

**The Price of Prestige: Effort Justification, The Extravagance Effect, and the Socio-Economic Implications of Costly Weddings in Uganda**

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**Abstract**

This study examined the psychological mechanisms of effort justification and the extravagance effect in driving costly wedding expenditures and analyzed their socio-economic implications for individuals, families, and communities in Uganda. Employing a mixed-methods design, the research collected data from 450 participants in Kampala and Wakiso districts through structured questionnaires and 30 semi-structured interviews with recently married couples, parents, and wedding vendors. Quantitative analysis included univariate descriptive statistics, bivariate correlations and chi-square tests, and structural equation modeling to test the hypothesized theoretical framework. Results revealed that Ugandan couples spent an average of UGX 28.6 million on weddings—equivalent to 15.5 months of household income—with 76% incurring post-wedding debt averaging UGX 15.3 million requiring 31.4 months to repay. Social pressure emerged as the strongest predictor of wedding expenditure ( $\beta=0.384$ ), followed by effort justification ( $\beta=0.297$ ) and extravagance effect ( $\beta=0.263$ ), collectively explaining 62.3% of spending variance, while household income contributed minimally ( $\beta=0.112$ ). The structural equation model demonstrated excellent fit (CFI=0.961, RMSEA=0.039) and revealed that cultural expectations strongly influenced social pressure ( $\beta=0.634$ ), which then activated psychological mechanisms that mediated the relationship between social norms and individual spending decisions. Wedding expenditure showed a near one-to-one relationship with subsequent debt ( $\beta=0.731$ ), which powerfully predicted financial strain ( $\beta=0.682$ ). Significantly, 59.3% of couples delayed home purchases, 52% reduced business investments, and 42% postponed further education due to wedding-related financial constraints, demonstrating substantial opportunity costs. The regressive nature of financial impacts—with lower-income households experiencing disproportionate debt burdens—highlighted how wedding expenditure perpetuates economic vulnerability among aspirational middle-class families. Qualitative findings revealed that social pressure operated through fear of community judgment, family reputation concerns, and status signaling motivations, while effort justification manifested in couples' post-hoc rationalization that expensive celebrations were "investments" in their marriage or family honor. The study concluded that wedding expenditure in Uganda represents a culturally-embedded practice where social norms override economic rationality through psychological mechanisms, creating predictable patterns of debt accumulation and financial hardship. Recommendations included community-level interventions to reshape social norms, mandatory pre-wedding financial counseling, responsible lending standards, and educational programs targeting the psychological mechanisms that sustain excessive spending, emphasizing the need for multi-level approaches that address cultural, social, psychological, and economic dimensions of this complex phenomenon.

**Key Words: Effort Justification and Extravagance Effect**

**Introduction**

Weddings in Uganda have evolved from modest community celebrations into elaborate, high-cost spectacles that often strain the financial resources of families and couples (Mishra, 2023; Randerson & Radu-Lefebvre, 2021; Zehra & Usmani, 2021). What was once a simple union blessed by community elders and marked by traditional ceremonies has transformed into multi-day events featuring expensive venues, designer attire, professional entertainment, and

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lavish receptions that can cost millions of Ugandan shillings. This transformation reflects broader socio-economic changes in Ugandan society, where weddings have become powerful symbols of social status, family prestige, and personal achievement (Alves & Gama, 2020; Khamalwa, 2022; Sorenson & Milbrandt, 2023). The psychological phenomenon of effort justification—where individuals ascribe greater value to outcomes that require significant investment—combined with the extravagance effect, whereby conspicuous consumption signals wealth and status, appears to drive couples and families to spend beyond their means on wedding celebrations (Chen et al., 2020; Vazquez, 2018; Yilmaz et al., 2024). This study examines the complex interplay between psychological motivations, social pressures, and economic realities that underpin the rising cost of weddings in Uganda. By exploring how effort justification and the extravagance effect influence wedding expenditure decisions, and analyzing the subsequent socio-economic consequences for individuals, families, and communities, this research seeks to provide insights into a phenomenon that affects thousands of Ugandan families annually. Understanding these dynamics is crucial for developing informed perspectives on consumption patterns, debt management, and the social construction of value in contemporary Ugandan society.

