The Stratified Emergentist Polanyian Perspective: A Relational Approach for the Study of the Economy of the Family

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Het gelaagde Polanyiaanse emergentie-perspectief: een relationele benadering van onderzoek naar de economie van het gezin

Thesis

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The little girl asked: What is freedom?
Jairo Anibal Niño replied: *"Freedom is a tiger with wings"*.
Thirty years later, she murmurs: No tiger, no wings… I am simply and naturally free.

Writing this dissertation has been part of my journey of understanding freedom. Freedom is a great concern for me and I am committed to unpacking it, as a concept and as a way of living. Studying the economy of the family was a way of explaining freedom and some of its conditioning. The journey has been fascinating and was only possible because of the presence of wonderful people.

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Abstract

This dissertation attempts to fill a gap in the theoretical field of the economics of the family through the proposal of a middle-range theory: the stratified emergentist Polanyian perspective. From this perspective, the economy of the family is an emergent, complex social phenomenon which both constitutes and is a result of the interplay of causal mechanisms from the structural, cultural and agential elements of the social system. The central question that this dissertation addresses is therefore a theoretical one: How should the economy of the family be studied? I argue that the existing literature in the field cannot explain the emergence of economic relations of the family because of an ontological limitation. The economy of the family has been researched from different approaches. Mainstream modern economics, based on an understanding of the family as an aggregation of rational individuals acting under the logic of utility maximisation, has been the dominant approach. Heterodox approaches have made contributions to the field, but they do not overcome the gap in their treatment of the human being and the structure-agency relation. This ontological limitation comes from not addressing relationality.

Proposing a middle-range theory based on Critical Realist metatheory provides a solution to this limitation and contributes to a wider shift in the field of the economics of the family. As part of my proposal, Karl Polanyi´s `human economy as an instituted process´ provides an alternative conceptualisation of the economy where emergence is central to understanding and conceptualising social relations. Critical Realist metatheory allows Polanyi´s relational perspective to be embedded in a stratified ontology. The proposal built in this dissertation also works from the complementarities of Critical Realism and three components from the Morphogenetic-Morphostasis (M/M) approach: (1) explaining social phenomena by unpacking their agential, structural and cultural elements; (2) analytical dualism for the treatment of these elements; and (3) the stratified model of people. These components are central to this proposal. They enable a non-conflationary treatment of the interplay between structural, cultural and agential elements in the social elaboration of the economy of the family. The stratified model of people connects their concerns and the emergence of emotions and explains the relation between personal and social identity. These relations contribute to an explanation of how and why the economy of families emerges and evolves in a particular place. Using abduction as a mode of inference, I work with 80 illustrative cases of families from Bogotá, Colombia.

The stratified emergentist Polanyian perspective uses Polanyi's forms of integration to the economy: market exchange, reciprocity and redistribution. Through the process of discernment, deliberation and dedication, human beings decide the concerns to which they will dedicate their time and energy. 'Reciprocity', for example, can be their most

favoured form of integration at one moment (or consistently), because they find pleasure in giving or receiving without future expectations of repayment, but with a commitment to give to another person in a similar situation or condition in the future. This can also happen with exchange and redistribution. The stratified emergentist understanding of the economy of the family and conceptualization of the `human economy as an instituted process´ are central to explaining how and why this is the case. In this dissertation, I argue that the family's economy emerges because of an interplay of causal mechanisms and their activation / mediation by human agency. This includes the process of emergence of personal identity in interplay with social identity, with the two being connected by relational reflexivity. In the concepts of personal identity and social identity, emotions and emotionality have a space and, importantly, are not reduced to preferences.

My overarching argument is that an innovative theoretical and methodological framework is required for the study of the economy of the family because the existing literature cannot explain the complexity of this social phenomenon. The stratified emergentist Polanyian perspective helps to explain how and why a market-led configuration of the economy has emerged and evolved in Bogotá, Colombia, and how reciprocity is subordinated to the binomial market/state in a complementary supportive relation. The dissertation's proposal illuminates the cases of 80 Bogotá families within their contrasting realities. An in-depth analysis of the interplay of mechanisms operating from structure, culture and agency is made using three cases of lower income families in particular. This analysis explains their integration to the economy through market exchange, redistribution and reciprocity. It also highlights that when the market/state binomial (Donati's term) is unable to meet the needs of the family, reciprocity from the extended family and friends are necessary and critical to cover this gap. At the same time, these acts of reciprocity generate relational goods -- bonds of mutuality and solidarity -- with their own emergent powers. It is by answering the theoretical question that this dissertation addresses that the stratified emergentist Polanyian perspective explains the importance of reciprocity for these families in Bogotá, Colombia, and also its importance for the stability of the market-led configuration of the economy.

Het gelaagde Polanyiaanse emergentie-perspectief: een relationele benadering van onderzoek naar de economie van het gezin

Sonia Carolina López Cerón

Samenvatting

Het doel van dit proefschrift is om een leemte op te vullen in de theorievorming op het gebied van de economie van het gezin. Daarom wordt hier een *middle-range*-theorie voorgesteld: het gelaagde Polanyiaanse emergentie-perspectief. Hierin wordt de economie van het gezin beschouwd als een zich ontwikkelend, complex sociaal fenomeen dat zowel het samenspel van causale mechanismen uit de structurele, culturele en handelende elementen van het sociale systeem belichaamt, als daar het gevolg van is. De centrale onderzoeksvraag in dit proefschrift is dus een theoretische vraag: Hoe moet de economie van het gezin worden onderzocht? In dit proefschrift wordt betoogd dat de bestaande onderzoeksliteratuur het ontstaan van economische relaties van het gezin niet kan verklaren. Dit heeft te maken met een ontologische beperking. De economie van het gezin is onderzocht vanuit verschillende invalshoeken. De gangbare benadering in de moderne economie, waarin het gezin wordt beschouwd als een verzameling rationele individuen die handelen volgens de logica van nutsmaximalisatie, is tot nu toe dominant. Heterodoxe benaderingen hebben een bijdrage geleverd aan het onderzoeksgebied, maar voorzien niet in de leemte vanwege de manier waarop de mens en de structuur-agency-relatie daarin wordt benaderd. Deze ontologische beperking komt voort uit het feit dat er geen aandacht is voor relationaliteit.

Een middle range-theorie gebaseerd op een kritisch realistische metatheorie biedt een oplossing voor deze beperking en draagt bij aan een bredere verschuiving op het gebied van de economie van het gezin. De 'menselijke economie als een geïnstitutionaliseerd proces' van Karl Polanyi vormt een onderdeel van de in dit proefschrift voorgestelde theorie. Dit idee van Polanyi biedt een alternatieve benadering van de economie met emergentie als centraal concept om sociale relaties te begrijpen en te conceptualiseren. Met een kritisch realistische metatheorie wordt Polanyi's relationele perspectief ingebed in een gelaagde ontologie. De in dit proefschrift voorgestelde theorie gaat ook uit van de complementariteit van kritisch realisme en drie componenten uit de morfogenetische-morfostase (M/M) benadering: (1) het verklaren van sociale fenomenen door hun handelings-, structurele en culturele elementen bloot te leggen; (2) analytisch dualisme bij de behandeling van deze elementen; en (3) het gelaagde model van mensen. Deze componenten staan centraal in de hier voorgestelde theorie. Dit maakt een niet-samenvoegende behandeling mogelijk van het samenspel tussen structurele, culturele en

handelingselementen in de sociale uitwerking van de economie van het gezin. Het gelaagde model van mensen verbindt wat hen bezighoudt en het ontstaan van emoties en verklaart de relatie tussen de persoonlijke en sociale identiteit. Deze relaties kunnen mede verklaren hoe en waarom de economie van gezinnen op een bepaalde plaats ontstaat en evolueert. In dit onderzoek is gebruikgemaakt van abductie bij de analyse van tachtig illustratieve casussen van gezinnen uit de Colombiaanse hoofdstad Bogota.

In het gelaagde Polanyiaanse emergentie-perspectief wordt gebruikgemaakt van de door Polanyi voorgestelde vormen van integratie in de economie: marktruil, wederkerigheid en herverdeling. In een proces van onderscheiding, overleg en inzet bepalen mensen waaraan ze hun tijd en energie besteden. Zo kan 'wederkerigheid' bijvoorbeeld op een bepaald moment (of consequent) hun favoriete vorm van integratie zijn, omdat ze er genoegen in scheppen om te geven of te ontvangen zonder iets terug te verwachten, maar met de wil om in de toekomst ook te geven aan iemand anders in een vergelijkbare situatie of toestand. Dit kan ook het geval zijn bij ruil en herverdeling. Het gelaagde emergentie-perspectief als model in de economie van het gezin en het concept van de 'menselijke economie als een geïnstitutionaliseerd proces' verklaren hoe en waarom dit zo is. In dit proefschrift wordt betoogd dat de economie van het gezin ontstaat door een samenspel van causale mechanismen en de activering/mediëring daarvan door menselijk handelen. Dit omvat het ontstaan van de persoonlijke identiteit in wisselwerking met de sociale identiteit, waarbij deze twee onderling verbonden zijn door relationele reflexiviteit. Binnen de concepten persoonlijke identiteit en sociale identiteit bestaat ruimte voor emoties en emotionaliteit en die worden daarin niet gereduceerd tot voorkeuren.

