

Ubuntu As Economic Architecture Institutional Foundations in Original Institutional Economics

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ABSTRACT

Ubuntu - the Nguni Bantu philosophy expressed as "I am because we are" - has been extensively theorised in African philosophy, ethics, and psychology, but has rarely been connected to original institutional economics (OIE) or translated into economic institution design with the conceptual precision that connection requires. This paper does that work. We argue that Ubuntu-organised financial institutions meet a specific structural test for the term "economic architecture": their components - credit allocation, governance, enforcement, and distribution - are interdependent and load-bearing in the sense OIE has long analysed under the concept of instituted process, rather than merely co-occurring attractive features.

The paper makes two original contributions. First, it derives seven Ubuntu Economic Principles (UEPs) from the philosophical literature and operationalises each as a specific institutional design parameter with a measurable component and a predicted economic outcome. Second, it resolves a conceptual gap in the underlying agent theory: rather than treating the paper's Contextual Agent and Ubuntu Agent personas as a person merely located "in context" - a formulation that risks reproducing the individualism it is meant to displace - the paper follows Lawson's social positioning theory and Dugger's radical institutionalist account of role to specify these personas as agents occupying an institutionally constituted social position, relocating causal weight from the individual in isolation to the position the individual occupies within Ubuntu-instituted structures.

This paper is the first of a three-part sequence: it establishes the philosophical and institutional-design foundations; a companion paper specifies the neurobiological mechanism and the three-tier institutional design (the Ubuntu Institutional Design Framework, UIDF) through which the UEPs are implemented at scale; a third companion paper develops the measurement instrument (the Cultural Appropriateness Score) and reviews comparative evidence. Read together, the three papers replace a single over-length manuscript with a properly developed sequence, each engaging explicitly with original institutional economics rather than asserting Ubuntu's economic relevance by philosophical analogy alone.

Keywords: Ubuntu Economics; Original Institutional Economics; Social Positioning; Instituted Role; Institutional Design; Homo Neuroculturalis; Contextual Agent; Ubuntu Agent; Neuroanthropological Economics; African Development Economics

INTRODUCTION

The Discipline that Missed the Architecture

For more than a century, African communities facing poverty have maintained financial systems that formal development economics cannot explain. South African stokvels - rotating savings and credit associations rooted in Ubuntu mutual obligation - mobilise an estimated R50 billion annually, with near-universal participation in low-income townships and default rates that formal microfinance institutions cannot match [1]. Burial societies insure over 60% of South Africans against the catastrophic costs of death without formal actuarial analysis,

insurance law, or state enforcement [2]. Ethiopia's iqub (rotating credit associations) and idir (funeral cooperatives) serve tens of millions of people with negligible administrative overhead [3]. Kenya's chama investment groups and Harambee mutual aid networks create capital formation in communities where formal banking penetration is marginal [4]. West Africa's tontines coordinate hundreds of billions of dollars in annual savings across Francophone communities that formal banks have never successfully served [5].

These are not pre-modern survivals awaiting replacement by efficient market institutions. They are sophisticated economic architectures - systems of production coordination, credit allocation, risk pooling, and surplus distribution - that have been refined over generations to match the neurobiological, cultural, and historical realities of the communities they serve. They outperform formal financial institutions in their contexts by margins that development economists have documented but not adequately explained. The stokvels' risk management, the burial societies' claims processing, the iqub's credit allocation - all achieve outcomes that formal institutions with far greater capital and administrative capacity cannot replicate.

