

# The Price of Proximity: Relational Debt, Social Disintegration, and the Critique of Easy Money Culture in Uganda

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**Abstract:** This study critically examined the relationship between easy money culture, relational debt, and social disintegration in Uganda, responding to a significant gap in the empirical and theoretical literature on how financial norms within intimate social networks drive the erosion of community cohesion. Conducted across four purposively selected districts — Kampala, Wakiso, Mbarara, and Gulu the study employed a mixed-methods design involving 420 respondents recruited through stratified random sampling, supplemented by 24 key informant interviews. Data were collected using a structured questionnaire measuring five latent constructs: Easy Money Culture Orientation (EMCO), Relational Debt Burden (RDB), Social Trust Erosion (STE), Community Solidarity Index (CSI), and Individual Coping Efficacy (ICE), and were analyzed using univariate descriptive statistics, Pearson's bivariate correlation analysis, and Structural Equation Modelling (SEM) via AMOS version 24. Descriptive results revealed that easy money culture orientation ( $M = 3.74$ ) and relational debt burden ( $M = 3.89$ ) were both highly prevalent, while community solidarity ( $M = 2.41$ ) and individual coping efficacy ( $M = 2.78$ ) were notably low across the sample. Bivariate analysis confirmed strong positive associations between EMCO, RDB, and STE ( $r = .673$  and  $.714$  respectively,  $p < .01$ ), alongside strong negative correlations between these exposure variables and community solidarity. The SEM model demonstrated excellent fit ( $CFI = 0.967$ ,  $RMSEA = 0.041$ ,  $\chi^2/df = 1.33$ ) and supported all eight hypothesized structural paths, with EMCO emerging as the dominant upstream driver of relational debt ( $\beta = 0.61$ ), and social trust erosion as the strongest direct predictor of community solidarity collapse ( $\beta = -0.53$ ). A significant indirect pathway from easy money culture to community disintegration, fully mediated by relational debt and trust erosion ( $\beta = -0.39$ ), confirmed that cultural financial attitudes operate as community-level structural risk factors beyond their individual-level effects. The study concluded that easy money culture initiates a cascading relational harm cycle that systematically undermines Uganda's social fabric, and recommended the integration of relational financial literacy into development programming, the development of culturally grounded counter-narratives to easy money culture, and the establishment of community-based trust restoration mechanisms as priority responses to this emergent social crisis.

**Key Words:** Relational Debt, Social Disintegration, and the Critique of Easy Money Culture

## Introduction

Uganda, like much of Sub-Saharan Africa, is experiencing a profound cultural and economic transformation driven by the rapid proliferation of informal financial arrangements, digitally mediated money transfers, and what scholars have increasingly termed "easy money culture" a social phenomenon characterized by the normalization of quick financial gains, conspicuous consumption, and the monetization of personal relationships. Within this shifting landscape, the bonds of kinship, friendship, and community that have historically served as Uganda's social safety net are being quietly but consequentially eroded (Gootjes & de Haan, 2022; Okello Candiya Bongomin & Munene, 2021).

At the heart of this transformation lies a paradox: the very relationships that Ugandans depend upon for financial survival are simultaneously the relationships most damaged by financial transactions. When a cousin borrows and fails to repay, when a friend expects perpetual generosity simply by virtue of proximity, or when family members treat a relative's economic progress as a communal entitlement, the social contract underlying these relationships fractures. This study names this fracture *relational debt* the invisible but deeply felt burden of financial obligation that accumulates within intimate social networks, corroding trust, breeding resentment, and ultimately dissolving the social fabric that holds communities together (Kaggwa et al., 2021; Kazaara, 2025).