In het algemeen wordt in dit proefschrift betoogd dat een innovatief theoretisch en methodologisch kader nodig is om de economie van het gezin te onderzoeken, omdat de bestaande literatuur de complexiteit van dit sociale fenomeen niet kan verklaren. Met behulp van het gelaagde Polanyiaanse emergentie-perspectief kan het hoe en waarom van het ontstaan en de ontwikkeling van een marktgestuurde economie in de Colombiaanse hoofdstad Bogota worden verklaard. Dit perspectief biedt ook een verklaring voor de ondergeschiktheid van wederkerigheid aan de binomiaal markt/staat in een complementaire ondersteunende relatie. De in dit proefschrift voorgestelde theorie belicht tachtig casussen van gezinnen in Bogota binnen hun contrasterende omstandigheden. Aan de hand van drie casussen van gezinnen met een laag inkomen wordt het samenspel van mechanismen die te maken hebben met structuur, cultuur en agency diepgaand geanalyseerd. De integratie van deze gezinnen in de economie door middel van marktruil, herverdeling en wederkerigheid wordt met deze analyse verklaard. Hiermee wordt ook benadrukt dat wederkerigheid van de extended family en vrienden nodig en van cruciaal belang is wanneer de binomiaal markt/staat (een term van Donati) niet in de behoeften van het gezin kan voorzien. Deze vormen van wederkerigheid genereren tegelijkertijd relationele opbrengsten: banden gebaseerd op reciprociteit en solidariteit, die hun eigen ontluikende krachten hebben. Met het beantwoorden van de theoretische vraag die in dit proefschrift wordt gesteld verklaart het gelaagde Polanyiaanse emergentie-perspectief het belang van wederkerigheid voor deze gezinnen in de Colombiaanse hoofdstad Bogota, en ook het belang ervan voor de stabiliteit van de marktgestuurde economie.

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ANDI	National association of industrial companies
AUC	Autodefensas unidas de Colombia
BCH	Central Mortgage Bank
CAV	Corporaciones de Ahorro y Vivienda
CEPs	Cultural emergent properties
CFF	Financial Family Advisory Center
CINEP	Centre for Investigation and Popular Economy
CPC	Constitución Política de Colombia
CR	Critical Realism
COLCIENCIAS	National Government Department of Science, Technology, and Innovation
DANE	National Administrative Department of Statistics
DNP	National Planning Department of Colombia
EIG	Encuesta nacional de ingresos y gastos
ELCA	Encuesta Longitudinal Colombiana de la Universidad de los Andes - Longitudinal Colombian Survey of the University of the Andes

ELN	Ejército de liberación nacional
FARC	Fuerzas armadas revolucionarias de Colombia
FCF	Family Compensation Fund
ICBF	Colombian Family Welfare Institute
ICETEX	Colombian Institute for Education Loans and Technical Studies Abroad
ICFES	Colombian Institute for Educational Evaluation
ICT	Institute for Territorial Loans
IDB	Inter-American Development Bank
INURBE	National Institute of Social Housing and Urban Reform
JEP	Special Jurisdiction for Peace
M/M	Morphogenetic-Morphostasis approach
NHE	New home economics
NGO	Non-governmental organizations
NMW	National minimum wage
OECD	Organisation for Economic Co-operation and Development
PEPs	People emergent properties
SENA	National Learning Service
SISBEN	Selection Beneficiary System
SITP	Public Integrated Transit System
UNDP	United Nations Development Program
UP	Patriotic Union
VAT/IVA	Value-added-tax

Introduction

> *"To shift in natural science from one conceptual framework to another is one thing; to do so in the social sciences is quite another. It is like rebuilding a house, foundation, walls, fittings and all, while continuing to live in it*" (Polanyi, Arensberg and Pearson, 1957: 242).

> "`relations´ both are the `mediation´ of prior structural and cultural conditioning and have emergent powers, of causal consequence in their own right and of their own kind. Thus, as my co-author [Donati, P.] puts it, the relation `is not merely the product of perceptions, sentiments and inter-subjective mental states of empathy, but is both a *symbolic* fact, ("a reference to") and a structural fact ("a link between"). As such, *it cannot be reduced to the subjects even though it can only "come alive" through these subjects*. It is in them that the relation takes on a peculiar life of its own*´*[1] *" (*Archer, 2015: 142-143, original emphasis).

Studies of the economy of the family are often limited to augmentation of the existing theories that aim to explain this social phenomenon. There is a distance between these theories, with their various additions, and the economy of the family as it exists in concrete contexts. This distance relates to the difficulty of explaining the very diversity of families' economies. I analyse the four main schools that have contributed to explaining the economy of the family and I conclude that it is not by augmenting these theories that we can get better explanations of this social phenomenon. My analysis goes deep to the ontological basis of these theories and this is where I find that their difficulty in explaining the economy of the families starts. Consequently, it is precisely in the study of the ontological roots of these theories that I begin my proposal.

This dissertation is a contribution to an ontological, conceptual and methodological shift in the social sciences. The aim is to devise an innovative theoretical and methodological framework for analysing the social form of the economy of the family. The proposal draws on the realist, emergentist and stratified ontology of Critical Realism in combination with Donati´s relational sociology. This proposal understands relations as emergent properties with their own powers which can be activated or remain passive. Relations emerge from a complex interplay and, at the same time, exercise emergent powers. This relational perspective transcends the common transactional approach to relations. The study illustrates these issues through an investigation of 80 households from Bogotá, Colombia. The contrasting realities of Bogotá families are fruitful cases that this dissertation helps to illuminate.

[1] From Donati, 2011: 130.

This general introduction presents an overview of the dissertation. It first presents the problem found in the field of the economics of the family and shows how the puzzle of the explanation of the economy of the family has been approached in the Colombian context. Afterwards, the four interrelated research questions that this dissertation poses and tries to answer are outlined. Within this space, I briefly present my proposal to answer these research questions: a stratified emergentist Polanyian perspective. Finally, the organisation of the dissertation's chapters is presented according to how they contribute to answering the four interrelated research questions.

Identifying the problem in the study of the economy of the family

There is an ontological gap in the literature concerned with the economy of the family. The economy of the family is understood as exchange transactions between individuals or as the reproductive entity of a mode of production. Mainstream modern economics has been the dominant approach in the field. This perspective is based on an understanding of the family as an aggregation of rational individuals acting under the logic of utility maximisation through transactions (Becker, 1981; Chiappori, 1992, 1998; Jacobson, 2007; Browning et al. 2014). Heterodox economics has developed important criticisms to this approach. The Marxian tradition has used an understanding of the family as a place of reproduction of class divisions. Marxian-feminists include the analysis of systems of oppression and domestic work in their studies of the family (Dalla Costa and James, 1971; Dalla Costa, 2009; Federici, 2017; Vogel, 2000). Feminist economics argues that economic theory has a masculine bias and, working from the economy of care and intrafamily inequalities (Folbre, 2010, 2007, 1985), scholars in that school present an alternative understanding of economics as the provisioning of life in all spheres (Nelson, 2003, 2010; Power, 2004). They also propose a comprehensive understanding of the self to overcome the dichotomy of self-interested/altruistic behaviour (England, 2003), however the economy of the family is understood as (unfair) transactions between individuals. From a relational-transactional perspective, Zelizer (2012, 2011) proposes \`relational works´ for the study of intersections between intimacy and economic practices and she focuses on household economic transactions. These theoretical efforts have contributed to the development of the field and to rethinking the possibilities for analysis of the economy of the family. However, they share a major ontological issue of confining relations to being a transaction or a structural network effect[2].

[2] Donati (2015a) argues "that many relational sociologies fall into some sort of relation*ism*, because they consider the relation as a product of a mixing of individual actions and social structures, without seeing that the relation is a sui generis reality, not able to be manipulated at will, in terms of cultural relativism and constructionism" (p.88, original emphasis). Donati proposes an understanding of society which \`is relation´, not as an arena for relations, nor as containing relations.

This ontological issue is the tip of the iceberg. Confining relations to transactions or a structural network effect is part of a deeper problem in the philosophy of science. Firstly, when the relation is reduced to transaction, analysis remains in the empirical domain. The transaction is a simple exchange which is poorly justified through the dichotomy between rational utility maximization and altruism. A flat, closed-system ontology focused on the empirical domain of reality is in contradiction with the open nature of reality and the importance of what underlies the empirical domain. In the case of the relation understood as a structural network effect, the problem is a conflation between structuralism and individualism (Donati, 2015a: 88). Secondly, an impoverished understanding of the human being reduces human concerns to rationality in the first case, and an unclear definition of the limits between structure and the individual in the second case.

This problem of the general literature can also be found in the Colombian context. Research into the economy of the family in Colombia is extensive. Most of this work is based upon a flat ontology and is focused only at the empirical level. These works can be classified as being built either on methodological individualism or methodological holism, and in both approaches the human being is impoverished and family relations are understood as transactions. Within economics, mainstream modern economics supported by deductivism and methodological individualism has been the predominant perspective for studying the economy of the family. This research looks for tendencies from the empirical domain and leaves unexplored underlying social structures and the mediation of the family. For example, Tovar and Urrutia (2017) identify the impact of conditional cash transfer programs on household savings by using the Living Standards Surveys (Encuesta Nacional de Calidad de Vida (ECV))[3]. González and León (2007) analyse household debt in Colombia using a simple model of choice with data from the central bank (Banco de la República). Melo, Zárate and Tellez (2006) focus on household savings using the life-cycle hypothesis. Sanchez and Núñez (2002) develop the first attempt to apply a cohort methodology to the Colombian urban household surveys for the period 1976-1998. Cox and Jiménez (1998) apply a survey to a sample of lower income urban households in Cartagena city to identify inter-household risk sharing and private transfers. Bourguignon (1991) makes a statistical analysis of data on Colombian households' income, unemployment and composition by ages and develops a descriptive analysis based on the New Home Economics. These studies aim to identify causality in the empirical domain and make generalizations from statistically representative samples[4]. The open nature of reality and relational historical processes are not part of their agenda.