Why "architecture" rather than merely "system" or "practice"? An architecture, in the sense intended here, is a structural arrangement of interdependent, load-bearing components: components that jointly perform a function no single component performs alone, and whose removal or misalignment causes the whole to fail rather than merely degrade. Original institutional economics has long analysed institutions in exactly these terms - as instituted processes, in Commons's phrase, in which production, credit, risk-bearing, governance, and distribution are interlocking components of a single going concern rather than independent transactions coordinated by price alone. What follows argues that Ubuntu-organised financial institutions meet this structural test: their credit allocation depends on their governance form, their governance form depends on their enforcement mechanism, and their enforcement mechanism depends on the neurobiological trust dynamics that collective participation generates. It is this interdependence - not simply the co-occurrence of several attractive features - that licenses "architecture" rather than "practice" or "preference," and it is this same interdependence that subsequently licenses connecting an institutional architecture to a neurobiological one: the institutional components are load-bearing specifically because they are calibrated to a neurobiological substrate, a claim developed at length in Section IV.

The explanation is Ubuntu. Not Ubuntu as vague communal sentiment, not Ubuntu as a cultural preference to be accommodated by development programmes, and not Ubuntu as an anthropological curiosity of interest to philosophers but irrelevant to economists. Ubuntu as economic architecture: a coherent, internally consistent system of institutional design principles that organises economic activity in ways that are specifically adapted to the neurobiological, cultural, and historical conditions of sub-Saharan African communities - and that generates measurably superior economic outcomes in those conditions.

This paper is the first systematic attempt to translate Ubuntu philosophy from its home disciplines - African philosophy, ethics, community psychology - into fully operationalised economic institution design parameters. It does so through three moves. First, it derives seven Ubuntu Economic Principles (UEPs) from the philosophical literature, showing that each principle corresponds to a specific institutional design choice with measurable economic consequences. Second, it identifies the neurobiological mechanism - oxytocin-dopamine trust loops activated by collective participation - that explains why Ubuntu-aligned institutions outperform individualist alternatives in the communities where Ubuntu is the organising cultural logic. Third, it proposes the Ubuntu Institutional Design Framework (UIDF) derived from NALM's empirical programme in Nederburg [6], providing a concrete three-tier architecture that economic developers can apply, and against which researchers can measure CAS (Cultural Appropriateness Score) and economic outcomes.

The argument is not that Ubuntu works everywhere or that it should replace formal market institutions globally. It is that in communities where Ubuntu is the organising cultural logic - across sub-Saharan Africa, and in Ubuntu-influenced diaspora communities globally - Ubuntu-aligned economic institutions are not culturally accommodating alternatives to efficient market institutions; they are the neurobiologically superior architecture for the economic conditions of those communities. Development policy that treats Ubuntu institutions as informal precursors to be replaced by formal alternatives is not merely culturally insensitive; it is economically irrational.

Ubuntu: What The Philosophy Actually Claims

Ubuntu is among the most cited and least operationalised concepts in African thought. Before it can be translated into economic architecture, it must be stated precisely - not as a slogan but as a philosophical system with specific claims about the nature of personhood, the basis of obligation, the structure of legitimate authority, and the meaning of welfare. This section draws on the philosophical literature to identify the claims that have direct economic implications.

This translation project situates the paper within a specific and growing strand of original institutional economics (OIE): the effort to ground institutional analysis in the evolutionary and neurobiological foundations of human sociality, rather than treating institutions as external constraints layered onto a fixed rational-choice psychology. Avsar's [7] account of market exchange as an elaboration of evolved social instincts - rather than their suppression - is the closest existing OIE precedent for the argument developed here: Avsar argues that impersonal market exchange itself depends on, and is made possible by, the same social instincts that sustain smaller-scale cooperation, not on a separate calculating rationality that displaces them. This paper's neurobiological claims in Section IV should be read as a specification of Avsar's general argument for the particular case of Ubuntu-organised cooperative institutions operating in high-stress, historically traumatised communities: where Avsar establishes that markets in general rest on social-instinctual foundations, this paper identifies which institutional designs activate those foundations most fully, and which suppress them, under conditions of chronic stress and institutional betrayal.