### **Background of the Study**

Ugandan weddings traditionally encompassed two main ceremonies: the customary introduction ceremony (kwanjula for Baganda, give-away for Western Uganda cultures) and either a religious or civil wedding. These ceremonies served important social functions, strengthening kinship ties, formalizing unions, and transferring bride wealth. However, over the past two decades, wedding celebrations have undergone significant commercialization and escalation in scale and cost (Ariyo Gracious Kazaara & Isaac Kazaara, 2025; Arshad & Berndt, 2023; Julius & Gracious Kazaara, 2025). Several factors contribute to this trend. Uganda's growing middle class, increased urbanization, and exposure to global wedding trends through social media have created new expectations around what constitutes an "appropriate" wedding (Batyra & Pesando, 2021; Jane & Isaac Kazaara, 2023; Mark & Moses, 2025). The wedding industry itself has expanded dramatically, with specialized vendors offering everything from professional photography and videography to elaborate décor and destination venues. Social media platforms amplify the visibility of lavish weddings, creating comparison effects and raising the perceived baseline for acceptable wedding expenditure (Evelyn & Muhammed, 2025; Kasirye, 2021; Rashidah & Crispus, 2025).

From a psychological perspective, effort justification theory suggests that individuals rationalize significant investments by enhancing the perceived value of the outcome. When families spend substantial amounts on weddings, they may psychologically elevate the importance and meaning of the event to justify the sacrifice. The extravagance effect further compounds this by linking conspicuous consumption with social prestige, making expensive weddings a form of status signaling within communities (Bazimaziki & Nsengiyumva, 2021; Böhm et al., 2023; Singh & Singh, 2024). The socio-economic implications are profound. Many Ugandan families incur substantial debt to finance weddings, liquidate savings, or divert resources from other critical needs such as education, healthcare, or business investment. Extended families often contribute financially through wedding committees, creating obligations that can strain relationships (Gahungu et al., 2021; Memon et al., 2023; Muhumuza et al., 2023). Young couples may begin married life burdened with debt, affecting their financial stability and potentially their marital satisfaction. Despite

these costs, social pressure to host elaborate weddings remains intense, with families fearing judgment or loss of social standing if they opt for simpler celebrations.

### **Problem Statement**

The escalating cost of weddings in Uganda presents a significant socio-economic challenge that affects individual financial wellbeing, family resource allocation, and broader economic development (Baral et al., 2021; Lubaale, 2019; Moore & Schneidermann, 2025). Despite growing evidence that expensive weddings create financial hardship and may not correlate with marital success, couples and families continue to invest disproportionate amounts of their resources into these celebrations. This behavior appears driven by psychological mechanisms such as effort justification and the extravagance effect, which interact with social pressures and cultural expectations to create a costly signaling system (Torche & Rauf, 2021; Tumuhimbise et al., 2020). The problem is multifaceted: families accumulate debt that takes years to repay, couples begin married life under financial strain, and resources that could support productive investment or human capital development are instead consumed in single-day events. Yet the social mechanisms perpetuating this pattern remain inadequately understood, and the full socio-economic impact has not been comprehensively documented in the Ugandan context (Julius & Godfrey, 2025; Julius & Sula, 2025a, 2025b). Without understanding how psychological factors and social dynamics drive these expenditure decisions, interventions to promote more sustainable wedding practices will lack theoretical grounding and practical effectiveness. This study addresses this gap by investigating the psychological underpinnings and socio-economic consequences of costly weddings in Uganda.

### **Main Objective**

To examine the psychological mechanisms of effort justification and the extravagance effect in driving costly wedding expenditures and to analyze their socio-economic implications for individuals, families, and communities in Uganda.

### **Specific Objectives**

1. To investigate how effort justification and the extravagance effect influence wedding expenditure decisions among Ugandan couples and their families.
2. To assess the socio-economic consequences of costly weddings on household financial stability, debt accumulation, and resource allocation in Ugandan families.
3. To explore the social and cultural factors that perpetuate expensive wedding practices and examine community perceptions regarding the appropriateness of wedding expenditures in Uganda.

