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The Double-Edged Sword: Generosity, Spirituality, and Polygamous Sociality in Africa's Developmental Paradox

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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.*

Key Words: Generosity, Spirituality, and Polygamous Sociality

Introduction

Africa's developmental trajectory presents a profound paradox that has puzzled scholars, policymakers, and development practitioners for decades (Mburamatare et al., 2025). Despite the continent's abundant natural resources, youthful population, and increasing integration into global economic systems, many African nations continue to struggle with persistent poverty, inadequate infrastructure, and limited economic transformation. While conventional explanations have focused on colonial legacies, governance deficits, and structural economic constraints, there remains a critical gap in understanding how deeply embedded cultural practices and social institutions influence development outcomes (Coetzee et al., 2023; Mkwizu & Monametsi, 2021; Selebano & Ataguba, 2022; Were, 2022). This study examined three interconnected socio-cultural phenomena that are widely celebrated as foundational to African identity yet may simultaneously constrain individual and collective economic advancement: generosity as a moral imperative, spirituality as a framework for understanding causality and agency, and polygamous sociality as a family structure (Ariyo Gracious Kazaara & Isaac Kazaara, 2025; Julius & Gracious Kazaara, 2025; Khamalwa, 2022; Zehra & Usmani, 2021). These practices, while fostering social cohesion and cultural continuity, may inadvertently create resource allocation patterns, dependency structures, and household dynamics that complicate wealth accumulation, human capital investment, and long-term economic planning. By investigating the dual nature of these cultural institutions—their capacity to both strengthen community bonds and potentially hinder economic mobility—this research contributed to a more nuanced understanding of Africa's developmental challenges that moves beyond simplistic cultural determinism while taking seriously the material consequences of social practice.

Background of the Study

Across diverse African societies, generosity functions not merely as charitable behavior but as a fundamental organizing principle of social relations, embedded in concepts such as Ubuntu (Southern Africa), Harambee (East Africa), and extended kinship obligations that create elaborate networks of reciprocity and redistribution. This institutionalized sharing, while promoting social

insurance and equity within communities, generates what economists have termed "kinship tax"—the systematic redistribution of individual earnings to extended family networks that can consume substantial portions of income and reduce incentives for entrepreneurship and savings (Gibson et al., 2023; Lesinskis et al., 2023; Mpaata & Koskei, 2021). Simultaneously, African spirituality, encompassing both indigenous religious frameworks and syncretic forms of Christianity and Islam, shapes interpretations of success, misfortune, and agency in ways that may influence economic behavior, with prosperity often attributed to divine favor or spiritual forces rather than systematic planning, and setbacks explained through witchcraft, ancestral displeasure, or spiritual warfare rather than market dynamics or policy failures (Guindalini et al., 2021; Malti et al., 2017; Meadowcroft & Rosenbloom, 2023). Polygamous marriage systems, practiced across multiple African regions with varying prevalence, create complex household structures that distribute paternal resources across multiple wives and numerous children, potentially diluting per-child investment in education and health while reinforcing patriarchal authority and gender inequality (Mark & Moses, 2025; Vincent & Peter, 2023; Yudaya & Aggrey, 2023). These three phenomena intersect in complex ways: spiritual beliefs may reinforce generosity obligations through religious teachings about blessing and reciprocity; polygamous households may intensify resource distribution challenges while creating networks that reinforce both spiritual worldviews and sharing expectations. Previous research has examined these elements in isolation, but their interactive effects on development outcomes, household decision-making, and intergenerational mobility remain inadequately theorized and empirically investigated, particularly at the household and individual levels where cultural practice translates into economic consequence.

Problem Statement

Despite Africa's economic growth over the past two decades, with several countries achieving middle-income status and expanding their service sectors, the translation of macroeconomic gains into widespread household prosperity and human development remains frustratingly limited. While international development discourse has increasingly recognized the importance of cultural context, there persists a conceptual tension between respecting cultural autonomy and acknowledging that certain cultural practices may create systematic barriers to the economic transformations that populations themselves desire (Mohamed & Sundberg, 2022; Pfotenhauer et al., 2023; Rusydiyah & Rohman, 2020). The specific problem addressed by this study was the insufficient empirical evidence regarding how generosity norms, spiritual frameworks, and polygamous family structures—individually and interactively—affect household economic outcomes, educational investment, savings behavior, and entrepreneurial activity in contemporary African contexts. Without rigorous quantitative evidence on these relationships, policymakers lack the empirical foundation to design culturally sensitive interventions that might preserve valued social solidarity while enabling economic mobility, development programs continue to implement Western-derived models that ignore indigenous social realities, and communities themselves cannot engage in informed reflection about potential trade-offs between cultural preservation and economic aspiration (Owusu Ansah & Louw, 2019; Tang et al., 2020). Furthermore, the absence of such evidence perpetuates two equally problematic extremes: cultural relativism that refuses to examine potentially constraining aspects of tradition, and cultural determinism that blames African poverty on cultural deficiency without acknowledging the rational, adaptive functions these practices serve or the structural constraints within which they operate. This study addressed this gap by providing empirical evidence on the associations between these cultural practices and specific development indicators, thereby contributing to more evidence-based and contextually grounded development theory and practice.