[3] Carried out by Colombia's statistical agency (Departamento Administrativo Nacional de Estadística (DANE)) for 2003, 2008, 2010, and 2011.

[4] The study of Cox and Jimenez (1998) did not look for a statistically representative sample, however their conclusions are generalizations.

Given the limitations of the existing literature, there is space for a proposal which: 1) goes further than the empirical level to an open and stratified understanding of reality (considering the structural and cultural domains in interplay with agents); 2) does not elide what is to be known with how it can be known; 3) analyses from a stratified understanding of the human being; 4) gives an emergentist grounding for the understanding of relations; and, 5) uses a broader understanding of the economic than the market. This dissertation seeks to fill that space and offer a possibility for the study of the economy of the family.

An overview of the research project

The overarching goal of this research project is to make a contribution to the field of the economics of the family. The project's contribution aims to enrich the explanatory possibilities of the economy of the family, its economic acts and relations. I argue that accounts based upon an understanding of the family either as an isolated unit or as a connected group of individuals cannot explain the emergence of relations of the family and their emergent powers. I propose a Critical Realist relational perspective which provides a grounding for the explanation of the economy of the family. This perspective is based on an integrative stratified ontology which understands social forms, of which the family is one, as emergent entities constituted by relations. At the same time, the relations themselves are also understood as emergent entities and part of the same process of the emergence of the social form. The field of the economics of the family gains a theory which takes it a step forward, being enriched with a relational[5] understanding of the family and economy, grounded on the metatheory of Critical Realism. Donati´s relational sociology provides the upward understanding of social relations for the explanation of the social forms, which in this case are the family and the economy.

Understanding the family as a social form transcends narrow definitions of the family that try to freeze its meaning. Instead, the family is a dynamic social form immersed in the social system and also constitutes the social system. This approach facilitates research into concrete expressions of the family: "meanwhile family is in transformation, the criteria defining it as a reality sui generis are the particular connotations and distinctions that become explicit because of the human history" (Donati, 2013: 52). The family cannot be understood as a static isolated unit nor as connected through a network or networks (for example as the connectivity of isolated families) because by doing so the relationality of the social structure is missed. The family should be understood as relationally immersed in a system that is naturally open. The family is a manifestation of the internal

[5] Donati transcends the approaches proposing relations reduced to transactions, exchanges, interdependences, "to a narration (the telling of stories), or to a structural network effect" (2015a: 89).

necessary relations from which it emerges and what emerges is also a relational response to structural emergent properties.

The ontology of Critical Realism, enriched by Donati´s relational sociology[6], makes it possible to study the different economic acts of the members of the family, the relations emerging with their emergent powers and, at the same time, the process of emergence of the economy of the family. This ontology also contributes a deep understanding of the properties of people, relations and society. Connecting this ontology to Karl Polanyi´s concept of the economy as an instituted process is a crucial step forward and transcends transactional approaches which reduce the economy to market exchange or which reduce social and economic relations to transactions.

The metatheoretical grounding of Relational Critical Realism offers a stratified ontology and accounts for emerging properties and underlying mechanisms. I identify conceptual distinctions between occurrences and phenomena in the world (Danemark et al. 2002: 44). I draw on Archer´s Morphogenetic-Morphostasis approach (M/M) (which is also built on Critical Realism) as an explanatory framework from which to explain the social phenomenon of the economy of the family. More precisely, I use three main elements of the M/M approach: (1) the possibility of explaining a social phenomenon through the structure, culture and agency; (2) analytical dualism, and; (3) the stratified model of people. These elements advance the treatment of the structure and agency relation and avoid conflation between the two. The stratified model of people augments the stratified emergentist metatheory of Critical Realism and provides a way to explain people´s emergent properties. Regarding the method, from Critical Realist metatheory, abduction offers a mode of inference for analysis, explanation and the development of this theoretical proposal. This analysis transcends the empirical level, connecting with the other strata of the realist social theory of science: the actual and the real. The first stage of abduction, interpretation, and the second stage of abduction, redescription/recontextualization, provide the inference tools to develop the explanation of the economy of the family in the application of the stratified emergentist Polanyian perspective.

[6] Synergies between Critical Realism and Donati´s relational ontology contribute to the development of Critical Realism and provide an upwards theory of integration. Donati proposes that `Social reality is social relationality' (Donati, 2015a: 87), giving importance to what constitutes any social order, meaning relational activities. These relational activities make the social order possible. This contribution offers an explanation to the 'activity dependence' character of social forms. (Archer, 2010a: 201).

Outline of the research questions and the organization of the dissertation

The research project looks at four interrelated questions. The first of these questions and the overarching question that the study aims to answer is: `How should the economy of the family be studied?´. The second question that the study asks is: 'What are the economic relations of the families?'. The third question is: 'How and why do different economic relations emerge and evolve in particular places?'. Finally, The fourth question formulated is: 'What affects the economic choices of the families?'. To answer these questions, I explore the field of the economics of the family and argue in favour of Polanyi´s relational approach. I underscore the need for a stratified emergentist ontology which his concept of "the economy as an instituted process" can be embedded within. After this exploration and argumentation, I develop the *stratified emergentist Polanyian Perspective*, a middle range theory which offers an innovative proposal to address the explanation of the economy of the family. This perspective allows the interpretation and classification of the economic acts of the family using Polanyi´s conceptual understanding of the three forms of integration: reciprocity, redistribution and exchange. After analysing the economic relations of the family, these questions move to consider the contextual conditioning. Analysis of structural and cultural conditioning in interplay with agent interaction is the crucial tool to answer these research questions. Integrating Archer´s Morphogenetic-Morphostasis approach (M/M) enables the explanation of factors conditioning the emergence and combination of the economic relations of the family. This approach includes analysis of the causal powers of underlying mechanisms and their relations.

In this final section of this general introduction, I present the organization of this dissertation, which is divided into two main parts and six chapters, briefly and then in more depth. Briefly, the first part contains the theoretical chapters (chapters I and II). Chapter I presents the exploration of the field of family economics. In chapter II, I develop the theoretical proposal of the dissertation – the stratified emergentist Polanyian perspective. The second part of this dissertation continues the development of the proposal and presents the method – abduction - and the application of the proposal. The method is developed in chapters III and IV. Chapter III is dedicated to the first stage, interpretation, and chapter IV is dedicated to redescription/recontextualization. In Chapter V, the proposal is applied to three Bogota families. Finally, chapter VI presents the general conclusions. Figure 1. presents this journey (note that the introductory and concluding chapters are not shown in this figure):

Figure 1. Organization of the dissertation

Stages of the dissertation	Chapter number and title	Chapter content
First part - Theoretical component		
Exploration of the literature: finding the gap	Chapter I: The study of the economy of the family: Surveying the theoretical field	Mainstream modern economics, heterodox economics, Literature in Colombian case. The relational-transactional approach and Polanyi´s relational perspective.
The proposal: the *stratified emergentist Polanyian perspective*	Chapter II: The stratified emergentist Polanyian perspective	The metatheory of Critical Realism, Polanyi´s human economy as instituted process, Archer´s M/M (SAC, analytical dualism and the stratified model of people) and Archer-Donati´s relational reflexivity.
Second Part - Method and application		
The method of abduction	Chapter III: Science and reality: A dialectical exercise through indicative cases from Bogotá, Colombia	Stage 1 of abduction: Interpretation. Through Polanyi´s human economy as instituted process and the three forms of integration: reciprocity, redistribution and exchange. Presentation of the empirical context and empirical methods. Considering 80 families of Bogotá, Colombia
	Chapter IV: Morphogenizing the economy of the family: 20 illustrative cases of families from Bogotá, Colombia	Stage 2 of abduction: Redescription/recontextualization. Proposal and discussion of mechanisms from the structural, cultural and agential dimensions. With 20 families of Bogotá, Colombia.
Analysis of three families of Bogotá, Colombia	Chapter V: Analysing the interplay of mechanisms through 3 illustrative cases of families from Bogotá, Colombia, with a focus on reciprocity	Analysis of the interplay of mechanisms proposed and discussed, to explain the economic relations of the families.

Outline of part 1: The theoretical component of the dissertation

In more depth, the first part of the dissertation is composed by two theoretical chapters. Chapter I is dedicated to exploring the field of family economics and presents the gap in the literature. I argue in favour of Polanyi´s relational perspective as an alternative. Polanyi contributes an historical and relational proposal for explaining the institutionalisation process of the economy. However, Polanyi failed to finish his theory and there is a lack of development of the structure-agency relation. Polanyi´s human economy needs to be embedded in the meta-theory of Critical Realism to provide the assumptions to explain this fundamental relation. Chapter II offers the stratified emergentist Polanyian perspective as a solution, which is a modified version of Polanyi´s approach which includes a relational and stratified ontology. This offers an emergentist possibility to relations that transcends transactional perspectives like Zelizer (2012) from economic sociology and offers a solution to the gap of the structure-agency relation in Polanyi´s and neo-Polanyian thought. Polanyi addressed this relation through his works on `freedom within society´ (Randles, 2004) or citizenry freedom (Thomasberger, 2003). Here, Archer´s Morphogenetic approach provides Polanyi´s human economy with a theory and explanatory framework grounded in Critical Realism. Archer has built the Morphogenetic approach using analytical dualism and this preserves the nature of each constituent part which are analysed in a dialectical way. To answer the interrelated research questions of this dissertation, Archer provides a tool-kit for structuring analysis of the emergence of the configuration of the family's economic relations. In addition, Archer´s stratified model of people provides an explanatory theory for the relations between personal identity and social identity. This model connects the person, agent and actor in relation to cultural and structural elements. Finally, Archer and Donati´s relational reflexivity offers the possibility for the human being to activate - or not - causal mechanisms from the structural and cultural domains. Chapter I presents the problem in the literature and chapter II presents the solution, with the theoretical development of the stratified emergentist Polanyian perspective. The method and application of the proposal are developed in the second part of the dissertation.