The concept of easy money culture further complicates this dynamic. Fueled by mobile money platforms, pyramid schemes, boda-boda economies, social media displays of wealth, and the aspirational narratives circulating in urban and peri-urban Uganda, a growing segment of the population has come to valorize fast wealth over disciplined accumulation (Awuah, 2025; Islam et al., 2018; Mugambe, 2017). This cultural shift does not merely affect individual financial behavior — it restructures the moral economy of relationships, redefining who owes whom, what generosity means, and what social membership costs (Aracil et al., 2025; Kiconco et al., 2019). This study critically examines the intersection of relational debt, social disintegration, and easy money culture in Uganda, exploring how financial proximity becomes a site of social rupture and what this means for Uganda's broader development trajectory.

## Background of the Study

Uganda's social fabric has long been organized around principles of collective obligation and reciprocity. Within Bantu, Nilotic, and other indigenous cultural frameworks, wealth was historically understood as relational — one's prosperity carried an implicit duty of redistribution toward kin and community. This moral economy of sharing, while sometimes burdensome to the individual, functioned as a redistributive mechanism that cushioned households against poverty and provided informal social insurance in the absence of state-provided welfare systems (Judith & Enock, 2025; Mujuni et al., 2022; Ntirandekura & Christopher, 2022). However,

the post-liberalization period beginning in the 1990s introduced market logics that have progressively individualized the conception of wealth and financial responsibility. Uganda's integration into global economic circuits, the expansion of the formal banking sector, and most significantly, the explosive growth of mobile money — with MTN Mobile Money and Airtel Money collectively serving tens of millions of transactions annually — have transformed how Ugandans earn, spend, and conceptualize money. The velocity of financial flows has increased dramatically, but the cultural and ethical frameworks governing those flows have not kept pace (Giorgi et al., 2020; Phionah et al., 2023a, 2023b).

Alongside these structural shifts, Uganda has witnessed the proliferation of get-rich-quick schemes, informal lending circles (*chamas* and *merry-go-rounds*), social media influencer culture, and urban aspirationalism that together constitute what this study terms "easy money culture." This culture is not merely about fraud or illegality — it encompasses a broader normative shift in which patience, frugality, and long-term planning are devalued in favor of visible, immediate material display (Julius & Mategeko, 2025; Julius & Twinomujuni, 2025). The pressure to appear financially successful, amplified by platforms like TikTok, Facebook, and Instagram, has created new forms of social comparison that intensify financial stress within relationships (Desai, 2018; Sophia & Crispus, 2024; Uster & Jill Margaret, 2025). Within this context, the family and social network — which in Uganda's context remains the primary unit of financial resilience — has become simultaneously a source of support and a site of extraction. Scholars such as Whyte, Whyte and Birungi (2002), Guyer (2004), and more recently researchers working within Uganda's informal economy, have documented how kinship networks can function both as insurance mechanisms and as "poverty traps" that drain upwardly mobile individuals. Yet the specific dynamics of how easy money culture accelerates this extractive dimension, and how it generates what this study conceptualizes as relational debt, remains insufficiently theorized within the Ugandan context (Fred et al., 2023; Gracious Kaazara & Nancy, 2025; Phiona & William, 2023; Sun et al., 2022). This study therefore situates itself at the intersection of economic anthropology, social psychology, and development studies, drawing on Uganda's unique cultural, historical, and economic configuration to interrogate a phenomenon with broad continental relevance.

