower odds of maintaining regular savings behavior (OR=0.42, 95% CI [0.34, 0.52], p<0.001), indicating that this relationship persisted even after accounting for socioeconomic differences between groups. Notably, high-obligation households reported receiving an average of 8.7 redistribution requests per month and redistributing 31.4% of their income to kin networks, compared to 2.3 requests and 8.6% redistribution among low-obligation households, suggesting that the mechanism linking generosity norms to reduced accumulation operated through substantial and frequent resource transfers. The model demonstrated acceptable fit (Hosmer-Lemeshow p=0.554) and moderate discriminatory power (AUC=0.78), though the explained variance suggested that unmeasured factors also influenced savings behavior. These findings supported the theoretical proposition that while kinship-based generosity serves vital social insurance functions and maintains community cohesion, it simultaneously creates a "redistribution trap" that constrains individual household capacity for capital accumulation and long-term economic planning, with households embedded in extensive kin networks facing systematic disadvantages in wealth-building despite potentially serving as crucial safety nets for extended family members experiencing hardship.

Table 2: Relationship Between Spiritual Attribution Frameworks and Economic Decision-Making

Variable	Low Spiritual Attribution (n=534)	High Spiritual Attribution (n=1,313)	Chi-square/t-value	p-value
Planning Orientation				
Have written 5-year plan (%)	41.8%	18.2%	χ^2=127.64	<0.001
Mean planning horizon, months (SD)	38.4 (18.6)	16.7 (12.3)	t=20.83	<0.001
Risk-Taking Behavior				
Willing to invest in new venture (%)	52.4%	31.7%	χ^2=78.92	<0.001
Diversified income sources (%)	64.2%	38.9%	χ^2=113.47	<0.001
Attribution of Economic Outcomes				
Success attributed to personal effort (%)	78.3%	23.6%	χ^2=523.18	<0.001
Failure attributed to external spiritual forces (%)	16.4%	71.8%	χ^2=542.37	<0.001
Response to Economic Shocks				
Sought spiritual intervention first (%)	12.7%	64.3%	χ^2=478.92	<0.001
Adjusted business strategy (%)	73.1%	31.4%	χ^2=312.56	<0.001
Mean time to recover from shock, months (SD)	4.8 (2.3)	9.6 (4.7)	t=-18.42	<0.001

Logistic Regression: Predictors of Long-Term Planning Behavior (Having 5+ Year Written Plan)

Predictor	Odds Ratio	95% CI	p-value	% Change in Odds
High spiritual attribution	0.31	[0.24, 0.40]	<0.001	-69%
Tertiary education	3.42	[2.67, 4.38]	<0.001	+242%
Monthly income (per $100)	1.15	[1.09, 1.22]	<0.001	+15%
Urban residence	1.89	[1.51, 2.37]	<0.001	+89%
Age (per 10 years)	1.08	[0.98, 1.19]	0.134	+8% (ns)
Frequency of religious attendance (weekly+)	0.76	[0.61, 0.95]	0.016	-24%
Experienced economic shock in past year	0.71	[0.57, 0.88]	0.002	-29%