### **Research Questions**

1. How do effort justification and the extravagance effect shape the decision-making processes and expenditure levels of couples and families planning weddings in Uganda?
2. What are the socio-economic impacts of costly weddings on household financial wellbeing, including debt levels, savings depletion, and trade-offs with other critical expenditures among Ugandan families?
3. What social and cultural dynamics sustain the expectation for expensive weddings in Ugandan communities, and how do community members perceive the value and appropriateness of current wedding expenditure patterns?

### **Methodology**



This study employed a mixed-methods research design to comprehensively examine the psychological mechanisms and socio-economic implications of costly weddings in Uganda. The research was conducted in Kampala and Wakiso districts, selected for their high concentration of wedding ceremonies and diverse socio-economic representation. A sample of 450 participants was drawn using stratified random sampling, comprising recently married couples (within three years), parents who contributed to wedding expenses, and wedding vendors, ensuring diverse perspectives on wedding expenditure patterns. Data collection utilized structured questionnaires containing validated psychometric scales to measure effort justification tendencies, extravagance effect perceptions, and socio-economic impact indicators, alongside semi-structured interviews with 30 purposively selected key informants including couples experiencing financial strain post-wedding, cultural leaders, and financial counselors. The quantitative data analysis began with univariate analysis, employing descriptive statistics such as means, standard deviations, frequencies, and percentages to characterize wedding expenditure levels, debt accumulation patterns, and demographic profiles of respondents. Bivariate analysis was conducted using Pearson correlation coefficients to examine relationships between effort justification scores and wedding expenditures, chi-square tests to assess associations between socio-demographic variables and spending categories, and independent t-tests to compare financial outcomes between high-spenders and moderate-spenders. Structural Equation Modeling (SEM) was employed as the primary multivariate technique to test the hypothesized theoretical framework, examining both direct and indirect pathways through which psychological factors (effort justification and extravagance effect), mediated by social pressure and cultural expectations, influenced wedding expenditure decisions and subsequent socio-economic outcomes including debt levels, savings depletion, and household financial stability. The SEM analysis utilized maximum likelihood estimation with bootstrapping procedures to ensure robust parameter estimates, and model fit was evaluated using multiple indices including chi-square statistic, 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 transcribed verbatim and analyzed thematically using NVivo software to identify recurring patterns, contextual factors, and nuanced explanations for quantitative findings, with findings triangulated across data sources to enhance validity and provide comprehensive insights into the complex dynamics of wedding expenditure in Uganda. Ethical approval was obtained from the relevant institutional review board, and all participants provided informed consent, with confidentiality maintained throughout the research process.

**Results**

**Table 1: Univariate Analysis of Wedding Expenditure Patterns and Socio-Economic Characteristics (N=450)**

Variable	Mean (SD) / Frequency (%)	Min-Max
<b>Wedding Expenditure (UGX millions)</b>	28.6 (15.3)	5.0-85.0
Total wedding cost	28.6 (15.3)	5.0-85.0
Reception costs	12.4 (7.2)	2.0-35.0
Attire and accessories	4.8 (2.6)	0.5-12.0
Photography/videography	3.2 (1.8)	0.3-9.0
Venue and décor	5.7 (3.4)	1.0-18.0
<b>Debt and Financial Impact</b>		



Post-wedding debt (UGX millions)	15.3 (9.8)	0-45.0
Households with wedding debt (%)	342 (76.0%)	-
Savings depleted (%)	89.4 (18.7)	20-100
Months to repay debt	31.4 (16.2)	6-72
<b>Psychological Measures (Scale 1-7)</b>		
Effort justification score	5.68 (1.12)	2.1-7.0
Extravagance effect score	5.34 (1.28)	1.8-7.0
Social pressure score	5.91 (0.98)	2.5-7.0
<b>Demographic Characteristics</b>		
Age of respondents (years)	29.7 (5.4)	22-45
Monthly household income (UGX thousands)	1,850 (1,240)	300-8,000
Education level: University/tertiary (%)	298 (66.2%)	-
Urban residence (%)	387 (86.0%)	-
<b>Resource Trade-offs Reported</b>		
Delayed home purchase (%)	267 (59.3%)	-
Postponed further education (%)	189 (42.0%)	-
Reduced business investment (%)	234 (52.0%)	-
Compromised healthcare access (%)	156 (34.7%)	-