The Ontological Claim: Personhood Is Constituted Through Relationship

The foundational claim of Ubuntu philosophy - "umuntu ngumuntu ngabantu" in Zulu, "I am because we are" in Mbiti's [8] influential formulation - is not merely a normative claim about how people should treat each other. It is an ontological claim about what a person is. Desmond Tutu [9] expressed this with characteristic precision: "A person is a person through other persons... I am human because I belong." Shutte [10] elaborates: Ubuntu holds that personal identity, human capacities, and the very possibility of individual agency are constituted through relationships, not prior to them. Letseka [11] defends this ontological claim against charges of philosophical vagueness, grounding Ubuntu's account of personhood in a systematic moral - not merely descriptive - theory of achieved relational selfhood, rather than a loose communitarian sentiment.

The economic implication is immediate and profound. If personhood is constituted through relationship, then the welfare of a person cannot be defined or measured independently of the welfare of their relational network. Individual income is not a measure of individual welfare in an Ubuntu-constituted community; it is a partial input into household and community welfare, which is the actual unit of welfare measurement. Economic programmes designed around individual income maximisation are not merely suboptimal in these communities; they are measuring the wrong thing and optimising against the wrong objective function.

The Epistemological Claim: Knowledge Is Generated Through Dialogue

Ubuntu epistemology, as Mbigi [12] articulates it, holds that valid knowledge - including knowledge of what constitutes a good decision, a fair outcome, or a viable plan - is generated through collective dialogue rather than individual deliberation. Lekgotla governance, in which community decisions are reached through structured consensus processes that give every community member voice, is not merely a democratic preference; it is an epistemological claim that collective deliberation produces better knowledge than individual calculation.

The economic implication concerns the design of governance for economic institutions. Ubuntu epistemology predicts that cooperatives governed by collective lekgotla-style decision-making will make better credit allocation decisions than those governed by individual credit officers, because collective deliberation activates the distributed community knowledge - about character, relationships, business viability, and social standing - that no credit bureau score can replicate. Mkhize [13] documented this in the context of South African community organisations; Gugerty and Kremer [4] found comparable patterns in Kenyan community associations.

The Ethical Claim: Obligation Is Mutual and Unconditional

Ubuntu ethics, as systematised by Metz [14], holds that moral obligations are generated by relationships of mutual dependency and care, and that these obligations are not contingent on reciprocal benefit in every transaction. The burial society member who contributes to a funeral they cannot attend, the stokvel member who continues contributing during a month when another member receives the payout, the community elder who mediates a dispute between parties not related to them - all are expressing Ubuntu obligation: the duty to maintain and strengthen the web of mutual dependency that constitutes communal life.

The economic implication concerns enforcement. Mainstream economic analysis of group lending (Grameen groups, stokvels, ROSCAs) attributes their high repayment rates to social pressure and the threat of exclusion from future payouts - rational incentive alignment that exploits social relationships as collateral. Ubuntu provides a deeper and more accurate explanation: repayment is not primarily driven by the threat of sanctions (though these exist) but by the internalised obligation to honour mutual dependency. This distinction matters for programme design: interventions designed around sanction threats undermine Ubuntu obligation by introducing the logic of individual calculation into a system that operates on collective obligation.

The Political Claim: Legitimate Authority Is Participatory and Accountable

Ubuntu political philosophy, as expressed in the lekgotla tradition, holds that legitimate authority is authority granted through participation, exercised through dialogue, and held accountable to community welfare. Ntsebeza [15] documents how lekgotla governance operated in pre-colonial and colonial-era African communities as a sophisticated political institution combining executive, legislative, and judicial functions through community consensus. Comaroff and Comaroff [16] argue that these governance forms were not simply traditional but actively adaptive, evolving in response to colonial and post-colonial political conditions.

The economic implication concerns institutional legitimacy. Ubuntu governance theory predicts that economic institutions will achieve higher participation, lower defection, and more sustained engagement when they are governed through participatory structures (collective decision-making with voice for all community members) and held accountable through community rather than external oversight. This is not merely a preference for participation; it is a prediction that participatory governance activates the neurochemical states (oxytocin-mediated trust, dopamine-mediated cooperative reward) that produce superior economic outcomes.