### **Problem Statement**

Despite growing scholarly and policy attention to Uganda's informal financial sector and the social consequences of economic inequality, the specific mechanism by which easy money culture generates relational debt and accelerates social disintegration within Ugandan communities remains critically underexamined. Existing literature tends to treat financial behavior and social relations as parallel rather than mutually constitutive phenomena, leaving a significant analytical gap in understanding how the monetization of intimacy reshapes community cohesion, mental health, and collective solidarity (Braun et al., 2024; Faroukhi et al., 2020; Lai & Wu, 2023). In practice, Ugandans across income levels report widespread experiences of financial exploitation within their closest relationships — parents pressuring adult children for money, friends leveraging emotional bonds to extract loans, and extended family members treating individual wealth as collective property. Yet the people implicated in these dynamics rarely possess a language or framework for articulating the harm being done, because the cultural norm of sharing renders complaint socially illegitimate. The result is a silent epidemic of relational breakdown disguised as individual financial failure (Alex et al., 2023; Moses et al., 2023; Nasir et al., 2021). Moreover, the rise of easy money culture has introduced a new moral confusion into these dynamics: when the expectation of quick, effortless wealth becomes normalized, those who refuse to share are cast as selfish, while those who demand are cast as merely claiming what proximity entitles them to. This moral inversion deepens relational debt and accelerates the estrangement of individuals from their social networks — ultimately producing not only interpersonal harm but measurable consequences for community trust, cooperative behavior, and social capital at the aggregate level (Albulescu, 2021; Julius, 2023; Sugandi, 2022). Without a rigorous, contextually grounded analysis of these dynamics, interventions in financial literacy, community development, and social cohesion in Uganda will continue to miss the relational dimension that is central to how money actually functions in people's lives. This study responds to that gap.

### **Main Objective of the Study**

The main objective of this study is to critically examine the relationship between easy money culture, relational debt, and social disintegration in Uganda, with a view to understanding how the monetization of social proximity undermines community cohesion and to inform culturally responsive frameworks for financial and relational well-being.

### **Specific Objectives**

1. To investigate the nature and manifestations of relational debt within Ugandan social and kinship networks, and how easy money culture shapes the expectations and obligations that generate it.
2. To analyze the social and psychological consequences of relational debt on interpersonal trust, community solidarity, and the quality of social relationships among Ugandans across urban and rural settings.
3. To explore the coping strategies, social negotiations, and cultural responses that individuals employ when navigating financial obligations within personal relationships, and to assess their effectiveness in mitigating social disintegration.

### **Research Questions**

1. In what ways does the culture of easy money in Uganda reconfigure financial obligations within social and kinship networks, and what forms does relational debt take in the lived experiences of Ugandans?
2. How does the accumulation of relational debt affect interpersonal trust, social solidarity, and the integrity of community relationships in Uganda's urban and rural contexts?

3. What strategies do individuals in Uganda employ to negotiate, resist, or manage financial demands within their personal relationships, and how effective are these strategies in preserving both financial autonomy and social belonging?

### Methodology

This study employed a mixed-methods research design, integrating both quantitative and qualitative approaches to comprehensively examine the relationship between easy money culture, relational debt, and social disintegration among Ugandan adults. The study was conducted across four purposively selected districts — Kampala, Wakiso, Mbarara, and Gulu — representing urban, peri-urban, and rural settings to ensure geographical and socio-cultural diversity. A stratified random sampling technique was used to recruit 420 respondents aged 18 to 55 years, drawn from household clusters, trading centres, and community groups, supplemented by 24 key informant interviews with social workers, cultural leaders, financial counsellors, and community development officers. Data were collected using a structured, pretested, self-administered questionnaire comprising Likert-scale items measuring easy money culture orientation (EMCO), relational debt burden (RDB), social trust erosion (STE), community solidarity index (CSI), and individual coping efficacy (ICE), alongside a semi-structured interview guide for qualitative data. Ethical clearance was obtained from the relevant institutional review board, and informed consent was secured from all participants prior to data collection. Quantitative data were entered and cleaned in SPSS version 26 and analyzed at three progressive levels. At the univariate level, descriptive statistics — including frequencies, means, standard deviations, and percentages — were computed to profile respondents and characterize the distribution of key study variables. At the bivariate level, Pearson's correlation analysis and independent samples t-tests were conducted to examine the pairwise relationships between easy money culture orientation, relational debt burden, social trust erosion, and community solidarity, as well as to test mean differences across gender and residential setting. Finally, Structural Equation Modelling (SEM) was performed using AMOS version 24 to test the hypothesized causal pathways among the latent constructs, evaluating both the measurement model through Confirmatory Factor Analysis (CFA) and the structural model through path coefficients, with model fit assessed using standard indices including the Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR) (Nelson et al., 2022, 2023). Qualitative data from interviews were analyzed thematically using NVivo 12, and findings were triangulated with quantitative results to deepen interpretive insight and contextual validity.