The univariate analysis revealed substantial wedding expenditures among Ugandan couples, with an average total cost of UGX 28.6 million (SD=15.3), representing approximately 15.5 months of average household income. The distribution showed considerable variability, ranging from UGX 5 million to UGX 85 million, indicating heterogeneity in spending patterns across socio-economic strata. Reception costs constituted the largest expenditure component at 43.4% of total costs, followed by venue and décor (19.9%), attire (16.8%), and photography/videography (11.2%). Critically, 76% of households reported carrying post-wedding debt averaging UGX 15.3 million, with repayment periods extending to 31.4 months on average. The near-complete depletion of savings (89.4%) represented a severe financial vulnerability, potentially compromising households' ability to manage unexpected expenses or economic shocks. Psychological measures indicated high scores across effort justification (M=5.68, SD=1.12), extravagance effect (M=5.34, SD=1.28), and social pressure (M=5.91, SD=0.98) dimensions, suggesting strong psychological and social influences on wedding expenditure decisions. The standard deviations indicated moderate variability in these psychological constructs, implying individual differences in susceptibility to these mechanisms.

These findings illuminated the profound financial burden that contemporary weddings imposed on Ugandan households, with couples spending amounts that significantly exceeded their annual income capacity. The data suggested that weddings had transitioned from community celebrations into financial undertakings requiring multi-year resource mobilization and post-event debt servicing. The resource trade-off patterns were particularly concerning: nearly 60% of couples delayed home purchases, 52% reduced business investments, and 42% postponed further

education—all representing foregone opportunities for long-term wealth accumulation and human capital development. The high prevalence of healthcare access compromises (34.7%) raised questions about immediate wellbeing impacts beyond financial metrics. The psychological scores provided initial evidence for the theoretical framework, with social pressure emerging as the highest-rated factor (M=5.91), suggesting that external expectations potentially exceeded internal motivations in driving expenditure decisions. The strong effort justification scores indicated that couples rationalized their substantial investments by elevating the perceived importance and value of elaborate ceremonies. Notably, the lack of correlation between expenditure levels and income (as evidenced by the wide range across similar income brackets in raw data) suggested that spending decisions were driven more by psychological and social factors than by financial capacity, supporting the theoretical proposition that effort justification and extravagance effects operated somewhat independently of economic rationality. The demographic profile showing predominantly urban (86%), educated (66.2% tertiary), and middle-income respondents suggested that wedding expenditure pressures affected not just affluent households but particularly the aspirational middle class seeking to signal upward mobility through conspicuous consumption.

**Table 2: Bivariate Analysis of Relationships Between Psychological Factors, Social Variables, and Wedding Outcomes**

Variable Pairs	Pearson r / $\chi^2$	p-value	Effect Size
<b>Correlations with Wedding Expenditure</b>			
Effort justification score	0.623***	<0.001	Large
Extravagance effect score	0.587***	<0.001	Large
Social pressure score	0.691***	<0.001	Large
Monthly household income	0.284***	<0.001	Small
Education level	0.196**	0.003	Small
<b>Correlations with Post-Wedding Debt</b>			
Wedding expenditure	0.812***	<0.001	Large
Effort justification score	0.534***	<0.001	Large
Social pressure score	0.498***	<0.001	Medium
Monthly household income	-0.312***	<0.001	Medium
<b>Inter-correlations Among Psychological Factors</b>			
Effort justification × Extravagance effect	0.658***	<0.001	Large
Effort justification × Social pressure	0.542***	<0.001	Large
Extravagance effect × Social pressure	0.601***	<0.001	Large
<b>Chi-Square Tests: Expenditure Category × Outcomes</b>			
High spenders (>UGX 30M) × Debt presence	$\chi^2=47.83$ ***	<0.001	$\phi=0.326$
High spenders × Delayed home purchase	$\chi^2=52.14$ ***	<0.001	$\phi=0.340$
High spenders × Business investment reduction	$\chi^2=38.92$ ***	<0.001	$\phi=0.294$
Education level × Expenditure category	$\chi^2=18.76$ **	0.002	Cramer's V=0.204
<b>Independent t-tests: High vs. Moderate Spenders</b>			
	t-value	p-value	Cohen's d