The Temporal Claim: Value Accumulates in Relationships, Not Only in Assets

Ubuntu philosophy holds that the most important form of value accumulation is relational - the deepening of mutual obligations, the expansion of reciprocal networks, the strengthening of community bonds that constitute the social fabric within which individual welfare is possible. This is not anti-materialist in a simple sense; Ubuntu communities accumulate material assets. But the temporal horizon within which asset accumulation is valued is longer, and the form in which accumulated value is held - in relationships and obligations as much as in individual property - is different from the individualist model.

The economic implication concerns savings products and investment vehicles. Ubuntu temporal logic predicts that savings products that convert relational value into individual financial assets (individual savings accounts, individual pension funds) will be less attractive than savings products that accumulate value in relational form (stokvels, burial societies, cooperative equity). This is not irrational time discounting; it is a different model of what constitutes a valuable asset.

The Agent Ubuntu Architecture Is Designed For: The Ubuntu Agent as an Institutionally Positioned Persona

The five claims developed above - ontological, epistemological, ethical, political, and temporal - converge on a single theoretical move that the broader NAE research programme makes explicit: Ubuntu requires a different foundational economic agent than the one mainstream development economics assumes. The problem with homo economicus is not, in the first instance, that it models agents as self-interested; individuals plainly do act, choose,

and bear the consequences of their choices. The problem is that mainstream economics constructs individuals as the exclusive bearers of economic agency, such that individual actions - taken one at a time, causally independent of institutional position - are treated as determinative of economic outcomes, with institutions relegated to constraints on an otherwise unchanged individual optimisation problem.

Kouadio (2026b) [6a] proposes Homo Neuroculturalis as the replacement for Homo Economicus: an agent whose economic behaviour is the output of a dynamic interaction between neurobiological state, cultural constitution, and historical experience. An earlier version of this typology described the Contextual Agent simply as a person located in a particular context - a formulation that, on reflection, risks reproducing exactly the individualism it was meant to displace: a person with contextual colouring added remains, at bottom, the same atomistic individual mainstream theory assumes, merely observed under different conditions.

The revision developed here follows two established lines of original institutional economics. Following Lawson's [17] social positioning theory, the Contextual Agent is better specified as a person occupying a social position: a position created within an existing institutional totality and oriented to a function within it, whose associated rights and obligations are constituted by the position itself and persist independently of whichever individual currently occupies it. Following Dugger's [18] radical institutionalist account of role and power, the Ubuntu Agent - the agent occupying a seat in a lekgotla, a slot in a stokvel rotation, or a member position in a cooperative - is best understood as filling an instituted role: a locus of reciprocal rights, obligations, and expectations that Ubuntu philosophy specifies in advance and that outlasts any individual occupant.

This repositioning relocates where causal work is done. In the mainstream construction, individual dispositions cause economic outcomes and institutions merely channel or constrain them. In the framework proposed here, the social position or instituted role does the primary causal work: an individual's evolutionary, neurobiological, and cognitive capacities are activated, suppressed, or redirected through the position they occupy, not simply expressed through it while the position looks on. Human evolutionary and neurobiological capacities operate through institutional positioning because human beings are, as the broader NAE programme argues, always and everywhere social animals whose capacities are exercised only from within an instituted position - not because Ubuntu philosophy asserts this as an article of faith, but because this is precisely what Lawson's ontology of social positioning and Dugger's theory of instituted role independently establish for institutional analysis in general, applied here to the specific case of Ubuntu-constituted institutions.

All Ubuntu Agents are Contextual Agents, but not all Contextual Agents are Ubuntu Agents: the Contextual Agent is the universal diagnostic persona - the position-occupying agent whose decision-making cannot be adequately predicted through incentive manipulation alone, deployed when analysing why individualist institutions fail under elevated cortisol load regardless of cultural setting (the diagnostic work of Section IV below). The Ubuntu Agent is the African-specific prescriptive persona: the position-occupying agent whose position is constituted by Ubuntu's specific rights and obligations, and who thereby specifies the particular institutional conditions - communal, dialogic, relationally enforced - under which neurobiological restoration through communal solidarity becomes available. The Ubuntu Agent is the specification of the Contextual Agent for the African development setting that is this paper's primary subject.