### Results

**Table 1: Descriptive Statistics of Key Study Variables (Univariate Analysis)**

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Skewness
Easy Money Culture Orientation (EMCO)	420	1.00	5.00	3.74	0.81	-0.43
Relational Debt Burden (RDB)	420	1.00	5.00	3.89	0.76	-0.61
Social Trust Erosion (STE)	420	1.00	5.00	3.65	0.88	-0.37
Community Solidarity Index (CSI)	420	1.00	5.00	2.41	0.93	0.52
Individual Coping Efficacy (ICE)	420	1.00	5.00	2.78	0.84	0.29
Age of Respondent (years)	420	18	55	31.6	9.34	0.71
Monthly Income (UGX '000s)	420	80	2,400	487.3	312.6	1.24

The descriptive statistics revealed that respondents recorded a notably high mean score on the Easy Money Culture Orientation scale ( $M = 3.74$ ,  $SD = 0.81$ ), indicating that a substantial proportion of the study population held strong normative dispositions toward quick financial gains, conspicuous wealth display, and the devaluation of long-term financial planning. The slightly negative skewness ( $-0.43$ ) suggested that scores were concentrated toward the higher end of the scale, confirming that easy money culture orientation was not a fringe attitude but a broadly shared cultural disposition across the sampled population. Relational Debt Burden recorded the highest mean of all variables ( $M = 3.89$ ,  $SD = 0.76$ ), with a skewness of  $-0.61$ , indicating that the lived experience of financial obligation pressure within personal relationships was both intense and widespread, with the majority of respondents clustering toward high burden scores. Social Trust Erosion also returned an elevated mean ( $M = 3.65$ ,  $SD = 0.88$ ), underscoring the pervasive sense among respondents that money-related interactions within their social networks had significantly damaged their ability to trust family members and friends. Taken together, these three variables formed a coherent descriptive profile of a population under considerable relational-financial stress.

In stark contrast, Community Solidarity Index returned a low mean score ( $M = 2.41$ ,  $SD = 0.93$ ), with a positive skewness of  $0.52$ , indicating that most respondents perceived community solidarity as weak or significantly diminished — a finding consistent with the hypothesis that high relational debt burden and social trust erosion are accompanied by a corresponding collapse in collective cohesion. Individual Coping Efficacy was also below the scale midpoint ( $M = 2.78$ ,  $SD = 0.84$ ), suggesting that while respondents were aware of the financial pressures within their relationships, they largely felt ill-equipped or insufficiently empowered to manage those pressures without compromising social belonging. The average respondent was approximately 32 years old, economically active, and earning a monthly income of roughly UGX 487,300 — a figure that, within Uganda's cost of living context, places the majority within the economically vulnerable lower-middle income bracket where relational financial demands are proportionally

most destabilizing. These descriptive patterns provided the foundational empirical basis upon which the subsequent bivariate and structural analyses were built.

**Table 2: Pearson Correlation Matrix — Relationships Among Key Study Variables (Bivariate Analysis)**

Variable	EMCO	RDB	STE	CSI	ICE
Easy Money Culture Orientation (EMCO)	1.000				
Relational Debt Burden (RDB)	.673**	1.000			
Social Trust Erosion (STE)	.591**	.714**	1.000		
Community Solidarity Index (CSI)	-.548**	-.632**	-.701**	1.000	
Individual Coping Efficacy (ICE)	-.312**	-.489**	-.443**	.527**	1.000

\*\* Correlation is significant at the 0.01 level (2-tailed)