Model fit: Hosmer-Lemeshow χ^2=8.32, p=0.403; AUC=0.81

Table 2 revealed strong and statistically significant associations between spiritual attribution frameworks and various dimensions of economic decision-making and planning behavior. Individuals classified as having high spiritual attribution—those who predominantly attributed economic outcomes to divine will, ancestral influence, or spiritual forces rather than personal agency—demonstrated substantially shorter planning horizons (mean 16.7 months versus 38.4 months, t=20.83, p<0.001) and were significantly less likely to have developed written five-year plans (18.2% versus 41.8%, χ^2=127.64, p<0.001). The pattern extended to risk-taking and diversification strategies, with high spiritual attribution respondents being less willing to invest in new ventures (31.7% versus 52.4%, χ^2=78.92, p<0.001) and less likely to have diversified income sources (38.9% versus 64.2%, χ^2=113.47, p<0.001), suggesting that external locus of control may reduce perceived efficacy of proactive economic strategies. Particularly striking were the differences in causal attribution patterns: while 78.3% of low spiritual attribution respondents attributed economic success to personal effort, only 23.6% of high attribution respondents did so, with the majority instead crediting divine blessing or spiritual favor (χ^2=523.18, p<0.001). Similarly, when experiencing economic setbacks, 71.8% of high attribution respondents attributed failure to spiritual forces such as witchcraft, curses, or ancestral displeasure compared to only 16.4% of low attribution respondents (χ^2=542.37, p<0.001). These attribution patterns appeared to influence behavioral responses to economic shocks: high spiritual attribution individuals were significantly more likely to seek spiritual intervention as their first response (64.3% versus 12.7%, χ^2=478.92, p<0.001) and less likely to adjust business strategies (31.4% versus 73.1%, χ^2=312.56, p<0.001), correlating with significantly longer recovery times from economic shocks (9.6 months versus 4.8 months, t=-18.42, p<0.001). The logistic regression analysis, controlling for education, income, location, and recent economic experiences, indicated that high spiritual attribution was associated with 69% lower odds of engaging in long-term planning (OR=0.31, 95% CI [0.24, 0.40], p<0.001), representing one of the strongest predictors in the model alongside tertiary education (OR=3.42, p<0.001). The model demonstrated good fit and strong discriminatory ability (AUC=0.81), though the significant negative association between weekly religious attendance and planning behavior (OR=0.76, p=0.016) suggested that institutional religious participation may reinforce spiritual attribution frameworks in ways that influence economic cognition. These findings illuminated a potentially important mechanism through which spiritual worldviews shape economic outcomes: by locating causality outside personal control, high spiritual attribution may reduce perceived returns to systematic planning, strategic adaptation, and preventive action, while simultaneously directing time and resources toward

spiritual solutions during crises, though it remained important to note that such frameworks also provide psychological comfort, community support, and cultural meaning that may offer non-economic benefits not captured in this analysis.

Table 3: Association Between Polygamous Household Structure and Per-Child Investment Outcomes

Variable	Monogamous Households (n=1,203)	Polygamous Households (n=644)	Chi-square/t-value	p-value
Household Characteristics				
Mean number of wives (SD)	1.0 (0.0)	2.8 (0.9)	-	-
Mean total children (SD)	3.6 (1.8)	8.4 (3.2)	t=-28.94	<0.001
Mean children per mother (SD)	3.6 (1.8)	3.0 (1.4)	t=5.87	<0.001
Educational Investment Per Child				
Mean annual education expenditure, USD (SD)	287.30 (124.60)	162.40 (98.70)	t=17.38	<0.001
Currently enrolled in school (%)	82.7%	61.3%	χ^2=156.42	<0.001
Completed secondary education (%)	54.8%	31.2%	χ^2=124.87	<0.001
Health Outcomes Per Child				
Fully vaccinated (%)	76.4%	58.7%	χ^2=89.34	<0.001
Mean health expenditure per child, USD (SD)	94.20 (48.30)	52.60 (36.80)	t=15.29	<0.001
Stunting prevalence (%)	22.3%	37.8%	χ^2=67.43	<0.001
Gender-Differentiated Allocation (Polygamous Only)				
Boys: Mean education expenditure, USD	-	184.70 (102.30)		
Girls: Mean education expenditure, USD	-	138.20 (91.40)	t=6.84	<0.001
Boys: Secondary completion rate	-	38.6%		
Girls: Secondary completion rate	-	23.1%	χ^2=28.47	<0.001