Outline of part 2: The method and application

The second part of this dissertation has three chapters. Chapters III and IV present and apply the method and chapter V presents the application of the stratified emergentist Polanyian perspective with three Bogotá families.

Beginning with the method, chapter III presents the dialectical exercise between science and reality. This chapter presents the contribution of abduction to the proposed relational perspective and the first stage of abduction is worked through. This first stage is a stratified emergentist Polanyian theory-driven interpretation of family economic acts. After discussing the relationship between science and reality and the contribution of abduction to the proposed perspective, I present in detail the empirical context (historical, cultural, geographical, economic and political) of Bogotá, Colombia, where I developed the data collection process with the 80 cases of the study. I also present the empirical methods - participatory observation, interview, survey and home visit - which constitute the critical ethnography approach that I used. I collected data about 80 families from Bogotá, Colombia, which are used as illustrative cases. The data collection process was theory-laden by the stratified emergentist Polanyian theory. This process took 12 months from July 2014 to July 2015. From the 80 families, I selected 20 families for in-depth work and used a home visit to collect information for an analysis of the mechanisms operating on the families' economic choices. I used three factors to select these 20 households: variety in the detected economic practices; diversity in the composition of the household regarding its members, and; the social strata classification. I classify the economic acts of the family within three Polanyian forms of integration: redistribution, exchange and reciprocity[7]. These Polanyian concepts made possible the grouping of

[7] The fourth Polanyian form of integration is householding, which I included in redistribution, with centricity being within the family or extended family. This form was presented by Polanyi in his firsts works and later he included it either in redistribution or reciprocity as a sub-form within them.

economic acts of the family, according to how the families were integrated into the economy. However, Polanyi's framework alone could not explain the economic choices of the family, the explanation required a stratified emergentist Polanyian perspective.

Chapter IV provides an explanation of the economic choices of the family with illustrations from the 20 in-depth Bogotá cases. The second stage of abduction is developed - redescription/recontextualization - using this dissertation's proposal. The three key concepts which Archer´s Morphogenetic approach provides to the stratified emergentist Polanyian perspective are crucial for the development of this redescription/recontextualization. Inspired by Archer (2015), Donati (2015) and Porpora (2015), the analysis focuses on mechanisms operating from the three elements of the Morphogenetic approach: structure, culture and agency. Analytical dualism is the methodological tool used to unpack the social phenomenon by these elements. With no claim to exhaustiveness, I discuss a number of mechanisms operating on the economy of the family from these three elements. From the structural, I consider the mechanisms of inequality, the power relation between privileged/non-privileged groups, the patron/client relation and capitalism. From the cultural, I explore familismo, religion and Calvinism, clientelism, and the framing of the economy by the discipline of economics. Finally, from the agential, I discuss the organization of concerns (analysing the initial position of the human being and interplay of personal and social identity), the active or passive `me´ and relational reflexivity. The analysis of all of these mechanisms connects with relational goods such as bonds of solidarity and mutuality, and structures such as exchange system (system of prices) and centres for redistribution, as I present through the analysis of the cases. Fundamentally, the connection is through social relations.

In chapter V, I present the interplay of these mechanisms to illuminate the economic relations of three Bogotá families. This is an opportunity to show the mediation (the activation or not) of the different mechanisms by each family and to explain the initial reasons for this. The selection of these three families was guided by the particularities of the families, their combination of economic relations and their disposition to share their thoughts and open their houses and family dynamics to me as I developed this study. These three cases offer an explanation of how the market-led economy is supported by subordination of the redistribution and reciprocity forms of integration. However, it is not my intention to generalize this to all Bogotá families.

Finally, chapter VI shows how the dissertation answers the four research questions stated at the beginning of this work. In short, this is done by proposing a middle range theory to resolve the problem that was identified in the field of the economics of the family. The chapter reviews the mechanisms operating from the structural, cultural and agential dimensions in the Colombian context and their interplay. This chapter also underscores the connection between economic relations of reciprocity - as part of the economy of the family - and a civil economy. The flourishing of a civil economy will be linked to the emergence of a reciprocity-led economy in which market exchange and redistribution are the subordinated forms of integration.

Chapter I. The study of the economy of the family: Surveying the theoretical field

"Our familiar theories of contracts, of industrial organization, of prices, and more, have no need to bother with the category of person: an informed, rational individual is sufficient. Today, however, we have come to the point where even the most "abstract" of economists cannot but admit that if we want to attack the almost totally new problems of our society – such as the endemic aggravation of inequality, the scandal of human hunger, the emergence of new social pathologies, the rise of clashes of identity in addition to the traditional clash of interests, the paradoxes of happiness, unsustainable development, and so on – research simply can no longer confine itself to a sort of anthropological limbo. One must take a position on the matter´

(Zamagni, 2008: 468).

My overarching aim in this chapter is to survey the theoretical field of the economics of the family. My analysis discusses historical approaches to the study of the family before focusing on four main perspectives: mainstream modern economics, feminist economics, the Marxist-feminist perspective and the relational perspective of Polanyi. Throughout the analysis of contributions made by these schools of thought, I argue that there is a possibility for further development of the field of the economics of the family from Polanyi´s relational perspective.

My analysis begins with Aristotle and the Oikonomia of his time. The intention of this is to present a fundamental example of the changing character of the family structure, the family forms, the proposals for the study of its economy, and how this relates with the form(s) of integration of the economy. Following this, I consider the classics in economics and the absence of the family in their works. I then discuss the analysis of the family from other perspectives. I start with Kovalevsky (1890) and Engels (1884) who describe the fundamental relation between the nuclear family and the origins of property. I move later in the historical study of the family to the functionalists, including Murdock (1934, 1949,1950) and Parsons (1955), who focus on a western nuclear family and contributed to the development of this dominant family form. The adoption of this ideal family form in mainstream modern economics has been attributed to the work of Samuelson (1956) on indifference curves, and his work is then discussed. Following this, I present the critique to Samuelson´s work from Becker (1981), who leads the 'new household economics' based on the family joint utility function. Efforts to augment Becker´s proposal with possibilities for intra-household bargaining connect us with the proposal of Chiappori´s "collective models" (1992), based on methodological individualism. The family is reduced to an aggregate of individuals.

Afterwards, we move to consider heterodox perspectives. Feminist economics' interest in the masculine bias of economic theory, provides an understanding of economics based on "provisioning" (Nelson, 1996, 2003, 2010; Power, 2004) and a critique of economic theory´s understanding of the human being. I then discuss another heterodox perspective: Marxist-feminist economists' work on the capitalist nuclear family as a place of oppression for women (Dalla Costa and James, 1971; Dalla Costa, 2009; Federici, 2017; Vogel, 2000). I consider the connection between neoclassical feminist economics and Marxism made by Folbre (2010, 2007, 1986) from new institutionalism within economic theory. Folbre works on the economy of care and intrafamily inequalities and her call is for a complementary alternative for explaining the microeconomics of the family, which requires a focus at the institutional level too.

The discussion of these contributions, from historical approaches to Marxist-feminists, shows that there is a gap in the field of the economics of the family to be filled regarding the ontological challenge of relationality. This gap is part of a broader discussion of relationality within sociology. Here I present this ontological challenge in the particular field of the economics of the family and offer a solution. With the aim of filling this gap, the chapter moves to the relational perspective. I begin with Zelizer (2012), who works on household economic transactions and proposes `relational works´ for the study of intersections between intimacy and economic practices. Looking for a non-transactional understanding of economic relations, I move on to Polanyi´s `human economy as an instituted process´ which provides a relational perspective closer to Donati´s relational sociology and is a possibility for a broader explanation of the economy of the family.

Polanyi transcends methodological individualism, however the chapter argues that there is still a need for a metatheory for connection of the structure-agency and ideational-material relations. Critical Realism makes it possible to embed Polanyi´s relational perspective in a stratified ontology, where emergence is central for the understanding and conceptualisation of social relations. In the following chapter, a solution is developed through the complementarities of Critical Realism as a metatheory and the Polanyian legacy.

The economy of the family

> "*The name of a branch of theoretical knowledge, and this knowledge appeared to be that by which men can increase oikos, and an oikos appeared to be identical with the total of one's property, and we said that property is that which is useful for life, and useful things turned out to be all those things that one knows how to use*" (Xenophon Oeconomicus 6: 4, in Leshem (2016: 229)).

The discovery of the economy is connected to Aristotle (Polanyi, 1957). Aristotle referred to the Greek word, Oikonomia (ο'ικονομία), which has been translated as

`Household management´. Two words compose this word: ‘Oikos’ translated as `household´ (more broadly “state” because, in Aristotle´s time, the household was not limited to the family) and ‘nemein’, translated as “management or disposition”. Oikonomia belongs to a social organisation which has a self-provisioning relation based on family and the nascent form of state. According to Leshem (2016: 216), the striking difference between ancient oikonomia and modern economics is its relation to ethics. Both are concerned with the rational use of means. Ancient economics theory only considers an economic action to be rational when it has a praiseworthy end. For Leshem, the difference is due to differences in the social organisation. Oikonomia was developed from a world of natural abundance, while modern economics is based on the scarcity of means.