The Pearson correlation analysis revealed a strong, statistically significant positive relationship between Easy Money Culture Orientation and Relational Debt Burden ( $r = .673, p < .01$ ), indicating that respondents who more strongly endorsed easy money culture norms also reported substantially higher levels of financial obligation pressure within their personal relationships. This finding was theoretically consistent with the study's central premise: that the normalization of effortless wealth generates inflated expectations of financial generosity within social networks, compelling individuals to either meet those expectations at personal cost or risk social ostracism. The relationship between Relational Debt Burden and Social Trust Erosion was even stronger ( $r = .714, p < .01$ ), representing the most robust bivariate association in the entire correlation matrix and providing compelling statistical evidence that the accumulation of unresolved financial obligations within intimate relationships was the single most powerful predictor of the breakdown of interpersonal trust in this sample. Easy Money Culture Orientation also demonstrated a significant direct association with Social Trust Erosion ( $r = .591, p < .01$ ), suggesting that beyond its indirect pathway through relational debt, the culture of easy money independently corroded the relational ground on which trust is built.

The negative correlations involving Community Solidarity Index were equally revealing and theoretically significant. Social Trust Erosion returned the strongest negative correlation with Community Solidarity ( $r = -.701, p < .01$ ), followed closely by Relational Debt Burden ( $r = -.632, p < .01$ ) and Easy Money Culture Orientation ( $r = -.548, p < .01$ ). These coefficients collectively demonstrated that the three exposure variables — easy money culture, relational debt, and eroded trust — operated synergistically to undermine community solidarity, with each contributing an independent negative association even when considered in isolation. Individual Coping Efficacy exhibited moderate negative correlations with all three exposure variables, with the strongest link to Relational Debt Burden ( $r = -.489, p < .01$ ), confirming that higher financial obligation pressure was associated with diminished personal capacity to cope. Conversely, ICE was positively and significantly associated with Community Solidarity ( $r = .527, p < .01$ ), suggesting that individuals who possessed stronger coping efficacy were also better positioned to maintain meaningful participation in community life — an important finding with direct implications for intervention design.

**Table 3: Structural Equation Modelling — Path Coefficients and Model Fit Indices**

**Panel A: Standardized Path Coefficients**

Hypothesized Path	Std. Coefficient ( $\beta$ )	S.E.	C.R. (z)	p-value	Decision
EMCO → Relational Debt Burden	0.61	0.047	12.98	<.001	Supported
EMCO → Social Trust Erosion	0.38	0.053	7.17	<.001	Supported
RDB → Social Trust Erosion	0.49	0.051	9.61	<.001	Supported
RDB → Community Solidarity Index	-0.44	0.058	-7.59	<.001	Supported
STE → Community Solidarity Index	-0.53	0.055	-9.64	<.001	Supported
ICE → Community Solidarity Index	0.29	0.061	4.75	<.001	Supported
RDB → Individual Coping Efficacy	-0.41	0.059	-6.95	<.001	Supported
EMCO → Community Solidarity (indirect via RDB+STE)	-0.39	0.044	-8.86	<.001	Supported

**Panel B: Model Fit Indices**

Fit Index	Obtained Value	Recommended Threshold	Interpretation
Chi-square ( $\chi^2$ )	187.43	—	—
Degrees of Freedom	141	—	—
$\chi^2/df$	1.33	< 3.00	Excellent fit
CFI	0.967	$\geq 0.95$	Excellent fit
TLI	0.961	$\geq 0.95$	Excellent fit
RMSEA	0.041	< 0.06	Excellent fit
SRMR	0.048	< 0.08	Good fit
PCLOSE	0.712	> 0.05	Supported

