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## Analysis of Third-party Wedding Financing Motives: The Case of Primary School Teachers in Shinyanga, Tanzania

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### **Abstract:**

*This study aimed at analyzing participants' motives for financing wedding occasions. Specifically, the study focused on the following four independent variables; marital status, social investment, social status and need to maintain solidarity as the predictors of decision to contribute for wedding occasions. Using survey data, 264 questionnaires, printed on a one page, were administered to primary school teachers from three districts of Kishapu, Kahama and Shinyanga attending a two-week training workshop at Uhuru Secondary School in Shinyanga Municipality. Data were coded, processed and analyzed using statistical package for social sciences (SPSS) version 20. Two key informants were also interviewed and their responses were presented as case studies. Logistic regression was performed in order to measure the effects of predictors on outcome variable. Results of the logistic regression analysis revealed a significant effect of social investment, solidarity maintenance, social status and marital status on the decision to contribute. This study concludes that decision to contribute money for various wedding parties is not only an aspect of personality but also a function of many different social forces. This study sets a benchmark to expand understanding of approaches to non-charitable donations in other social events such as Christmas, graduation ceremonies and religious based ceremonies.*

**Keywords:** *wedding, finance, motives*

### **1. Introduction**

Globally, there is general rise in the value of wedding costs (Bristol-Rhys, 2007; Whyte, 1993). According to The Knot.com, a US firm that publishes Real Weddings Surveys' findings annually, the average wedding cost in the US (honey moon exclusive) rose from \$26,984 in 2010 to \$31,213 in 2014. However, in some places in New York, the costs even doubled the national average to \$76,328. In Western Europe, the expenses are more or less the same. For instance, in the United Kingdom, the average wedding cost was £24,000 (\$36,000) in 2014, and more than 50% of the weddings exceeded the initially planned budget [Bride magazine]. In Eastern Europe and many parts of Russia and China, the average wedding cost ranged from \$1,000 in Slovakia to \$15,000 in Russia (Dementieva, 2013). In rural India for instance, the total cost of running a wedding ceremony was more than six annual incomes of an average working family (Rao, 2001b). Considerably, change in demand for modern facilities including quality halls, number of invited guests, transport costs, wedding outfits, photographs, food and beverages are among the things that attribute to increased cost of weddings (Pauli, 2011).

Some governments, for example Tajikistan and India, have already begun to step up strict measures to combat the increasingly growing costs of running wedding celebrations (Danzer, 2013; BBC 2017, February 22). These governments have gone so far as to even formulate policies and set guidelines for the indicative costs for organizing and running wedding celebrations. One would probably wonder why government intervention is required in personal lifestyles, choices and preferences. There are some factors that appear to support government intervention. First, there are growing numbers of young people who cannot afford these wedding costs and who as a result are denied their right to marriage. Also, newly wedded couples have plunged into big debts as they strive to begin a new life (Baulch & Davis, 2008). However, effects are not only limited to individuals and certain groups. There is also the danger of derailing government efforts to prevent and control poverty.

Societies have differed in the way wedding ceremonies are financed. The main traditional approaches have been for the to-be weds and the families from both sides to raise money required meeting the wedding celebration budget. This is evident especially among societies that uphold arranged marriages. In other words, the responsibility of financing wedding events rests solely on the shoulders of the parents, families and/or a few close friends. For instance, in many parts of South Asia such as Pakistan, Malaysia, and China, the bride's parents are responsible for footing a big portion of the wedding budget (Bloch, Rao, and Desai, 2004). In India, it's the brides' family that finances the wedding ceremony, alongside paying dowry to the groom's family (Rao, 2001). In China, for instance, the parents, rather than their younger couples, were most often expected to take the lion's share of financing the wedding ceremony (Whyte, 1993). Curies (1993) adds that families tend to make savings over a long period of time despite the fact that wedding events hardly last more than a day. In addition to using their savings some families go even further and take special wedding loans. A study

in Eastern Europe and some Asian countries including Russia, Kazakhstan, Slovakia, Belarus and Vietnam showed that only 29% of the newly married couples had paid fully for their wedding expenses while the rest of the wedding budget had been paid for by their parents (Dementieva, 2013).