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Effort justification score	t(448)=8.94***	<0.001	0.89
Extravagance effect score	t(448)=7.12***	<0.001	0.71
Months to repay debt	t(340)=9.43***	<0.001	0.96
Savings depletion percentage	t(448)=6.28***	<0.001	0.63

\*Note: \*\*\* $p < 0.001$ , \* $p < 0.01$ ; High spenders defined as  $>UGX 30$  million; Moderate spenders  $\leq UGX 30$  million

The bivariate analysis demonstrated robust and statistically significant relationships between psychological factors and wedding expenditure outcomes, with social pressure exhibiting the strongest correlation with total wedding costs ( $r=0.691$ ,  $p < 0.001$ , large effect). Effort justification ( $r=0.623$ ,  $p < 0.001$ ) and extravagance effect ( $r=0.587$ ,  $p < 0.001$ ) also showed large positive correlations, confirming their substantial influence on spending decisions. Notably, household income showed only a small positive correlation with expenditure ( $r=0.284$ ,  $p < 0.001$ ), explaining merely 8.1% of variance, which underscored that psychological and social factors were more powerful predictors than economic capacity. The relationship between wedding expenditure and subsequent debt was extremely strong ( $r=0.812$ ,  $p < 0.001$ ), indicating that 65.9% of debt variance was explained by initial spending levels—a finding with serious policy implications. The negative correlation between income and debt ( $r=-0.312$ ,  $p < 0.001$ ) revealed that lower-income households experienced disproportionately higher debt burdens relative to their resources, suggesting regressive financial impacts. The inter-correlations among psychological constructs were substantial ( $r=0.542$  to  $0.658$ ), indicating these mechanisms operated in concert rather than independently, potentially creating multiplicative effects on expenditure decisions.

These bivariate relationships provided strong empirical support for the theoretical framework linking psychological mechanisms to wedding expenditure and subsequent financial hardship. The finding that social pressure demonstrated the strongest association with spending suggested that weddings in Uganda functioned primarily as social performances rather than private celebrations, with couples responding more strongly to perceived community expectations than to personal preferences or financial constraints. The weak relationship between income and expenditure was particularly revealing—it indicated that spending norms were established at social rather than economic levels, with families across income brackets attempting to meet similar expenditure standards regardless of affordability. This pattern explained why debt impacts were regressive, hitting lower-income families hardest. The chi-square analyses confirmed that high spenders faced significantly worse outcomes across multiple domains: they were more likely to carry debt ( $\phi=0.326$ , indicating 32.6% of high spenders had debt compared to baseline), delay home purchases, and reduce business investments. The independent t-tests revealed that high spenders scored significantly higher on effort justification (Cohen's  $d=0.89$ , large effect) and extravagance effect (Cohen's  $d=0.71$ , medium-large effect), requiring nearly twice as long to repay debts (Cohen's  $d=0.96$ , large effect). The substantial inter-correlations among psychological variables suggested a reinforcing system where social pressure activated effort justification mechanisms, which in turn enhanced the perceived value of extravagant displays, creating a psychological feedback loop that escalated spending beyond rational economic decision-making. The education-expenditure relationship, though statistically significant, was relatively weak, suggesting that higher education did not necessarily confer protective effects against overspending—indeed, educated respondents might have faced heightened expectations to demonstrate their social status through elaborate weddings. These findings collectively painted a

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picture of wedding expenditure as a socially-driven phenomenon where psychological mechanisms overrode economic rationality, creating predictable patterns of financial vulnerability particularly among aspirational middle-class families seeking to signal belonging to higher social strata.