The Structural Equation Model demonstrated excellent overall fit across all evaluated indices, with a  $\chi^2/df$  ratio of 1.33, CFI of 0.967, TLI of 0.961, RMSEA of 0.041, and SRMR of 0.048, all well within recommended thresholds, confirming that the hypothesized theoretical model was a statistically sound representation of the data-generating processes underlying the study's constructs. All eight hypothesized structural paths were supported at  $p < .001$ . The strongest direct path in the model was from Easy Money Culture Orientation to Relational Debt Burden ( $\beta = 0.61$ , C.R. = 12.98), indicating that for every standard deviation increase in easy money culture orientation, relational debt burden increased by 0.61 standard deviations — a large and practically significant effect that positioned easy money culture as the primary upstream driver of relational financial stress in the model. The path from Social Trust Erosion to Community Solidarity Index was the second strongest ( $\beta = -0.53$ , C.R. = -9.64), underscoring that once trust within personal relationships was damaged by financial dynamics, its consequences radiated outward to depress community-level solidarity in ways that were both statistically robust and socially consequential. The path from Relational Debt Burden to Individual Coping Efficacy ( $\beta = -0.41$ ) further confirmed that the psychological toll of relational debt was not merely emotional but operationally disabling, systematically reducing individuals' perceived capacity to manage their relational and financial lives.

The indirect path from Easy Money Culture Orientation to Community Solidarity Index — mediated sequentially through Relational Debt Burden and Social Trust Erosion ( $\beta = -0.39$ ,  $p < .001$ ) — was particularly theoretically significant, as it demonstrated a full mediation pathway through which cultural dispositions toward easy money translated into structural community-level harm without requiring any direct path. This finding elevated easy money culture from a personal financial attitude to a community-level risk factor, with profound implications for how social disintegration in Uganda should be theorized and addressed. Individual Coping Efficacy, while exerting a statistically significant positive effect on Community Solidarity ( $\beta = 0.29$ ), returned the smallest path coefficient in the model, suggesting that individual-level coping responses, though meaningful, were insufficient to counteract the structurally generated forces of relational debt and trust erosion without broader cultural and systemic intervention. Collectively, the SEM results validated the study's theoretical framework and provided a rigorous, multi-layered empirical account of how easy money culture initiates a cascade of relational and social harms that culminate in the measurable disintegration of community solidarity in Uganda.

## Conclusion

This study provided compelling empirical evidence that easy money culture constitutes a structurally embedded and statistically verifiable threat to social cohesion in Uganda, operating through the mechanism of relational debt to erode interpersonal trust and ultimately dissolve the community solidarity upon which Ugandan social life has historically depended. The descriptive, bivariate, and structural equation modelling results converged consistently around a clear narrative: when the normalization of effortless, conspicuous wealth becomes culturally entrenched, it reconfigures the moral economy of personal relationships, transforming intimacy into a site of financial extraction, obligation, and eventual estrangement. The finding that relational debt burden was both widespread and psychologically disabling — reducing individual coping efficacy while simultaneously feeding the erosion of trust — revealed a self-reinforcing cycle in which financial and social vulnerabilities amplify each other in ways that individual resilience alone cannot interrupt. Uganda's development discourse has long recognized poverty as a material condition, but this study argued, with statistical rigour, that the cultural architecture of money — specifically, how easy money norms reshape what people expect of one another — is an equally consequential dimension of underdevelopment that demands urgent and contextually sensitive attention from policymakers, community leaders, and development practitioners alike.

## Recommendations

**Integrate relational financial literacy into community development programs.** Government ministries and NGOs operating in Uganda's financial inclusion space should expand their programming beyond individual budgeting skills to explicitly address the relational dimensions of money management, equipping community members with the social language, boundary-setting frameworks, and negotiation skills needed to navigate financial demands within kinship networks without severing social bonds.

**Develop culturally grounded counter-narratives to easy money culture.** The Uganda Communications Commission, civil society organizations, and cultural institutions should collaboratively design and disseminate media campaigns and community dialogues that affirm the value of disciplined wealth accumulation, reframe generosity as sustainable rather than unconditional, and challenge the aspirational narratives propagated through social media that fuel unrealistic wealth expectations and intensify relational debt dynamics.

**Establish community-based social trust restoration mechanisms.** Local governments and community-based organizations should facilitate structured platforms — such as community savings circles with transparent governance, peer mediation forums, and cultural reconciliation dialogues — specifically designed to rebuild social trust in communities where financial conflicts have fractured relationships, addressing the damage of relational debt not merely at the individual level but at the collective level where its most consequential effects were shown to reside.

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