Logistic Regression: Predictors of Per-Child Secondary School Completion

Predictor	Odds Ratio	95% CI	p-value	% Change in Odds
Polygamous household	0.47	[0.38, 0.58]	<0.001	-53%
Number of co-wives (polygamous only)	0.77	[0.65, 0.91]	0.002	-23% per additional wife
Female child	0.64	[0.53, 0.77]	<0.001	-36%
Female child × Polygamous (interaction)	0.58	[0.42, 0.81]	0.001	-42% additional penalty
Household income quartile (Q4 vs Q1)	4.26	[3.31, 5.48]	<0.001	+326%
Mother's education (secondary+)	3.17	[2.58, 3.89]	<0.001	+217%
Urban residence	2.08	[1.69, 2.56]	<0.001	+108%
Birth order (later vs. first)	0.72	[0.63, 0.82]	<0.001	-28%
Mother's position (2nd/3rd wife vs. 1st)	0.68	[0.54, 0.86]	0.001	-32%

Model fit: Hosmer-Lemeshow χ^2=7.21, p=0.515; AUC=0.83

Table 3 demonstrated substantial and statistically significant disparities in per-child investment and outcomes between monogamous and polygamous households, even as polygamous households contained more than twice as many children on average (8.4 versus 3.6, t=-28.94, p<0.001) despite similar fertility per mother (3.0 versus 3.6 children). Children in polygamous households received significantly less educational investment, with mean annual expenditure of $162.40 compared to $287.30 in monogamous households (t=17.38, p<0.001), representing a 43% reduction in per-child educational spending. These investment differences translated into measurably poorer outcomes: school enrollment rates were 21 percentage points lower in polygamous households (61.3% versus 82.7%, χ^2=156.42, p<0.001), and secondary school completion rates were nearly 24 percentage points lower (31.2% versus 54.8%, χ^2=124.87, p<0.001). Similar patterns emerged for health investments and outcomes, with polygamous household children receiving 44% less health expenditure per child ($52.60 versus $94.20, t=15.29, p<0.001), exhibiting lower vaccination rates (58.7% versus 76.4%, χ^2=89.34, p<0.001), and experiencing substantially higher stunting prevalence (37.8% versus 22.3%, χ^2=67.43, p<0.001), suggesting that resource dilution extended beyond education to fundamental health and nutrition. Within polygamous households, significant gender disparities emerged, with boys receiving 34% more educational investment than girls ($184.70 versus $138.20, t=6.84, p<0.001) and achieving secondary completion rates 15 percentage points higher (38.6% versus 23.1%, χ^2=28.47, p<0.001), indicating that resource constraints in polygamous settings were managed partly through gender-

differentiated allocation favoring male children. The logistic regression analysis revealed that polygamous household structure was associated with 53% lower odds of secondary school completion (OR=0.47, 95% CI [0.38, 0.58], p<0.001) after controlling for household income, parental education, and location, and that each additional co-wife in polygamous households was associated with a further 23% reduction in completion odds (OR=0.77, 95% CI [0.65, 0.91], p=0.002), suggesting a dose-response relationship between household complexity and investment dilution. Particularly noteworthy was the significant interaction effect between female child and polygamous household (OR=0.58, 95% CI [0.42, 0.81], p=0.001), indicating that girls in polygamous households faced a compounded disadvantage—they experienced both the general penalty of being female (36% lower odds, OR=0.64) and an additional 42% reduction in odds specifically associated with being female in a polygamous context, resulting in cumulative odds roughly 62% lower than boys in monogamous households. Additional within-household inequalities emerged through birth order effects (28% lower odds for later-born children, OR=0.72, p<0.001) and maternal position effects (32% lower odds for children of second or third wives versus first wives, OR=0.68, p=0.001), suggesting that polygamous household hierarchies created systematic patterns of differential investment that advantaged children of senior wives and earlier-born children. The model demonstrated strong fit and predictive ability (AUC=0.83), and the protective effects of high household income (OR=4.26 for highest versus lowest quartile) and maternal education (OR=3.17 for secondary-educated mothers) suggested that polygamy's negative associations with child outcomes were partially mitigated by socioeconomic resources and maternal human capital, though even these factors could not fully compensate for the structural resource dilution inherent in multi-wife household configurations. These findings provided empirical support for resource dilution theory in the African context and highlighted how polygamous family structures, while serving social and cultural functions including alliance-building, labor pooling, and status signaling, created systematic constraints on human capital investment that may perpetuate intergenerational inequality and limit economic mobility, particularly for female children and those in disadvantaged positions within household hierarchies.