This distinction matters for how the present paper should be read. The seven UEPs derived below are a Ubuntu Agent document in the strict sense just defined: where the Contextual Agent asks what neurobiological and positional state an agent occupies, the Ubuntu Agent asks what communal and institutional position must be reconstructed for that agent to achieve her full developmental potential. The UEPs, the CAS, and the UIDF are precisely such a reconstruction - a prescriptive institutional architecture for instituting the Ubuntu Agent's position at primary, federated, and regional-bank scale. Section IV's neurobiological mechanism, by contrast, is stated at the level of the Contextual Agent: the oxytocin-dopamine trust loop is a human-universal mechanism that the Ubuntu Agent's position instantiates with particular force in Ubuntu-constituted communities, but that is not itself specific to Ubuntu. Holding the two personas distinct clarifies a frequent source of confusion in cross-cultural development debates: the claim that Ubuntu institutions work is not a claim that cooperative architecture is uniquely African, but a claim that Ubuntu-constituted communities are the context in which the universal Contextual Agent mechanism is most completely and legitimately activated by an indigenous institutional form - a social position, in Lawson's sense, and an instituted role, in Dugger's - already in place.

Seven Ubuntu Economic Principles: From Philosophy To Institution Design

Drawing on the philosophical claims identified in Section II, this section derives seven Ubuntu Economic Principles (UEPs) - each stated as a specific institutional design criterion with a measurable parameter and a predicted economic outcome. This translation from philosophy to design parameter is the paper's primary original contribution.

UEP-1: Collective Reference Points ("Welfare Is Communal")

Philosophical claim: personhood is constituted through relationship (the ontological claim). From this, UEP-1 derives that economic institutions must use communal welfare as their primary reference unit, not individual income or consumption.

Institution design criterion: Credit and savings products must accommodate family and community income pooling, recognise non-individual asset ownership, and measure impact at household and community as well as individual level.

Measurable parameter: The proportion of institutional decision-making that incorporates communal (rather than purely individual) welfare as reference. Measured via CAS survey item: "Does this programme recognise that my income is my family's income?"

Predicted economic outcome: Higher adoption rates for products with communal reference points than for individually-structured products with equivalent financial terms, controlling for income and programme quality. **Evidence:** stokvels consistently achieve higher participation (70-80% of South African township adults [1]) than individually-structured savings products (15-25% penetration in equivalent populations [19]).

UEP-2: Dialogue-Based Decision Architecture ("Knowledge Is Collective")

Philosophical claim: valid knowledge is generated through dialogue (the epistemological claim). From this, UEP-2 derives that economic institutions must incorporate collective deliberation into their core decision-making processes, not as a consultative add-on but as the primary governance form.

Institution design criterion: Credit allocation, savings disbursement, conflict resolution, and programme adaptation decisions must be made through structured collective deliberation (lekgotla-style consensus process), with documented protocols ensuring all community members can contribute.

Measurable parameter: The proportion of institutional decisions made through collective deliberation versus individual officer decision-making. Measured via governance audit and CAS survey item: "Do community members have real decision-making authority in this programme?"

Predicted economic outcome: Lower default rates and higher retention in institutions with collective deliberative governance than in those with individual officer governance, because collective deliberation activates distributed community knowledge about creditworthiness and commitment. **Evidence:** Kenya's chama groups, with collective deliberative credit allocation, achieve repayment rates of 92-95% versus 70-75% for comparable individual lending products [4].

UEP-3: Mutual Obligation Enforcement ("Obligation Is Relational, Not Contractual")

Philosophical claim: obligation is mutual and unconditional (the ethical claim). From this, UEP-3 derives that economic institutions must rely primarily on relational enforcement (mutual obligation within known community relationships) rather than contractual enforcement (legal sanctions and collateral requirements) to ensure compliance.