**Table 3: Structural Equation Modeling Results - Path Coefficients and Model Fit Indices**

Path Relationships	Standardized $\beta$	SE	t-value	p-value	95% CI
<b>Direct Effects on Wedding Expenditure</b>					
Social pressure → Expenditure	0.384***	0.048	8.00	<0.001	[0.290, 0.478]
Effort justification → Expenditure	0.297***	0.042	7.07	<0.001	[0.215, 0.379]
Extravagance effect → Expenditure	0.263***	0.045	5.84	<0.001	[0.175, 0.351]
Household income → Expenditure	0.112**	0.036	3.11	0.002	[0.041, 0.183]
<b>Mediating Pathways</b>					
Social pressure → Effort justification	0.468***	0.041	11.41	<0.001	[0.388, 0.548]
Social pressure → Extravagance effect	0.521***	0.039	13.36	<0.001	[0.445, 0.597]
Cultural expectations → Social pressure	0.634***	0.037	17.14	<0.001	[0.561, 0.707]
<b>Direct Effects on Post-Wedding Debt</b>					
Wedding expenditure → Debt	0.731***	0.028	26.11	<0.001	[0.676, 0.786]
Household income → Debt	-0.198***	0.034	-5.82	<0.001	[-0.265, -0.131]
Effort justification → Debt (direct)	0.145**	0.039	3.72	<0.001	[0.069, 0.221]
<b>Effects on Financial Wellbeing (Negative)</b>					
Post-wedding debt → Financial strain	0.682***	0.031	22.00	<0.001	[0.621, 0.743]
Savings depletion → Financial strain	0.421***	0.038	11.08	<0.001	[0.347, 0.495]
Wedding expenditure → Resource trade-offs	0.556***	0.035	15.89	<0.001	[0.488, 0.624]
<b>Indirect Effects (Bootstrapped)</b>					
Social pressure → Expenditure → Debt	0.281***	0.037	7.59	<0.001	[0.209, 0.353]
Effort justification → Expenditure → Debt	0.217***	0.033	6.58	<0.001	[0.152, 0.282]
Cultural expectations → Social pressure → Expenditure	0.244***	0.034	7.18	<0.001	[0.178, 0.310]
<b>Total Effects on Debt</b>					
Social pressure (total effect)	0.426***	0.041	10.39	<0.001	[0.346, 0.506]
Effort justification (total effect)	0.362***	0.039	9.28	<0.001	[0.286, 0.438]

**Model Fit Indices:**  $\chi^2(247)=412.68$ ,  $p<0.001$ ; CFI=0.961; TLI=0.954; RMSEA=0.039 [90% CI: 0.033-0.045]; SRMR=0.042; AIC=18,642.3

\*Note: \*\*\* $p<0.001$ , \*\* $p<0.01$ ; Bootstrapped estimates based on 5,000 iterations; Model controlled for age, education, urban/rural residence

The structural equation model demonstrated excellent fit to the data, with fit indices exceeding conventional thresholds (CFI=0.961>0.95; TLI=0.954>0.95; RMSEA=0.039<0.06; SRMR=0.042<0.08), indicating that the hypothesized theoretical framework accurately represented the underlying relationships in the data. The chi-square statistic was significant ( $p<0.001$ ), but this was expected given the large sample size and complex model specification. Social pressure emerged as the strongest direct predictor of wedding expenditure ( $\beta=0.384$ ,  $p<0.001$ ), followed by effort justification ( $\beta=0.297$ ,  $p<0.001$ ) and extravagance effect ( $\beta=0.263$ ,  $p<0.001$ ), collectively explaining 62.3% of variance in spending decisions ( $R^2=0.623$ ). The standardized coefficients indicated that a one standard deviation increase in social pressure led to a 0.384 standard deviation increase in expenditure, holding other variables constant. Household income, while statistically significant, contributed minimally ( $\beta=0.112$ ,  $p=0.002$ ), reinforcing earlier findings that economic capacity played a secondary role. The mediating pathways revealed that social pressure significantly influenced both effort justification ( $\beta=0.468$ ,  $p<0.001$ ) and extravagance effect ( $\beta=0.521$ ,  $p<0.001$ ), which then operated as mechanisms translating social expectations into actual spending. Cultural expectations showed a very strong effect on social pressure ( $\beta=0.634$ ,  $p<0.001$ ), explaining 40.2% of its variance, demonstrating how broader cultural norms cascaded through social mechanisms to influence individual behavior.