The family and its economy were understood and existed in a different way in the time of the Romans, as Engels underscores and he connects this with the origins of private property:

> “The word *familia* did not originally signify the ideal of our modern Philistine, which is a compound of sentimentality and domestic discord. Among the Romans, in the beginning, it did not even refer to the married couple and their children, but to the slaves alone. *Famulus* means a household slave and *familia* signifies the totality of slaves belonging to one individual. Even in the time of Gaius the *familia, id est patrimonium* (that is, the inheritance) was bequeathed by will. The expression was invented by the Romans to describe a new social organism, the head of which had under him wife and children and a number of slaves, under Roman paternal power, with power of life and death over them all” (Engels, 1884: 67, original emphasis).

The understandings and practices of the economy and the family are dynamic because they are social forms. This point must be clear from the beginning of this dissertation because a theory of the economics of the family must be able to explain why the main actor in a particular place and specific period is the nuclear family and its market relations. In another context, it must be able to explain the extended family and its free-giving relations, and in another, the co-existence of family forms and their economic relations. The brief historical introduction given is crucial to show this necessity for the explanatory character of this study. Now, I proceed to discuss how the economy of the family has been studied. This discussion requires analysis of the study of the economy and of the family, giving special attention to the field of the economics of the family. The study of the economy and the family are fundamental sources of conditioning for the development of the field of the economics of the family. For this reason, relevant contributions from the study of these two social forms are included in the development of my argument.

1.1 The industrialization process and classical economics

The industrialisation process beginning in England in the mid-eighteenth century changes provisioning relations, bringing factory production and its forms of exchange into the scene (Nelson, 2006: 10). There is a change in economic relations, from the act of provisioning[8] to a specific form of provisioning that uses currency and markets more frequently. Classical economic theory took charge of describing the emergent economic relations. Polanyi recognises Adam Smith as the founder of the new science of economics. In contrast to Aristotle, Smith "treated material wealth as a separate field of study" (Polanyi, 1944: 116).

The ideas developed by the classics of economic theory, such as Smith, were an essential component for the institutionalisation of a market-led economy. Polanyi develops this argument in `The Great Transformation´. He highlights how political economy (Malthus, Ricardo, Bentham) was discovering and formulating theories of the emergent capitalist relations. One of the most relevant contributions introduced was the separation of the economic dimension from the political. Polanyi notes the contribution of Robert Owen (1817) on the discovery of `society´ as different to state. Owen transcends catholic individualism by calling for legal direction and protection for labourers. The industrial revolution, through the relation of capitalist and workers, was generating "the dependence for bare subsistence on the factory" (1944: 134). For Polanyi, this process was causing the dissembeddedness of the relationships of nature and man. The economic theory of the time focused analysis on the worker and their connection to the factory. The critical consequences of this are that the family was not present in this economic analysis. This is in contrast to the work of classical Marxists, to which we will now move.

1.2 The consolidation of the nuclear family

The family, understood as a nuclear family, is the result of historical (social, economic and political) processes and their relations. Kovalevsky (1890) and Engels (1884) consider these processes in communities from different places in the world. In `The German Ideology´, Marx and Engels' discussion on the origin of the family argues that a gendered division of labour is the only natural one in undeveloped productive relations, and that the supposed inferiority of women can only change with the change of society (Brown, 2014: 50). Kovalevsky works on the evolution of different communities based on their sociability from a comparative method. Using the historical-ethnographic method and analysis of survivals of communities, he shows that the dominant form of the family in ancient communities is matrilineal and exogamous. He finds the origin of the

[8] By provisioning, I mean how things are provided to the human being.

patriarchal family with an initial collective (family) property in the transition to agrarian community (1890: 73). Then, the private property of the nuclear family begins with the scarcity of communal land. Supported by Kovalevsky´s work, Engels develops a structural analysis in which he considers the origins of private property and the state. Analysing the Gens – Iroquois, Grecian, Celtic and Germanic - he argues that the monogamous nuclear family of Roman origin guarantees paternity, giving certainty to biological connection, and the possibility of keeping wealth within the family. Preserving wealth was possible through arranged marriages which contributed to class divisions. Finally, supporting these social arrangements, the state was a creation to legitimise forms of private property (Engels, 1884: 125). Engels argues that this family form is a loss for women because the woman in the family is transformed into two major functions: reproduction and pleasure instrument (Engels, 1884: 54).

Engels´s thoughts on the functions of the woman in the monogamous nuclear family form will influence the Marxist-feminist perspective, which we discuss later in this chapter. The preservation of property through this family form is crucial for a more stylised analysis of the first position of the human being, within the privileged collectivity. This argument is developed further in chapter IV.

1.2.1 The functionalist contribution to the western nuclear family

One approach to studying the nuclear family which has had influence in modern social science focuses on the family's functions. However, those functions differ with the theoretical proposal of the author and school. Murdock works with four vital functions that the family supplies: sexual, economic, reproductive, and educational. By analysing those functions, he supports the idea of the nuclear family as the significant formation to supply them. The economic dimension is understood as the self-provisioning relations of the family based on cooperation. Economic cooperation is reduced to the division of labour by sex. The family is “an exceptionally efficient cooperating unit” (p. 7) because of the “natural” differences between man and woman (p. 213). Using ethnology, Murdock (1949) classifies 250 cultures by their family arrangements. From 192 societies he found that 92 possess a form of extended family, 53 possess a polygamous form, and 47 possess the nuclear family (p. 2). Despite these results, Murdock elaborates a universal definition for the nuclear family.

Within the same functionalist tradition, Parsons preserves the economic function and proposes political, religious and cultural functions of the family. From the interactional systems approach, Parsons studied the process of consolidation of the isolated nuclear American family. He differentiates between two systems of actions in respect to the family: personality systems and social systems. He describes the former as an evolving microcosm of the nuclear family and the latter as the human family where the early development of personality happens (Parsons, 1955: 33). These systems are interrelated and should be understood with reference to culture. The cultural pattern-content is internalized in the personality system and institutionalized in the social system. Based on this understanding, Parsons analyses the transformation from `traditionalism´ to the `isolated nuclear American family´. This family structure is linked to the `modern occupational system´ and represents a transition of the supplier of the functions of the family.

Parsons attempts to explain the transition from an extended family which supplies the needs of the members, to the isolated family needed by the occupational system. Thus, the isolated family has been assigned with two specific functions: "first, the primary socialization of children so that they can truly become members of the society into which they have been born; second, the stabilization of the adult personalities of the population of the society" (Parsons, 1955: 17). This is the way to raise children that can be incorporated in the occupational system. The extended family in Parsons has the role of `reserve´ (mostly economic), assigning to it solidarity expectations and dispositions to fulfil them (Parsons, 1965: 115). The wealthier relatives support the nuclear family to overcome financial struggles. The extended family has a larger responsibility to help relatives than the community, nonetheless the community is also a source of support for the nuclear family.

Parsons' family reflects the ideal middle-class family of the Fordist period in the United States of America. There are also roles allocated within the isolated nuclear family. The women´s role is expressive, meanwhile the men´s role is instrumental. Parsons attributes this allocation to biology. Women are closer to the child because of natural characteristics. The transformation is that these roles in an occupational system are isolated from kinship. The father is the breadwinner and the wife is the child-bearer and child-rearer. Parson´s functionalist position (1955, 1965) is consistent with the isolation of the family. The nuclear American family is the model which adapts to the occupational system.

1.2.2 Modern economics: the nuclear family as a unit of study

Modern economics works from a similar perspective to Parsons for the study of the family´s economics. Samuelson (1956: 9) started to bring attention to the family, understanding it as the fundamental unit of the demand side of the economy. Samuelson works on the hypothesis of a "consistent total consensus" of family members regarding the allocation of income to each member. Each member will consume individually. Since blood is thicker than water, the preferences of the different family members are interrelated by what might be called a "consensus" or a "social welfare function" (Samuelson, 1956: 10). Families are expected to act to maximise their welfare function.

Regarding Samuelson´s proposal, Gary Becker (1981) keeps the ideal nuclear family but raises two objections. His first objection is related to the interrelated preferences of the family members being understood as a "consensus". Instead, Becker proposes that each member's consumption assignation should be incorporated in his/her preference function. His second objection is that the efficient family allocation involves altruism and voluntary contributions motives. For Becker, the head does not necessarily have sovereign power within the family.

The New Home Economics and the family joint utility function

From "new home economics" (NHE), Becker (1981) applies a firm´s production function to the family. He identifies two types of goods in the case of the economy of the family: household commodities and market goods, and assumes that the former are smaller than the latter. In fact, what Becker develops is a cost-benefit calculation of the non-material aspects of life. These calculations are a form of the subordination of the emotions to valuable goods (Archer, 2003: 62). In other words, love and caring are calculated, as will be shown later in the case of models of the care economy (Folbre, 2007).