Tanzania has witnessed a substantial increase in the use of third party (friends, workmates and schoolmates) contributions for running wedding occasions. Media reports indicate that on average third-party contributors, especially those in large cities such as Dar es Salaam, contribute between TZS. 500,000 and TZS 2,000,000 per annum, more than double the annual income per person. The reasons explained include the desire by the to-be weds and their respective families to organize expensive feasts which they themselves cannot afford (Otnes & Pleck, 2003). However, it's not known why donors are motivated to give money to finance nuptials probably more than any other social event. In general, previous studies lack focus on non-charitable giving motives by third-party individuals. Instead, the majority appear to address motivations for wedding gift giving, and charity donations. No empirical studies have been done in the Tanzanian context with the exception of a few media survey studies (Mwananchi 2016, June 6). This study therefore aims at analyzing factors that influence the participants' contribution decision. It is expected that the study will provide researchers with a ground work to develop better ways of studying giving motivations for non-charity events. It will also help policy makers help figure out ways to address the growing demands lavish wedding financing and its social and economic implications.

## 2. Literature Review

### 2.1. Conceptual Framework

An individual person's decisions made to donate money for weddings and other related ceremonies are influenced by both personal attributes and socially exerted influences. The former includes aspects such as the need to maintain or acquire respect in society, pursue personal gains or even satisfaction resulting from the giver's desire to help others succeed. The latter include things like social norms, peer pressure, extent of informal networking. In addition, the decision to donate money for enhancing wedding celebrations is linked with the requestor's previous track records in supporting similar events i.e. the groom or bride plays a major role in shaping the behavior and/ or the amount of contribution to be raised by an individual. Furthermore, the recipient's level of acceptability in society has an influence on deciding whether to give or not to give them money for wedding purposes. Figure 1 provides a diagrammatical conceptualization.

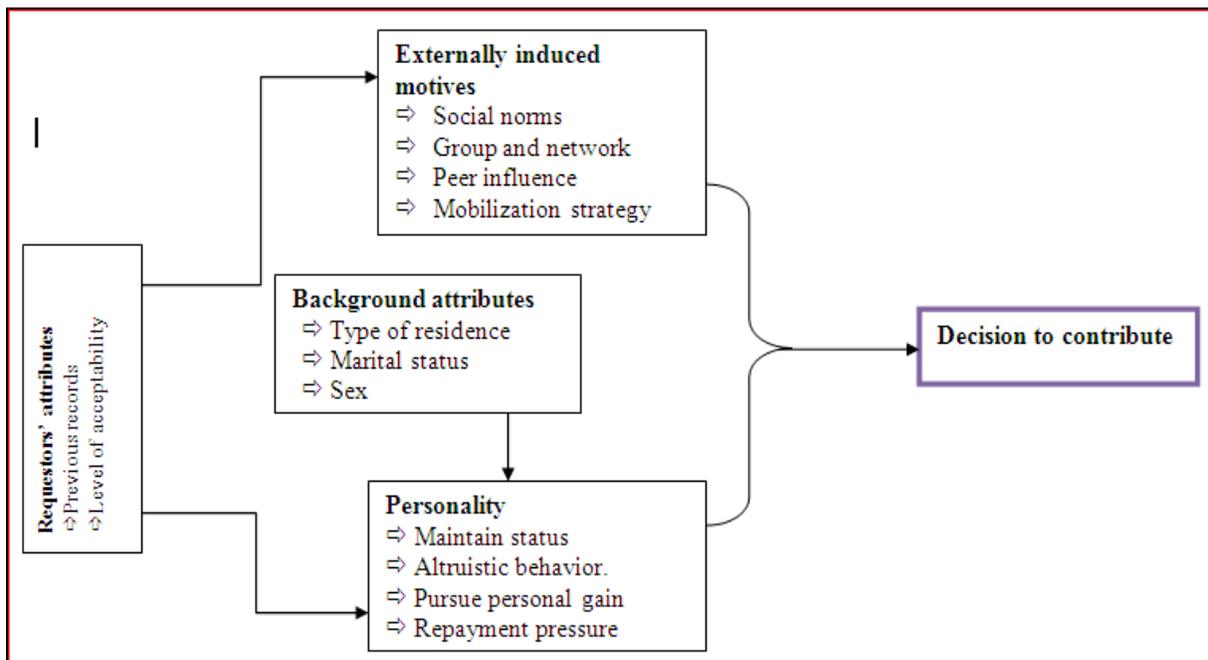


Figure 1: Conceptual framework: Modified from Cropanzano & Mitchell, 2005; Meeker (1971; Aaker & Akutsu, 2009)

### 2.2. Theoretical Review

Contributions entail all forms of giving ranging from cash, free labor, and material things such as food. Giving is a function of motivations rooted within an individual giver's own mind or the influence of the external environment (Anik, *et al.*, 2009; Vesterlund, 2006).