The model's most striking finding was the exceptionally strong path from wedding expenditure to post-wedding debt ( $\beta=0.731$ ,  $p<0.001$ ), indicating that 73.1% of a standard deviation increase in spending translated directly into increased debt burden—essentially a near one-to-one relationship. Household income showed a protective effect against debt ( $\beta=-0.198$ ,  $p<0.001$ ), but its magnitude was substantially weaker than the expenditure effect, meaning higher income provided only modest buffering against debt when spending increased. Notably, effort justification exhibited a significant direct effect on debt ( $\beta=0.145$ ,  $p<0.001$ ) beyond its indirect effect through expenditure, suggesting that the psychological commitment to justify large investments may have prolonged debt retention or reduced debt-reduction motivation. Post-wedding debt powerfully predicted financial strain ( $\beta=0.682$ ,  $p<0.001$ ), and expenditure strongly predicted resource trade-offs ( $\beta=0.556$ ,  $p<0.001$ ), documenting the pathway from spending decisions to concrete negative outcomes. The bootstrapped indirect effects confirmed significant mediation: social pressure's total effect on debt ( $\beta=0.426$ ) was composed of both direct pathway through expenditure ( $\beta=0.281$ ) and indirect pathways through psychological mechanisms, with all confidence intervals excluding zero. The total effects analysis revealed that when considering all pathways, social pressure ( $\beta=0.426$ ) and effort justification ( $\beta=0.362$ ) had substantial cumulative impacts on debt accumulation, approximately 3-4 times stronger than the protective effect of income.

The SEM results provided robust support for the conceptual model linking cultural expectations, social pressure, psychological mechanisms, and financial outcomes in a coherent causal framework. The excellent model fit indicated that this theoretical specification captured the essential dynamics of wedding expenditure in Uganda, validating the integration of effort justification and extravagance effect theories with socio-cultural factors. The primacy of social pressure over individual psychological factors suggested that wedding spending was fundamentally a collective rather than individual phenomenon—couples appeared to internalize community expectations which then activated psychological mechanisms that rationalized and sustained high expenditure levels. The strong mediation effects indicated that social pressure did not operate directly on behavior but rather worked through psychological transformation, activating effort justification whereby individuals convinced themselves that expensive weddings

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were inherently valuable, and extravagance effects whereby conspicuous consumption became conflated with relationship quality or social worth. The finding that cultural expectations explained 40.2% of social pressure variance pointed to wedding expenditure as a culturally-embedded practice where macro-level norms determined micro-level experiences of social obligation.

The model illuminated a troubling path-dependency in financial outcomes: once high expenditure decisions were made, debt accumulation was nearly inevitable ( $\beta=0.731$ ), and this debt then generated substantial financial strain ( $\beta=0.682$ ) that persisted for years. The weak moderating effect of income revealed a structural vulnerability—wedding expenditure norms were set at levels that lower-income families could not sustainably afford, yet social pressure compelled participation regardless of capacity. The direct path from effort justification to debt, independent of expenditure levels, suggested a concerning psychological entrenchment where individuals who had rationalized their spending as justified might be less motivated to aggressively reduce debt, viewing it as a worthwhile investment rather than a financial problem requiring urgent resolution. The resource trade-off findings quantified opportunity costs: high wedding expenditure directly displaced productive investments, with the model showing that each unit increase in spending corresponded to 0.556 units of foregone alternative investments. The total effects analysis revealed that addressing social pressure would yield the highest impact ( $\beta=0.426$  total effect on debt), suggesting intervention points should focus on community-level norms rather than individual financial counseling. The indirect pathways through cultural expectations ( $\beta=0.244$  to expenditure) demonstrated how deeply rooted these practices were in social fabric, implying that sustainable change would require cultural shifts rather than merely economic education. Overall, the SEM results painted a systemic picture where cultural norms activated social pressures that triggered psychological mechanisms leading to economically irrational but socially compelled spending, resulting in predictable and severe financial consequences that particularly impacted financially vulnerable households—a finding with significant implications for both theory and policy intervention in Ugandan society.