In Becker, the family has a joint utility function which is differentiated from the firm´s function by the altruistic character of the family members. Altruism in Becker is based on beneficial economic reciprocity (Becker, 1976: 294) and efficiency (p. 299). First, there is a benevolent dictator, the father who redistributes the material resources. Evenson (1976) wonders "how else to describe heads of household who use their economic power to ensure that every family member acts in the interests of the family as a whole?" (in Folbre, 1986: 248). Second, children are allowed to be `rotten children´, however "parents may use contingent transfers to children with a long-run incentive to consider the interests of the whole family" (Becker, 1981: 188). The biological allocation of roles in the nuclear family is adopted by Becker in his `Treatise on the Family´ (1981: 37). These roles are used to determine the division of labour within the nuclear family and explain gender discrimination in the labour market, because of women´s specialisation in household activities (p. 41). Becker´s model is based on an understanding of the family as an economic unit with a unique utility function.

Becker´s theory of marriage is extended by different authors through incorporating a household public good (Lam, 1998), adjusting a research model (Keeley, 1977), integrating a matching model of marriage to explain why high-wage men marry later in life than low-wage men (Bergstrom and Bagnoli, 1993), and by incorporating out-of-wedlock births and the sexual participation decision into a rational choice framework

(Akerlof et al. 1996). However, Becker's approach has also received criticisms. Significant criticisms to Becker´s model include the impossibility of working on internal decision-making processes because of his use of a collective unitary maximization function (McElroy and Horney, 1981; Pollak, 1985; Chiappori, 1992), the limitation of the model to the nuclear family form (including one person families) (Shultz, 1981; Bergstrom, 1996), and, from feminist economics, the failure to consider altruism from husbands in depth (England, 2003).

Bargaining within the family: Cooperative models and the transaction cost approach

To overcome the first criticism - the impossibility of working on internal decision-making processes - there are proposals to augment Becker´s model by introducing Nash-Bargaining. Nash-Bargaining makes it possible to study members of the family as individuals with respect to their preferences. The family group is transformed into an aggregate of individuals bargaining between them. For example, McElroy and Horney (1981), based on Nash-Bargaining models, use equilibrium concepts from cooperative game theory for two-individual households.

Schultz tests Becker´s neoclassical model of family labour supply and fertility using empirical data from Thailand in 1981. He finds McElroy and Horney's (1981) model more adjusted to his data. Schultz´s preoccupation is that economic models are extensively applied for designing welfare policy and labour markets. Thus, he claims that flexible models of family decision-making are needed which do not limit the definition of family to the nuclear family or coresidential household (Schultz, 1990: 600), because otherwise there is not space for other pooling possibilities. Schultz rejects Becker´s integrated family utility maximisation function and calls for the development of a variety of resource pooling arrangements coexisting across different family functions; it does not have to be the same family function.

Another proposal to solve the gap of intrahousehold decision-making processes connected to bargaining within the family is the transaction cost approach (Pollak, 1985). The transaction cost approach has been mainly applied to firms. Thus, the attempt is to equate the family with other market units of production, producing for its own consumption and for exchanging in the market. The idea is to provide New Home Economics with a theory for the internal organisation and structure of families and households (Pollak, 1985: 582). From this approach, the family is understood as a `governance structure´ for economic activities with advantages regarding incentives, monitoring, altruism and loyalty, and disadvantages like conflict spillover, the toleration of inefficient personnel, inappropriate ability match, and inability to realise economies of scale. Family governance is based upon the idea of the entwining economic relations and `significant personal´ relations. The member of the family can be sanctioned or rewarded through the family governance because of their economic acts. The transaction cost approach to the family is based on cost-minimizing, seeking the assignation of economic activities according to the most efficient institution to perform them: families, firms, nonprofit institutions or state. The family is an institution with advantages over other institutions, because of its particularity regarding the connections within the family. Analysis of the family is based on its efficiency to perform economic activities in comparison with other institutions like the corporation. The treatment of the family is instrumental and transactional, with the advantages of the family being connected to efficiency. The economy is reduced to its expression in market exchange and cost-minimization is the objective of all of the participants in the economy.

Collective models and methodological individualism

Following the bargaining proposal, collective models have been applied to the economics of the family and bring methodological individualism into the development of the field: "it is my claim that individualism should be referred to even when one is modelling household behavior; that is, the latter should be explicitly recognized as a collective process involving (except for singles) more than one decision unit" (Chiappori, 1992: 440). In contrast to Becker´s unique family utility function in which individuals' preferences are constrained by the reach of family preferences, collective models propose methodological individualism within which individuals have their single preferences.

There are two assumptions for a shared `collective models´ framework which are proposed: first, each member of the household has his or her single preferences, and second, collective decisions are Pareto efficient. The efficiency is the result of intrahousehold decision-making processes and welfare considerations (Browning and Chiappori, 1998: 441). Regarding the pooling of risks, the role of the family depends on market conditions and vice versa. If all goods and activities are marketable then there is no need for a traditional family institution (Browning et al. 2014: 76). In traditional economic terms, if everything is commodified, all goods and services can be obtained commercially. There are three interacting arguments to explain which activities should be carried out within the family. First, market failures are filled by the family. Second, there is an intrinsic advantage that the family has for monitoring because of proximity. Third, that there is a sunk cost aspect because of knowing that family members are already paid (Browning et al. 2014: 76). The family becomes one of the perfect institutions to support the market economy. This is explained in isolated economic terms with an understanding of the economy as a separate sphere of social relations.

Regarding the ontological debate, as noted above, this proposal is built upon methodological individualism. This perspective reduces family relations to the aggregation of the members, limiting space for the emergence of relations. Individuals interact towards a Pareto efficiency in their collective decisions. Concerning the treatment of the economic dimension, the family is subordinated to the market economy.

Conflict: Perceptions and contributions

Returning to intra-household decision-making processes, there is another attempt to augment New Home Economics through the inclusion of conflict within the family by drawing on Nash´s `bargaining problem´. Sen (1989) opens space for two qualities of human beings in the family economy model: perceptions of contributions (identity) and interests. His cooperative model opens space for the possibility of harmony or conflict in interpersonal relationships within the family. Sen enriches the "bargaining problem" for the study of the economy of the family by including two determining explicit variables: perceptions of contribution and legitimacy (Sen, 1989: 73). Sen offers a model of causality based on perceptions of family members who are expected to act cooperatively even in a conflict situation. These perceptions influence "intrafamily divisions and the well-being of family members" (Sen, 1989: 73). Perceptions are understood to be subjective but are treated as objective determinants of family behaviour. However, perceptions are a reflection of cultural features. For example, in traditions of work division, there is a particular contrast in the role of women in outside economic activities between Africa and India. Whilst Sen gives space to the economic-demographic relationship, and this is an essential contribution to the field – his understanding of agency of the human being is limited to a standardised perception of family members which also determines family behaviour.

Game theory has also been an alternative approach for exploring the family as an economic unit. However, it has mostly been used to study monogamous societies where divorce is an unexercised threat. As Bergstrom (1996) underscores:

> "It would be interesting to apply these tools to less monogamous societies, including a more realistic model of our society. Such models might encompass out-of-wedlock parenthood, unmarried cohabiting couples, and serial polygamy, with marriages expected to be temporary, and with interlocking reconstituted families that include children from previous marriages" (Bergstrom, 1996: 1931).

As this section has discussed, contributions to the field of the economics of the family from mainstream modern economics reduce the economy to the market economy. The family is treated as a group of individuals, either nullifying the individual by a joint utility function or seen as an aggregate of individuals´ preferences. In both cases, the family is a market actor seeking economic efficiency. Human beings´ deep concerns are reduced to the need of Pareto efficiency. Sen seeks to include conflict, but his proposal remains limited by ontological individualism.

1.3 Gender and intrafamily inequalities

Bergstrom's (1996) call has not been responded to extensively, but gender has been included in household economic models through attention to the intrahousehold allocation of time. Drawing on Chiappori´s methodological individualism and analysing policy issues related with individual welfare such as income taxation, Apps and Reeds (1988, 1997) argue that the unique household utility function is not accurate. They apply Chiappori´s `collective model´, adding Becker´s insight that "time not spent in market labor supply is used for household production as well as for pure leisure" (1997: 179). Differences in the gender allocation of time are addressed through this analysis. Apps (2003) argues that a lower income woman cannot be expected to be using her time exclusively for leisure. Consequently, Apps calls for "time use data" for an integrated model of household production (2003). This data can show the gender differences in time allocation, particularly in domestic work. Apps is concerned with three issues: first, intra-household allocation of resources; second, household living standards; and third, the effects of changes in policy variables on household decisions (market labour supply, domestic production, saving and consumption). However, even with this data, this analysis developed from methodological individualism is unable to integrate structural reasons for the tendencies in the intrahousehold allocation of time.

There are two debates relevant for this dissertation within the broader literature on the intra-household allocation of time. The first is from feminist economics and the second is from a Marxist-feminist perspective. Both are concerned with gender inequality within the family and the unpaid household work done mostly by women. The former is focused on measuring domestic work´s contribution to the economy to show the level of participation. The latter, from a Marxist-feminist perspective, focuses on the subordination of woman and her contribution through unpaid work to the capitalist mode of production. An alternative to these two perspectives is proposed by Folbre (2010, 2007, 1986). She argues for a move from the micro explanations of intrafamily bargaining and from the individual level to the institutional level for analysis of household inequalities (1986: 250).

1.3.1. Feminist economics: Towards feminist theories of families

Feminist economics is a step further in the field of the economics of the family. Looking to understand how families participate in markets, this perspective attempts to go beyond the rational choice assumption, methodological individualism and a unique model of family. Based on a rejection of the idea that women should be subordinated to men, Nelson considers that feminist economics may achieve more than the economic models of the mid-1990s (Nelson, 1996: 61).