Social anthropologists consider giving as one type of social exchange; an attempt to build solidarity and strengthen social cohesion with the recipient partners on the basis of reciprocity. The assumptions lie in the fact that recipients expect to reciprocate services or objects sometimes on similar basis as long as social interactions remain active (Cropanzano & Mitchell, 2005; Hendry, 1999). Reciprocity is again possible if and only if the two parties trust each other. By so doing, an individual person as a social being, builds and helps maintain good relationship with the recipients, thus ensuring him future support from the same. By being a member of a given social group, reciprocity is not an optional alternative. Cropanzano & Mitchell, (2005) see reciprocity as being both a folk belief

and a moral obligation in which case failure to comply with the prescribed standards results in punishment. Violation of folk beliefs is less punished while moral obligation is punished strictly.

Meeker (1971) contends that not only does reciprocity shape the nature of exchange through reciprocity but through other rules. These include group gain and status consistency. The former works better when the relationship is not built on the direct exchange between the giver and the receiver. Instead the receiver draws from the common pot. This is a kind of collective mobilization of resources in which case members help one another in times of difficulty or need within the pre-described rules. The latter focuses on the status maintenance which simply implies that the giver would always want to be recognized and respected. Vesterlund, (2006); Otnes&Pleck, (2003) point out that in such kind of giving patterns the givers consolidate or exert their influence on the recipients. Panas (2005) contends that not only do donors demand immediate recognition once they have given their support, but any kind of appreciation, permanent memorization of their names or status consideration would motivate them to give more and more, a similar conclusion made by Bloch, Rao & Desai (2004). Supporting others not only helps build and foster recognition and identity of the giver but it also facilitates in the family acquiring reputation in the community as responsible social beings. Aaker & Akutsu (2009) further contend that individual persons are likely to give more if they know their identity in the public domain will increase by giving especially in the presence of the media and assurance of being aired on radio and television.

Contribution is considered a social obligation instituted through the laid down social norms, whereby people who don't give or extend a hand of support to the needy end up being engulfed by a sense of guilt produced from expected stigmatization by colleagues, workmates and friends (Othman and Shen, 2005). Hendry (1999) sees obligation as social values and norms that bind givers and receivers together. Furthermore, Anik, *et al.*, (2009) regard givers as being motivated by the fact that they want to conform to the existing norms, need, and equity. While norms remain customary rules with no official enforcement, its violation is to be met with social punishment including social marginalization, and/ or denial of future support.

Fong (2007) and Konow (2010) contend that people choose to help others not simply because they seek direct exchange but because they derive pleasure in seeing others succeed, a state termed as altruistic behavior. Giving eventually produces a unique heartfelt condition in the heart of the giver, a feeling termed as warm glow. Vesterlund, (2006) redefines this kind of satisfaction derived from giving and supporting others in their affairs, to a collective form of private benefits. Vesterlund adds that if the giver gives, it implies that the amount of money given will equal the value attached to the service or event on which the money is to be spent.

### 2.3. Empirical Studies on Giving Motivations

Wedding costs are narrowly researched despite the fact that wedding costs contribute immensely to household poverty and reduces the capacity of the members to build up their capital structures (Baulch and Davis, 2008). Specifically, no empirical study has been carried out on the subject of motivation for financing wedding occasion as a non-charitable event. However, there are limited empirical studies on wedding and funeral expenses in rural Ethiopia (Jufare, 2008) and in India and other South East Asian countries (Danzer, 2013; Baulch and Davis, 2008; Bloch, Rao, and Desai, 2004).

Anik, *et al.*, (2009) studied over 1000 readers of The New York Times. It was found that the majority of respondents reported happiness by spending their money on giving for charitable purposes. However, since there was no occasion to extend follow up on the readers, it was not possible to draw conclusion that the giving behavior found on that particular day would be sustainable over time.

Several studies report collective responsibility as a reason why people give their money to help friends cater for wedding expenses (Jufare, 2008; Hoddinott and Krishnan, 2009; LeMay-Boucher, 2009). People found to be organized on the basis of addressing their needs and wants, are socially bound to help a member in the course of events such as weddings. In this case, giving is organized on collective basis. Collective giving comprises of women self help groups, cooperative societies and merry-go-round funds. On one hand Jufare (2008) and Hoddinott and Krishnan (2008) report the use of group lending schemes through self help groups as a mechanism through which members intending to organize a wedding raise money. A joint study in Tanzania and Ethiopia revealed that members of *iddirs* informal groups were able to access funds at affordable interests for consumption purposes including wedding (Hoddinott and Krishnan, 2009).