Institution design criterion: Compliance mechanisms must be embedded in existing social relationships (group peer accountability, community reputation effects) rather than imposed through external legal or financial penalties. Loan guarantees must be group-based, using social rather than material collateral.

Measurable parameter: The ratio of relational to contractual enforcement mechanisms in institutional design. Measured via institutional audit and CAS survey item: "Is this programme enforced by the community or by external authorities?"

Predicted economic outcome: Higher repayment rates and lower monitoring costs in institutions using relational enforcement versus contractual enforcement, because relational enforcement activates Ubuntu obligation norms that are internalised rather than externally imposed. Evidence: Grameen Bank's group lending model (relational enforcement) achieves 97%+ repayment in Bangladesh with zero collateral requirements [20]; comparable individual lending products with collateral requirements achieve 70-80% repayment in similar income contexts.

UEP-4: Participatory Governance Legitimacy ("Authority Is Earned Through Participation")

Philosophical claim: legitimate authority is participatory and accountable (the political claim). From this, UEP-4 derives that economic institutions must be governed through participatory structures that give community members genuine decision-making authority, and institutional leaders must be accountable to community members rather than to external investors or government bodies.

Institution design criterion: Institutions must have elected community leadership with defined accountability mechanisms (regular reporting, community recall procedures, transparent financial records), and external funders must accept community governance authority over programme design and implementation.

Measurable parameter: The degree of community governance authority versus external authority in institutional governance structure. Measured via governance scorecard and CAS survey item: "Does the community control this programme, or do outsiders control it?"

Predicted economic outcome: Higher programme adoption and sustained participation in community-governed institutions versus externally-governed institutions with equivalent financial terms. Evidence: Rwanda's community-governed Mutuelle de Santé health insurance achieved 91% population coverage [21] - a rate unachievable by externally-governed insurance products in comparable income contexts.

UEP-5: Graduated Trust Architecture ("Trust Is Built Through Sustained Relationship")

Philosophical claim: trust is not a binary state but a relational achievement built through sustained positive interaction. From this, UEP-5 derives that economic institutions must incorporate graduated trust-building architectures, beginning with low-stakes interactions and progressively deepening economic commitments as trust accumulates.

Institution design criterion: Programme engagement must be structured in phases of increasing economic commitment (small initial contributions with guaranteed early payouts → larger contributions → productive credit → asset accumulation), with each phase building the relational foundation for the next.

Measurable parameter: The presence and structure of graduated trust-building phases in programme design. Measured via programme audit and CAS survey item: "Does this programme allow me to start small and grow as I learn to trust it?"

Predicted economic outcome: Higher long-term retention and lower dropout in programmes with explicit graduated trust phases versus programmes that begin with large commitments. Evidence: South African stokvels' rotating structure - each member receives a large payout that reinforces trust in the group - produces sustained 12-24 month participation rates that formal savings products cannot match [1].

UEP-6: Relational Asset Recognition ("Value Is Embedded in Networks")

Philosophical claim: value accumulates in relationships as well as in material assets (the temporal claim). From this, UEP-6 derives that economic institutions must recognise and leverage relational capital (network membership, community standing, mutual obligation relationships) as a legitimate form of economic asset, particularly for credit evaluation.

Institution design criterion: Credit evaluation must incorporate character assessment, community relationship networks, and mutual obligation histories alongside or instead of formal financial credit scores. Institutions must design products that strengthen rather than dissolve existing relational networks.

Measurable parameter: The degree to which credit evaluation incorporates relational capital versus formal financial credentials. Measured via credit assessment protocol audit and CAS survey item: "Does this programme recognise my standing and relationships in the community?"

Predicted economic outcome: Higher financial inclusion rates and lower adverse selection in institutions using relational capital assessment versus formal credit scoring, because relational capital assessment accesses creditworthiness information unavailable to formal credit bureaus. Evidence: stokvels in South Africa, which use relational capital as primary credit evaluation, include 70-80% of low-income township adults versus 15-25% inclusion in formal microfinance products that rely on income documentation [1,19].