Feminist economists criticise the hegemony of economic models that are looking to be proved rather than looking to explain a phenomenon. Feminist economics offers a possibility that makes use of different contributions to the field of the economics of the family. Their proposal is not for a radical perspective against the rational choice assumption, but to use contributions made by economics, anthropology and sociology to the field. They seek to combine quantitative and qualitative methodological contributions that answer questions about families. The crucial issue for them is to change the focus from a method that begins with a formal maximization problem, to a subject area which can show who contributes and provides what to the family.

The feminist economics perspective is built upon the relations of "provisioning" of families. Nelson (1996) proposes to study the economy through the human acts of provisioning. She aims to challenge three bases of the usual treatment of the family in economics by "using a concept of identity as persons-in-relation, focusing on family behavior as a process, and broadening the domain of `bargaining´ to include agency, affiliation, and the standard of living" (Nelson, 1996: 68). In a similar direction, Power (2004) proposes to redefine economics as the science of studying social provisioning as an emerging methodology. Power's arguments focus on the critical role of unpaid work in the economy and the relevance of well-being as a measure of economic success.

Concerning persons-in-relation, the feminist perspective criticizes Becker´s (1981) dichotomy of selfishness/altruistic behaviour, for markets and family interactions respectively. This dichotomy is linked to the argument of efficiency, where selfishness is more efficient in markets and altruism is more efficient in the family (p. 299). Folbre and Hartmann (1988) suggest that this is a contradiction. England (2003) criticizes the treatment of the human being in mainstream modern economics. Her call is for a comprehensive understanding of human behaviour and well-being, overcoming "false dichotomies" of self-interested behaviour in markets and altruism in the family (2003: 54). Nelson (2006) works further through a proposal of keeping the soul and body together to overcome ethical crises of the corporation.

The feminist economics perspective on families challenges the normative allocation of family roles and the nuclear family form. The husband and wife can both be breadwinners and also provide care. Neither role is exclusive to one of the members. There is a possibility for explaining bargaining positions with a closer explanation of what is happening within the families. The proposal moves from one form, the nuclear family, to the idea of families, which is a step further in the economics of the family. The criticisms raised by feminist economics illustrate the need to look for alternatives. Contributions from this perspective are crucial for a broad understanding of the economy. However, further development is required to offer a possibility that is consistent and resolves the gaps that the criticism of masculine bias opens. Combining proposals from different disciplines should be considered carefully, given the epistemological and ontological differences that those may hold.

Lawson (1999a, 2003) argues that the possibility for theorising in feminist economics benefits from moving into the debate on ontology in more depth. For Lawson, the feminist perspective can be nurtured by Critical Realism, which offers a differentiation between epistemology and ontology. Nelson (2003) has responded to Lawson by arguing in favour of Whitehead's philosophy instead of Critical Realism. She argues that in Whitehead, a number of categories have a central place including emotions, feelings, influence, connection, holism, vagueness, process and value (in Lawson, 2003: 134). Nelson also finds Critical Realism too rationalistic for the commitment of feminist economics. In response, Lawson quotes Dewey who has noted the rationalistic aspect of Whitehead and who has suggested the emphasis on feeling and emotion is misplaced in Whitehead's philosophy (Lawson, 2003: 144). In my opinion, within Critical Realism, Archer's stratified model of people is relevant to this debate. In her proposal, emotions and emotionality have a fundamental role in the organization of concerns and decisions of dedication of human beings. I will argue in the following chapter that her model contributes to the study of family economics by transcending the problem of the family being reduced to an aggregate of individuals (methodological individualism). Feminist economics can be nurtured by going further in the ontological. Considering the contribution from the feminist economics perspective, understanding the epistemic fallacy is crucial for the development of the field. This fallacy should be taken seriously, since the differentiation between what is to be known and how it can be known, ontology and epistemology, allows the explanation of underlying mechanisms affecting observable acts.

1.3.2 Marxian-feminist perspectives on the family

Marxian-feminist perspectives on the family can be split into two types. First, those with a strong activist character that focus on the relation between capitalism, the modern family and the oppression of women (Dalla Costa and James, 1971; Federici, 2017); and second, the more academic, including the proposal to reconceptualize Marx's `necessary work´ to include social and domestic work (Vogel, 2000), historical materialist analysis of the family in the crisis of 1929 in the United States of America (Dalla Costa, 2009), and analysis of Marx´s ethnology work on the family (Brown 2009, 2014).

In the first group of studies, the family has been studied as part of a mode of production through the case of the modern nuclear family and capitalism. Dalla Costa and Selma James (1971) discuss the western family and role of the working class housewife within it as being "indispensable to capitalist production" (1971: 2). They argue "how capitalism has created the modern family" (1971: 2) (referring to the western nuclear family), including schools as the place for the indoctrination of future wage workers. The role that capital assigns to woman is as a wageless housewife, serving with her unpaid work to maintain the nuclear family.

After reviewing Marx´s Capital (Dalla Costa, 2009; Federici, 2017), these authors conclude that the family and domestic work are limited there to their role assigned by the capitalist mode of production. They claim that Marx under-theorizes gender and that "the consequence of Marx's under-theorization of domestic work is that his account of capitalist exploitation and his conception of communism ignore the largest activity on this planet, and a major ground of divisions within the working class" (Federici, 2017: 29). Federici (2017) establishes the function of the family in a capitalist mode of production through the relation of class and gender. This function is to reproduce labour power. Unpaid housework commanded by the husband contributes to empowering men, while the husband disciplines the time and space of his wife. Federici calls for women to wage a war against their oppression and the starting point should be within the home against their husbands (Federici, 2017: 31).

The second type of studies from a Marxian-feminist perspective - self-criticism to the domestic labour literature - questions the abstract, ahistorical, functionalist perspective adopted, with the absence of the role of agency. An example of this is Vogel (2000), who hopes to construct a theoretical lens to analyse women's subordination. She works upon two concepts of Marx: labour power and the reproduction of labour. Her understanding of the reproduction of labour power is based upon three processes: first, the variety of daily activities to `restore the energies´ of direct producers; second, activities by non-labouring members of subordinated classes; and third, replacement processes of members of subordinate classes. Through highlighting these processes, she aims to liberate the process of reproduction of labour power from the normative assumptions of biological procreation in the heterosexual family: "most class societies have institutionalized daily maintenance and generational replacement processes in a system of heterosexual family forms" (Vogel, 2000: 5). Vogel also proposes a reconceptualisation of `necessary labor´ in which there is a second component to Marx´s original definition: `necessary labor´ is social and domestic labour. The latter being defined as the "unwaged work that contributes to the daily and long-term renewal of bearers of the community labor power and as a working class as a whole" (Vogel, 2000: 7). It is the women who mostly develop these unpaid activities, showing inequality between paid and domestic work. On the dynamics of woman´s subordination she notes that:

> "the logic of accumulation and the articulation between the spheres of production and circulation doubly mark women's position. On the one hand, subordinate — class women

> and men are differentially located concerning important economic aspects of social reproduction. On the other, all women are denied equal rights. In actual societies, the dynamics of women's subordination respond to this dual positioning, among other factors" (Vogel, 2000: 9).

A concrete application of a Marxian-feminist perspective is developed using historical materialism for the analysis of the New Deal of Roosevelt in the USA. This focuses on support provided by the state to maintain the nuclear family (Dalla Costa, 2009). Dalla Costa analyses the relation between the family, labour market and the state, and highlights the impacts on the family that the crisis of 1929 in the USA generated. The transition to a welfare state was required to regulate the market and to supply some of the needs that were supplied by the family in previous times (Dalla Costa, 2009: 173). The crisis of production of 1929 is explained because capitalists and traders were retaining the gains of business and this choice reduced workers´ income, who consequently reduced their consumption (Dalla Costa, 2009: 174). Dalla Costa shows how family disintegration was the most important coping strategy of the family members to survive. At the same time, at the beginning of the twentieth century in the USA, the nuclear family is the institution and economic unit to be defended (Bernstein, 1975: 327, in Dalla Costa (2009: 187)). Consequently, to keep the family integrated, the industrial lifestyle required the support of the state to stop disintegration and to maintain the nuclear family. Social agency is observed in a narrative of the development of collective coping groups in reaction to unemployment and a lack of income. Groups of fired employees went to companies, like Ford, to ask for their reinstatement. There was the creation of bartering groups for self-support between families. Groups of miners worked illegally in private mines to generate a source of independent income. Groups of small landowners managed to keep their properties by buying them for one penny with the help of the community, preventing the entrance of new buyers into the property auctions (Dalla Costa, 2009: 205-206).

Exploration of Marx's work on family and gender has considered `Das Kapital´. Nonetheless, Marx´s later ethnology works have been identified as the richest source of analysis of the family in his work (Brown, 2014). Brown argues that: "Marx´s discussion of gender and family extended far beyond merely including women as factory worker. Marx noted the persistence of oppression in the bourgeois family and the need to work out a new form of family" (Brown, 2014: 54). Marx´s analysis of women and the workforce is more nuanced than some feminist views, because gaining paid work would reshape family power relations. Women contributing monetarily to the family´s welfare can empower them in the private sphere (Brown, 2014: 52). Gutierrez (1998) developed this analysis for the Colombian case during the last decade of the twentieth century. Gutierrez underscores how women´s monetary income is one of the factors contributing to the transformation of the Colombian family form, from a nuclear family to plural family forms, and to women´s emancipation.