LeMay-Boucher, (2009) studied collective giving from two ethnic groups in Ethiopia and Mali: the *Iddirs* and Beninese. Findings showed that more than 77% of both group members paid out their contributions to the wedding member's event. Unlike *Iddirs*, however, the Beninese were actively involved in supporting a fellow in his or her marriage ceremony. It was further found that more than 85% of the members paid out contributions in cash while the rest paid in-kind contributions. In some occasions, group's insurance organizations specified a certain percentage of money to be given to the beneficiary by the association as a grant or gift during weddings.

### 2.4. Hypothesis

From the literature studied above, it is hypothesized that a wedding contribution decision is influenced by both social and participant personal factors. Specifically, the study hypothesis states, "there is no relationship between one or more predictor variables and outcome variable, decision to contribute".

## 3. Research Method

Participants in this study were primary teachers from government schools in Kishapu, Kahama and Shinyanga districts. These districts are found southwest of Lake Victoria. Participants were on two-week training workshop at Uhuru Secondary School at a time of this study. These three districts have a total of 4246 permanent and 31 temporary teachers (PO-RALG, 2016). The choice of primary

teachers as participants of the study was purposive due to the fact that giving is manifested in organized social groups, and teachers are one of the larger groups of government employees.

The questionnaire developed for this study was partitioned into two main sections. Section one had closed ended questions covering the demographic and social characteristics (age, sex, place of residence, marital status and income). Section two of the questionnaire required participants to provide information regarding the motives for financing wedding celebrations. A completed questionnaire was then pre-tested in two stages through pilot studies in Shinyanga municipality between October 2015 and November 2016. A pilot study serves as a mirror to signal out possible errors that would be encountered had this phase not been enforced (Van and Hundrey, 2002). Rubio et al., (2003) insist that pilot studies are typically necessary in the research process because they increase the validity of the measure by helping to modify format, and recode questions in the survey tool. The findings of the pilot study help the researcher to determine whether or not major revisions are required before advancing to data collection. In an environment, whereby qualitative inquiry is a must, Cresswell and Milner (2000) suggest the use of member checking as a strategy to validate data.

In the first pilot study, a questionnaire was administered to 50 respondents from Shinyanga Municipality with 21 items on a five-point scale measuring attitude and satisfaction with wedding contribution system. The level of instrument reliability measured using Cronbach's Alpha was as low as .35. Given the minimum requirement of Cronbach's Alpha level of at least .65, this level was far below the acceptable standard (Cortina, 1993). The questionnaire was then reviewed for wording, formatting and meaning. The revised questionnaire version was also re-tested in the second pilot study with 30 respondents indicating improvement of the Cronbach's Alpha level to greater than .70; the tool was therefore considered reliable for data collection.

A final version of the questionnaire was self-administered to 300 participants. Prior to distributing questionnaires, a formal request was made through the coordinators of the training workshops. Once the consent was secured, the researcher went on to request the coordinators on his behalf to gain approval of the respondents themselves. Whoever was willing was given a one page questionnaire to complete. The questionnaires (N=264) were filled and returned on the same day. Data was then checked, processed, coded and entered in the SPSS version 20. Median and percentiles were produced. To supplement surveys, two key interviewees were also involved in the study.

Logistic regression was performed on the decision to give as an outcome variable and demographics (sex, residence, marital status) and attitude variables (contribution as social investment, sign of solidarity and social status). Items measuring motives for financing weddings were initially designed on a five-point scale; however, in order to fit the requirements for binary regression, items were recorded into yes and no responses. The codes for outcome and predictors are as seen in table 1 below:

Type of variable	Variable name	Measurement of variables
Dependent variable	Decision to contribute	1= Contribute, 2=No contribution
Independent variable	Social investment	1=Yes, 2=No
	Social status	1=Yes, 2=No
	Need to maintain solidarity	1=Yes, 2=No
	Sex	1=Male, 2=Female
	Marital status	1=Single, 2=Married

Table 1: Variable definition

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i$$

Where

Y= probability of deciding to contribute for wedding occasions

$\beta_0$  = The mean outcome

$X_1$  = Social investment

$X_2$  = Need to maintain solidarity

$X_3$  = Maintaining social status

$X_4$  = Marital status

$e_i$  = error term

## 4. Findings and Discussion

### 4.1. Demographic and Socio-Economic Characteristics

Age, sex, education, occupation and residence are all important variables in studying household spending decision. This study involved participants from Shinyanga (34.8%), Kishapu (19.8%) and Kahama (45.5%) districts. On average, men and women were almost equally distributed in this study while in terms of type of residence, 64.5% and 35.5% of participants were living in rural and urban areas respectively. Almost one third of the participants were 30 years and below while another third fell in age class 31-40. The rest (40%) of participants fell in age groups 41-50 and 51-60. Over 80% of the participants were married while less than 20% were unmarried. For details on demographic and socio-economic characteristics see appendix 1.