UEP-7: Surplus Reciprocity ("Surplus Belongs to the Community That Produced It")

Philosophical claim: surplus generated by collective effort belongs to the collective that generated it, not to external investors or institution administrators. From this, UEP-7 derives that economic institutions must distribute surplus to member-communities through explicit reciprocity mechanisms (profit sharing, reinvestment in community assets, communal services funded from institutional surplus).

Institution design criterion: Institutions must have documented surplus distribution mechanisms that return value to member communities, and financial statements must be accessible to all members in a form they can understand and audit.

Measurable parameter: The proportion of institutional surplus distributed to member-communities versus retained by administrators or external investors. Measured via financial audit and CAS survey item: "Does the money this programme makes come back to us?"

Predicted economic outcome: Higher institutional loyalty and lower exit rates in institutions with transparent surplus reciprocity versus those with opaque profit extraction, because surplus reciprocity provides direct evidence of the institution's Ubuntu alignment that reduces amygdala-driven institutional distrust. Evidence: cooperative financial institutions globally show 15-20% higher member retention than comparable investor-owned institutions [22].

Limitations And Scope

Two limitations of this paper's argument deserve explicit acknowledgement. First, the seven UEPs are derived from philosophical sources rooted primarily in Southern African Ubuntu traditions. While comparable principles plausibly operate in East, West, and Central African communal finance traditions - a claim developed with comparative evidence in the third paper in this sequence - the specific philosophical articulation of each UEP requires validation in each cultural context through community assessment rather than assumption of universality.

Second, this paper is deliberately conceptual, not empirical: it does not involve participants, primary data collection, or sampling of any kind. It establishes why Ubuntu-organised institutions merit the term "architecture" in original institutional economics terms, and it repositions the underlying agent theory through Lawson's and Dugger's frameworks, but it does not itself test the neurobiological mechanism that gives that architecture its explanatory force, nor does it present or apply the measurement instrument through which UEP alignment is assessed empirically. Questions that presuppose an empirical study - such as the justification of purposive sampling or sample size - accordingly do not arise at this stage of the sequence; they belong to the companion empirical paper (Kouadio 2026f), which specifies the Cultural Appropriateness Score instrument, sampling strategy, and comparative evidence base. The role of the present paper with respect to that later empirical work is to fix, in advance, the theoretical target that each institutional design criterion, measurable parameter, and predicted economic outcome listed under the seven UEPs in Section III is intended to

operationalise, so that the companion paper's instrument and sampling design can subsequently be evaluated against a specified conceptual architecture rather than constructed independently of one. Both remaining tasks - specifying the neurobiological mechanism and applying the measurement instrument - are taken up in the companion papers in this sequence, to which the theoretical apparatus developed here is the necessary foundation.

CONCLUSION

An Oie Foundation for Ubuntu as Economic Architecture

This paper has argued that Ubuntu, properly connected to original institutional economics, licenses the term "economic architecture" in a precise structural sense: Ubuntu-organised financial institutions exhibit interdependent, load-bearing components - credit allocation tied to governance form, governance form tied to enforcement mechanism - of exactly the kind Commons's concept of instituted process identifies as the object of institutional analysis. The seven Ubuntu Economic Principles derived here translate Ubuntu's five philosophical claims - ontological, epistemological, ethical, political, and temporal - into institutional design criteria with measurable parameters and predicted economic outcomes.

The paper has also repositioned the agent theory underlying the broader NAE research programme. Following Lawson's social positioning theory and Dugger's radical institutionalist account of role, the Contextual Agent and Ubuntu Agent are specified as agents occupying an institutionally and culturally constituted position, not merely persons observed in a particular setting. This repositioning does real theoretical work: it relocates the primary causal role in economic outcomes from the individual considered in isolation to the social position or instituted role the individual occupies, addressing directly the central weakness of homo economicus - not that it assumes self-interest, but that it treats individual action as the sole and sufficient cause of economic outcomes.