CONCLUSION

This study provided robust empirical evidence that three deeply embedded cultural practices in African societies—kinship-based generosity, spiritual attribution frameworks, and polygamous family structures—exhibited significant associations with household economic outcomes, planning behaviors, and human capital investment patterns that may constrain developmental progress despite their important social functions. The findings revealed that high generosity obligations were associated with 58% lower odds of maintaining regular savings and substantially reduced entrepreneurial investment and asset accumulation, as households redistributed up to 31% of monthly income to extended kin networks in response to frequent redistribution requests. Spiritual attribution frameworks that located economic causality in divine or supernatural forces rather than personal agency were associated with 69% lower odds of long-term planning, shorter planning horizons, reduced willingness to engage in risk diversification, and significantly longer recovery periods from economic shocks, suggesting that external locus of control undermined systematic economic strategizing. Polygamous household structures demonstrated strong negative associations with per-child educational and health investments, with children in polygamous households facing 53% lower odds of completing secondary education and experiencing compounded disadvantages when female or born to junior wives, reflecting resource dilution mechanisms that perpetuated intergenerational inequality. Collectively, these findings illuminated the double-edged nature of these cultural practices: while generosity sustained vital social insurance networks and community solidarity, spirituality provided meaning and psychological comfort, and polygamy served alliance-building and social reproduction functions, each simultaneously created structural constraints on capital accumulation, strategic planning, and human development that operated at household and individual levels. The study's cross-sectional design precluded causal inference, and unmeasured confounders including community-level factors, historical experiences, and individual preferences may have influenced observed associations, yet the consistency of findings across multiple outcomes and the robustness of effects after controlling for socioeconomic variables suggested that these relationships warranted serious consideration in development policy and programming. Future research should employ longitudinal designs to establish temporal precedence, investigate mechanisms through which these practices influence economic cognition and behavior, examine variations across diverse African contexts and ethnic groups, and explore potential interventions that might preserve valued cultural elements while enabling greater economic agency, ultimately contributing to development approaches that respect cultural autonomy while supporting populations' aspirations for improved material wellbeing.

RECOMMENDATIONS

Financial institutions, microfinance organizations, and development agencies should develop savings and investment products that acknowledge and accommodate kinship redistribution pressures rather than ignoring them, including group-based savings mechanisms that leverage existing social networks while creating protective barriers against excessive withdrawal demands, commitment savings devices with socially acceptable justifications for limited liquidity, and digital financial tools that enable users to demonstrate resource constraints to kin without damaging relationships.

Development programs aimed at promoting entrepreneurship, planning, and economic resilience should acknowledge spiritual worldviews rather than dismissing them, incorporating elements that bridge spiritual beliefs and practical economic action through partnerships with trusted religious leaders who can frame planning and strategic action as compatible with faith, educational

approaches that emphasize human agency within divine providence rather than presenting false dichotomies, and psychosocial interventions that strengthen internal locus of control while respecting spiritual meaning-making.

Education and health programs should develop strategies specifically addressing resource dilution and hierarchical disadvantages in polygamous households, including conditional cash transfer programs with per-child rather than per-household payments to ensure resources reach all children regardless of maternal position, school feeding and health screening programs that reduce household financial burden while ensuring equitable access, scholarship programs that specifically target girls in polygamous households and children of junior wives who face compounded disadvantages, and community-based monitoring systems that identify children at risk of educational exclusion.

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