#### 4.2. What Influences Participants to Give Money for Wedding occasions

##### 4.2.1. Descriptive Statistics

Participants were asked to identify factors that motivate them to decide to raise contributions for enhancing wedding celebrations of other people not necessarily related to them by blood. In this study, a list of 8 factors was presented in the form of a likert scale. Overall, descriptive statistics presented in Table 2 show that the average rating was “agree” (median = 4), implying that, participants in this study appeared to affirm items regarding their understanding of the influencing factors toward contribution. However, variables q16 and q24 had their median rating fall to 3, suggesting a disbelief in variables, “I feel guilty by not supporting a friend” and “Giving is a socially desirable norm”. In addition, the percentiles indicated the majority (50%) falls in the category of “agree” while similar to median, the same variables q16 and q24 had ratings fall to 3, a kind of lacking decision as far as the variables are concerned.

Item code	Variable definition	Rating					Median	Percentile (50)
		Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)		
q15	Contributing is investing for future	10.8	16.6	6.2	44.8	21.6	4.0	4
q16	I feel guilty by not supporting a friend	14.6	17.7	24.6	29.6	13.5	3.0	3
q19	People expect you to support a friend	5.8	12.1	3.5	50.6	28.0	4.0	4
q21	Giving creates and maintains my social status	8.0	13.0	14.2	33.7	31.0	4.0	4
q22	It's a sign of strong solidarity	2.7	4.6	1.2	55.0	36.5	4.0	4
q23	Giving is repaying	11.9	20.7	8.4	39.5	19.5	4.0	4
q24	Giving is a socially desirable norm	13.1	30.0	10.8	32.3	13.8	3.0	3
q25	Giving gives givers access to celebrations	11.2	25.0	10.0	30.8	23.1	4.0	4

Table 2: Median, percentiles and percentage distribution of factors influencing giving money for wedding purposes

##### 4.2.2. Logistic Regression Results

Table 2 below shows the logistic regression results, constant values, term errors, the Wald test, and odd ratios for each of the predictors included in the model. Setting alpha level at .05, four factors (marital status, social investment, solidarity and social status) were found to be statistically significant.

A full model was tested against the model with intercept only and it was found to be statistically significant  $X^2(4, N=238) = 46.7, p < .000$ . The model with five predictors was able to make a correct classification of 96.4% of those who decided to contribute against 33.3% of those who turned down contribution requests for an overall success rate of 78.7%, implying that predictors as a set were distinguished between accepting and rejecting contribution requests.

Code	Description	B	S.E.	Wald	df	Sig.	Exp(B)
q15r	Social investment	1.077	.328	10.764	1	.001	2.936
q21r	Social status	.821	.332	6.112	1	.013	2.272
q22r	Sign of solidarity	2.268	.571	15.783	1	.000	9.659
q3	Marital status	-.802	.399	4.045	1	.044	.448
Constant		-2.087	.624	11.167	1	.001	.124

Table 3: Independent variables in the regression model  
a. Variable(s) entered on step 1: q15r, q21r, q22r, q3.

Participants' views regarding whether or not maintaining solidarity would influence them to contribute or not contribute money for wedding occasions had a positive and statistically significant effect,  $X^2(1) = 15.783, p < .001$ . This is to say, approval of solidarity is linked with increased odds of a participant's decision to donate for wedding occasions. Those who value social solidarity are about 9.7 times more likely to donate for wedding events than those who disregard social solidarity, considering all other factors constant.

Regarding the influence of social investment on the willingness and decision to give money for supporting others to organize wedding occasions, the effect of attitude toward social investment is positive and statistically significant,  $X^2(1) = 10.764, p < .01$ . In addition, the odds ratio indicates that participants approving social investment (1=yes) were 2.94 times more likely than those disapproving social investment (0=no) to contribute for wedding occasions, other factors being constant.