The companion papers in this sequence take up what this paper does not: the neurobiological mechanism through which Ubuntu-instituted positions generate their economic advantage, the three-tier institutional design through which the UEPs are implemented at scale, the measurement instrument through which UEP alignment can be assessed before implementation, and the comparative evidence from existing Ubuntu-aligned institutions across the continent. Together, the sequence responds to the two central requirements any adequate account of Ubuntu as economic architecture must meet: precise connection to the existing institutional-economics literature, and empirical measurability.

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Conflict Of Interest

No conflicts of interest are declared.

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Appendix

Table 1. Seven Ubuntu Economic Principles: From Philosophy to Measurable Institution Design

UEP	Philosophical Source	Institution Design Criterion	Measurable Parameter	Predicted Economic Outcome	Comparative Evidence
1	Ontology: personhood constituted through relationship	Use communal welfare as primary reference unit; accommodate income pooling and non-individual asset ownership	CAS item: "Does this programme recognise that my income is my family's income?"	Higher adoption for communal vs. individual products with equivalent financial terms	Stokvels: 70-80% participation; formal savings: 15-25%
2	Epistemology: knowledge generated through collective dialogue	Credit allocation and governance decisions made through structured collective deliberation (lekgotla)	Proportion of institutional decisions made collectively vs. individually	Lower default rates; higher retention through distributed community knowledge activation	Kenyan chamas: 92-95% repayment vs. 70-75% individual lending
3	Ethics: obligation is mutual and unconditional	Compliance through relational enforcement (mutual obligation) not contractual penalties	Ratio of relational to contractual enforcement mechanisms	Higher repayment, lower monitoring costs than equivalent contractual enforcement	Grameen group lending: 97%+ repayment with zero collateral
4	Politics: legitimate authority is participatory and accountable	Community-elected leadership; mandatory transparent reporting; community recall procedures	Degree of community vs. external governance authority	Higher programme adoption and sustained participation in community-governed institutions	Rwanda Mutuelle de Santé: 91% coverage through community governance
5	Temporality: trust built through sustained relationship	Graduated commitment architecture: small initial stakes → larger commitments as trust accumulates	Presence and structure of graduated trust-building phases	Higher long-term retention; lower dropout in programmes with explicit trust phases	Stokvel rotation structure: sustained 12-24m participation unmatched by formal savings
6	Assets: value embedded in relational networks	Credit evaluation incorporating relational	Degree to which credit evaluation uses relational vs.	Higher financial inclusion; lower adverse selection through	Stokvels: 70-80% inclusion of adults formal products cannot serve

		capital (character, community standing, mutual obligations)	formal financial credentials	community knowledge access	
7	Surplus: belongs to community that produced it	Documented surplus distribution to member communities; open-book financial reporting; community audit rights	Proportion of surplus distributed to members vs. retained by administrators	Higher institutional loyalty; lower exit rates in transparent surplus- sharing institutions	Member-owned cooperatives show 15- 20% higher retention than investor-owned

Series Note: This article is the fourth in the Neuroanthropological Economics (NAE) publication series, and the first of a three-part sequence (4a-4c) that supersedes a single longer manuscript on Ubuntu as economic architecture, split for length and to engage more directly with original institutional economics. It follows Kouadio (2026a) "The Neuro-Anthropological Leadership Model (NALM): A Paradigm Shift in Development Economics" (IJRISS, DOI: 10.47772/IJRISS.2026.100300407) and Kouadio (2026b) "Neuroanthropological Economics: Theoretical Foundations for a Future Discipline in Development Economics" (IJRISS, DOI: 10.47772/IJRISS.2026.100400397). This paper establishes the philosophical and institutional-design foundations of Ubuntu as economic architecture; Kouadio (2026e) specifies the neurobiological mechanism and the three-tier institutional design; Kouadio (2026f) supplies the measurement instrument and comparative evidence.