### **Conclusion**

This study comprehensively examined the psychological mechanisms and socio-economic implications of costly weddings in Uganda, revealing a complex interplay between cultural expectations, social pressure, psychological rationalization, and financial outcomes. The findings demonstrated that wedding expenditure in Uganda was primarily driven by social rather than economic factors, with social pressure, effort justification, and extravagance effects collectively explaining 62.3% of spending variance while household income contributed minimally. Ugandan couples spent an average of UGX 28.6 million on weddings—equivalent to 15.5 months of household income—with 76% incurring substantial debt averaging UGX 15.3 million and requiring over 31 months to repay. The structural equation model revealed a path-dependent system where cultural norms cascaded through social pressure to activate psychological mechanisms that rationalized excessive spending, leading nearly inexorably to debt accumulation ( $\beta=0.731$ ) and subsequent financial strain ( $\beta=0.682$ ). Critically, these financial burdens displaced productive investments, with 59.3% of couples delaying home purchases, 52% reducing business investments, and 42% postponing further education. The regressive nature of these impacts—whereby lower-income households experienced disproportionate debt burdens relative to capacity—highlighted wedding expenditure as a mechanism perpetuating economic vulnerability within aspirational middle-class communities. The study's theoretical contribution lay in demonstrating how effort justification and extravagance effects operated as mediating mechanisms translating social

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pressure into individual behavior, while its practical significance underscored the urgent need for interventions addressing cultural norms, social expectations, and financial literacy to promote more sustainable celebration practices that honor cultural values without compromising long-term economic wellbeing.

### Recommendations

**Community-Level Social Norm Interventions:** Given that social pressure emerged as the strongest predictor of wedding expenditure ( $\beta=0.384$  direct,  $\beta=0.426$  total effect) and that cultural expectations explained 40.2% of social pressure variance, interventions should prioritize community-level efforts to reshape wedding norms rather than focusing solely on individual couples. Religious institutions, cultural leaders, and community organizations should collaborate to promote alternative narratives that decouple wedding quality from expenditure levels, celebrate modest ceremonies as culturally authentic and financially responsible, and publicly recognize couples who choose sustainable celebrations. This could include creating "model modest weddings" showcasing beautiful, meaningful ceremonies at affordable costs, establishing community guidelines suggesting reasonable expenditure ranges relative to income, and leveraging respected community figures to normalize simpler celebrations.

**Mandatory Pre-Wedding Financial Counseling and Debt Protection Mechanisms:** The near-perfect correlation between expenditure and debt ( $\beta=0.731$ ) and the finding that 76% of couples incurred debt averaging 16.5 months of income suggests that couples systematically underestimate financial consequences during wedding planning. Religious institutions and civil registrars should require couples to complete financial counseling sessions before marriage registration, including realistic budgeting exercises, debt impact projections, and education on the documented lack of correlation between wedding costs and marital success. Financial institutions should develop specialized "wedding savings accounts" with commitment mechanisms that discourage premature withdrawal and debt accumulation.

**Policy and Educational Interventions Targeting Psychological Mechanisms:** Since effort justification and extravagance effects mediated the relationship between social pressure and spending, educational interventions should specifically address these psychological mechanisms. Financial literacy programs in schools and pre-marital counseling should include modules on cognitive biases, helping young people recognize how effort justification can lead to post-hoc rationalization of poor financial decisions and how extravagance effects create illusory associations between spending and value. Media literacy education should help individuals critically evaluate social media wedding content, understanding that visible displays represent curated highlights rather than norms and that comparison effects drive unnecessary expenditure.

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