Those who felt social status was important were more likely to accept contribution requests (72%) than those who did not view social status as being important (50%). The effect was statistically significant in the logistic regression,  $X^2(1) = 6.112, p < .05$ . Regarding interpretation of the odds ratio, it appears that the decision to contribute money for wedding occasions is 2.3 times more likely for those approving social status than it is for those disapproving social status as deciding factor, considering all other factors constant.

The contribution of marital status in the logistic regression model predicting the participants' attitude toward financing weddings was also determined. The Wald test statistic has a negative, but effect appears significant  $X^2(1) = 4.045, p < .05$ . Keeping all other factors

constant, the odds ratio for unmarried participants is 0.4 (or 60%) less likely than married participants to decide to contribute to wedding celebrations.

#### 4.2.3. Case Studies

##### Case Study 1: NYAMBISA PETRO

"I am a mother of 7 but currently there are ten people who depend on me for care and support. Two children are in secondary school. I am supposed to pay for their fee, support my elderly mother, beside ensuring food and paying for overhead monthly bills. My husband has been ill for more than three months now." She says her take home monthly salary is TSH 300,000 (US\$ 136), and unfortunately, she has no other sources of income. "As a responsible community member, I am required to show my support for social events such as funerals and marriage ceremonies." She says between September and November last year, for instance, she received six (6) contribution requests from relatives, neighbors, friends and colleagues. However, she managed to contribute TSH 313,000 (US\$142). The cost breakdown included direct contributions to wedding ceremonies, purchasing and making of wedding attire, transportation costs and gifts.

Source: Author personal interview

##### Case Study 2: VERO

One teacher, Vero, who declined to give her surname for fear of social stigmatization said that within a period of 3 months (September to November, 2016) she was obliged to contribute to four (4) colleagues, three (3) ethnic groups and two (2) women self help groups. The minimum contribution was set at TSH 60,000. In the home group, her husband too was required to contribute the same amount regardless of whether they were one family. As a couple, they contributed a sum total of TZS 700,000. Unfortunately, only the wife has full time job, while the husband is self employed without reliable income. She continues lamenting, "My monthly earning is not more than 500,000, so imagine I am pressed to pay more than what I earn...what do I do next? My daughter is in high school, she needs money; again, I can't eat what I want...It's a big challenge. At one time while broke, we tried not contributing... I can tell you we were nearly made an island in our own street," she says.

Source: Author personal interview

A close review of the above two case studies show that to some extent there is present a kind of social obligation which is driven by the fact that people want to maintain strong solidarity among themselves as an insurance of unexpected risk in future. One would not wonder therefore why this system continues to flourish while some people regard it a burden and unproductive use of money. A personal interview with Richard Msuya helps to broaden an understanding of the practice of maintaining contributions. He says, "*When you are the one requesting money, to you it's a time of great expectations. You cannot understand why other people should not extend a warm support*". These case studies appear to align with the predictors in the regression model particularly the variables, "social investment" and "maintaining solidarity" which both reveal significant effects on the decision of an individual person to give money for a wedding ceremony.

#### 5. Conclusion and implication for future studies

This study attempted to study the motives toward financing wedding celebrations among rural and urban teachers in Shinyanga region. Findings showed that almost 90% of all participants who took part in completing the questionnaire had been involved personally in donating money. Using binary regression and key interviews, it was found that financing decisions differed by marital status. Furthermore, social factors; need for maintaining social status and social investment and building social solidarity were found to be significant determinants of contribution decisions. This study recommends further studies on wedding financing strategies as well as the effects of wedding financing on social and economic livelihood development. Furthermore more non-charitable giving studies are required to broaden understanding of the concept of giving especially in developing societies.

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**Appendix 1: Demographic and socioeconomic variables**

<b>District</b>	<b>Frequency</b>	<b>Percentage</b>
Shinyanga	88	34.8
Kishapu	50	19.8
Kahama	115	45.5
Total	253	100.0

*Table 1*

<b>Age group</b>	<b>Frequency</b>	<b>Percent</b>
30 or below	75	30.2
31-40	74	29.8
41-50	42	16.9
51-60	57	23.0
Total	248	100.0

*Table 2*

<b>Sex</b>	<b>Frequency</b>	<b>Percent</b>
Female	133	50.4
Male	131	49.6
Total	264	100.0

*Table 3*

<b>Marital status</b>	<b>Frequency</b>	<b>Percent</b>
Married	210	83.7
Single	41	16.3
Total	251	100.0

*Table 4*

<b>Residence</b>	<b>Frequency</b>	<b>Percentage</b>
Rural	162	64.5
Urban	49	35.5
Total	251	100.0

*Table 5*