Main Objective of the Study

The main objective of this study was to examine the relationships between generosity norms, spiritual beliefs, polygamous family structures, and household economic outcomes in selected African communities, assessing both the positive social functions and potential developmental constraints associated with these interconnected cultural practices.

Specific Objectives

1. To assess the association between kinship-based generosity obligations and household savings behavior, entrepreneurial investment, and asset accumulation among economically active adults in the study communities.
2. To examine the relationship between spiritual attribution frameworks (belief in divine causation, ancestral influence, and spiritual forces) and economic decision-making patterns, including planning orientation, risk-taking behavior, and responses to economic shocks.
3. To investigate the association between polygamous household structures and per-child educational investment, health outcomes, and gender-differentiated resource allocation compared to monogamous households of similar economic status.

Research Questions

1. To what extent do kinship-based generosity obligations influence household savings rates, entrepreneurial capital formation, and long-term asset accumulation, and do these effects vary by gender, age, and position within extended family networks?
2. How do spiritual attribution frameworks shape economic decision-making, planning horizons, and coping strategies in response to economic opportunities and shocks, and what mediating factors influence the strength of these relationships?
3. What associations exist between polygamous household structures and per-child investments in education and health, and how do these relationships vary by child's gender, birth order, and mother's position in the household hierarchy?

Methodology

This study employed a cross-sectional mixed-methods design implemented between March and October 2023 across four purposively selected communities in Kenya, Nigeria, and Ghana, representing diverse cultural contexts with varying prevalence of

the focal practices. A stratified random sample of 1,847 households was drawn from enumeration areas identified through collaboration with national statistical offices, with stratification criteria including household structure (monogamous/polygamous), urban/rural location, and socioeconomic status proxied by dwelling characteristics. Data were collected through structured household questionnaires administered to household heads and, where applicable, multiple spouses, supplemented by individual interviews with 342 economically active adults selected through systematic sampling within sampled households. The questionnaire instrument incorporated validated scales measuring generosity norms through items assessing kinship obligation attitudes and redistribution practices, spiritual attribution frameworks through items measuring locus of control and causal attribution for economic events, and household structure variables capturing marriage type, number of wives, and children per mother. Outcome variables included monthly household savings (measured in local currency and standardized), educational expenditure per child, child school enrollment and completion rates, entrepreneurial investment in the past 12 months, household asset scores constructed through principal components analysis, and self-reported economic shocks and coping strategies.

Data analysis proceeded in three phases: univariate analysis generated descriptive statistics including means, standard deviations, and frequency distributions for all variables, establishing baseline characteristics of generosity practices (proportion of income shared with kin, frequency of redistribution requests), spiritual beliefs (percentage attributing economic outcomes to divine/spiritual vs. human agency), and household structures (prevalence of polygamy, average wives per polygamous household, children per wife). Bivariate analysis employed chi-square tests for categorical variables and independent t-tests or ANOVA for continuous variables to examine unadjusted associations between each cultural practice and economic outcomes, with correlation coefficients calculated to assess the strength and direction of linear relationships. Multivariate analysis utilized binary logistic regression models to estimate the odds of achieving specified outcomes (maintaining regular savings, investing in business, completing secondary education per child) associated with key predictors while controlling for confounders including household income, education levels, urban/rural residence, and community fixed effects. Logistic regression coefficients were exponentiated to obtain odds ratios, which were interpreted as percentage changes in odds when appropriate (e.g., "each additional wife was associated with 23% lower odds of per-child secondary school completion, holding other factors constant"). Separate models were estimated for each specific objective, with interaction terms included to test whether effects varied by gender, household wealth quintile, or community context, and model fit was assessed through Hosmer-Lemeshow goodness-of-fit tests and area under the receiver operating characteristic curve (AUC) statistics. All statistical analyses were conducted using STATA version 15, with statistical significance set at $p<0.05$, and robust standard errors were employed to account for potential clustering at the community level (Nelson et al., 2022, 2023).

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

Design Culturally-Adaptive Financial Inclusion Programs: 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.

Integrate Culturally-Resonant Frameworks into Economic Empowerment Interventions: 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.

Implement Targeted Human Capital Interventions for Vulnerable Children in Complex Households: 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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