Brown highlights that, in addition to historical materialism, the second significant contribution from Marx's work is methodological, through his dialectics. Brown shows that even though Marx did not develop a theory of gender and family, he opens space in his theory for the further development of these categories, for example in the nature/culture and production/reproduction dualisms. Brown connects the nature/culture dualism with biology within the social relations of a particular society: `women´s nature´ mediated by a social framework. As a relevant resource for feminist analysis, the differences between women and men concerning nature/culture were highlighted by the mode of production and the comparison between pre-capitalist societies and the emergent capitalist society. Production/reproduction concerning the bourgeois family served the mode of production and was the place of reproduction of human beings. The place of the woman in the family was subordinated to the husband (Brown, 2014). To conclude, Marx offers a possibility for the historical analysis of women's oppression (2014: 56).

How can the family be studied from a framework which integrates social agency and structural dimensions for the explanation of, in this case, its economic relations? This discussion of the two types of Marxian-feminist contributions to the study of the family has shown a structural position concerning women's oppression and its contribution to capitalism. From the second type of Marxian-feminist contributions, there is an effort to include the role of agency in the explanation of this structural oppression. The role of human agency has been raised by Vogel (2000) and included by Dalla Costa in her analysis of the family in the crises of 1929 in the USA. However, these are not theoretical developments. This is a convergence here with feminist economics, which calls for the development of a perspective to tackle the absence of the structural domain in explaining intra-family bargaining (Folbre, 1986).

In sum, there is a call for the role of agency to be included from the Marxian-feminist perspective and a call for structural explanations to intra-family bargaining from mainstream modern economics. One possibility is to work with contributions from neoclassical economics and the Marxian tradition regarding cooperation and conflict in the family. Folbre (1986) is concerned with reciprocity within and outside the family. She argues that structural analysis must be included - such as the relations of capitalism and patriarchy - to explain structural inequalities based on gender and race which determine the unchanging bargaining power of women in the home, under the pressures of economic development. Her work, to which we now turn, highlights the possibilities of working from "revisionist neoclassical economics" and the Marxian tradition in pursuing this aim.

1.3.3. The economy of care

Building upon feminist economics, the economy of care approach aims to flesh out domestic work activities. Particularly Folbre's work (1986, 2007, 2008, 2012), from “new institutionalism within economic theory” (England and Folbre, 2003: 62), attempts to connect micro explanations with the structural domain. Folbre is concerned with the development of individual and collective efforts to change the intra-household distribution of responsibilities. Folbre (2007) proposes six indices of care responsibility between men and women. These indices include measures of care responsibilities per individual and the share of money and time costs devoted to care of dependents. Folbre (2008) also raises the question: ‘Who should pay for the children?’. To answer this, she explores public and private transfers to recognise and emphasise “the intrinsic value of developing children´s capabilities” (2008: 7). Folbre argues for change through a combination of two factors. First, the hope that social norms are not hegemonic and, second, the individual's capacity to be aware of their preferences and to try to modify them. Her expected result from this combination is “economic and political empowerment of women to intensify both individual and collective efforts to renegotiate responsibilities for care in both paid and unpaid work” (Folbre, 2012: 613). Folbre´s work recognises the importance of linking the cultural domain to social agency. The explanation of the hegemonic character (or not) of social norms, however, requires further theoretical development to generate explanations that can connect the structural - which is elided with the cultural in her work - and social agency.

All of the proposals presented here have contributed to the field, however none of them provides a broad possibility for the explanation of the economy of the family. New home economics fails due to considering the human being's will as the family's will. The ‘collective models’ critique of the family joint utility function is based on methodological individualism. The problem with methodological individualism is that the family becomes an aggregate of individuals and its relationality is reduced to exchange relations based on a Pareto optimal outcome. The focus of feminist economics on the masculine bias of economic theory highlights the importance of overcoming false dichotomies (self-interest/altruistic behaviour) in the conceptualisation of the human being, but this remains an issue for further exploration. Marxist-feminists offer a broad view of the nuclear family within a capitalist mode of production. They make too few comments on the human being but on the absence of agency. Vogel underscores the need for developing agency further in the use of Marxist theory for the study of feminist concerns. Folbre's proposal from “new institutional economics” contributes with a connection of intra-household inequalities and social norms. However, her focus on quantifying the economy of care has neglected further theoretical development.

1.4 The problem of the literature illustrated in the Colombian context

Research into the economy of the family in Colombia is extensive. Most of this work is based upon a flat ontology and is focused only at the empirical level. These works can be classified as being built either on methodological individualism or methodological holism. In both approaches, the human being is impoverished and family relations are understood as transactions. Within economics, mainstream modern economics using deductivism, supported by methodological individualism, has been the predominant perspective for studying the economy of the family. This research looks for tendencies from the empirical domain and leaves unexplored underlying social structures and the mediation of the family. For example, Tovar and Urrutia (2017) identify the impact of conditional cash transfer programs on household savings by using the Living Standards Surveys (Encuesta Nacional de Calidad de Vida (ECV)) carried out by Colombia's statistical agency (Departamento Administrativo Nacional de Estadística (DANE)) for 2003, 2008, 2010, and 2011. Their conclusion is that conditional cash transfer programs increase saving rates. González and León (2007) analyse household debt in Colombia using a simple model of choice, with data from the central bank (Banco de la República) about individuals who declare personal taxes for the period 1993-2004. They conclude that household debt has increased and that, in similar conditions, this tendency would be expected to continue. Melo, Zárate and Tellez (2006) focus on household savings in Colombia using the life-cycle hypothesis and conclude:

> `From the profile analysis it can be concluded that for the Colombian case, the life cycle hypothesis cannot be tested. Indeed, as in the case of other countries, both income and consumption show an inverted U behaviour (see Atanasio, 1998; Browning and Crossley, 2001; and Butelmann and Gallego, 2000). The precise reasons for this behaviour for the Colombian case are subject of future investigations' (p. 44).

The authors propose including new modules in the household national survey in order to be able to develop savings definitions directly associated with the wealth of the households, but they do not present a theoretical proposal or foresee a theoretical alternative.

Within the same discipline, Serrano (2003) applies a unitary family model for Colombia using data from the national income and expenditure survey (Encuesta nacional de ingresos y gastos (EIG)) carried out by Colombia's statistical agency (DANE) for the period 1994-1995. In a later work, using data for 2003, Serrano proposes to explore other theoretical perspectives which include the intra-household bargaining process. I will return to Serrano after finishing with the dominant mainstream economics in the Colombian family economics literature.

Sánchez and Núñez (2002) develop the first attempt to apply a cohort methodology to the Colombian urban household surveys for the period 1976-1998 and find that:

> "The main changes in the urban family structure have been the decreasing share of nuclear families in total households for the new generations in favor basically of extended families and, in less proportion, of lonely couples. There have also been quite significant changes in family size. Thus, the average family size of household heads born in the 1920's and 1930's amounted to around seven people. In contrast, the family size of the new generations of household heads is close to four. We observed the same trends for the number of children. The changes in the size of urban families have occurred with a moderate increase of schooling both of men and mainly of women" (p. 33).

This finding remains an observation of the empirical strata of reality. It is a descriptive contribution with no exploration of underlying causal mechanisms, where reality is a closed-system. Cox and Jiménez (1998) apply a survey to 369 lower income urban households in Cartagena city to identify inter-household risk-sharing and private transfers. Participants were asked to identify their risk-sharing network members. The authors conclude that public policies for social security or unemployment insurance can affect inter-household support, whereas public transfer programs facilitate the inter-household sharing of risk by increasing the risk-sharing pool. Bourguignon (1981) analyses inconsistencies in studies of the economy of the family from the field of sociology. He makes a statistical analysis of data on Colombian households, including income, unemployment, composition per ages, and develops descriptive analysis based on the New Home Economics, using Becker and Kugler. Thus, the household member is a homo economicus and relations with their emergent properties are ignored. The goal of these studies is to identify causality in the empirical domain and make generalizations from statistically representative samples. The open nature of reality and relational historical processes are not part of their agenda.

The later work of Serrano (2011) is relevant because he finds empirical evidence that contradicts the theoretical proposal of Becker's unitary model. Serrano (2011: 70) uses expenditure data of two-parent families on medical and dental consultation services to show that the idea of the New Home Economics school that a joint budget brings equal well-being cannot be sustained, because spending by a certain group generates information asymmetries. After finding this problem of the `joint budget´ proposal, Serrano reviews cooperative and collective models to approach the intra-household bargaining process and is in favor of the development of game theory. He quotes Sen (1990), Folbre (1995) and Katz (1997), to highlight the importance of `including processes of institutional character affecting the intra-family distribution of goods' (p. 124). Serrano suggests continued theoretical development so that the phenomena of the family's economy can be interpreted and real-life problems can be solved. I have discussed these studies to show the dominance of mainstream modern economics in the Colombian literature. I have highlighted the shortcomings of these theories to explain the economy of the family. Therefore, I now move to other perspectives used in Colombia for studying the economy of the family.

These proposals are not linked to the theories discussed above, rather they use elements from different perspectives. What I present here is an analysis of the problems that they present in ontological terms. I begin with the most ambitious survey conducted on Colombian households, the Encuesta Longitudinal Colombiana de la Universidad de los Andes (ELCA). It was applied to 8,818 Colombian households, 4,394 of them living in the urban space and 4,424 in the countryside. The survey was applied once every three years; first in 2010, then 2013 and finally in 2016. The survey inquired about different components of households such as poverty, gender inequality, living conditions, changes in household composition, migration, education, children and youth labour, expectations about the future and opportunities, land property and participation in social movements and unions. The authors of the different themes of the survey attempt to give an explanation of the statistical results, however the gap is in the ontology. They use a flat ontology which does not provide the elements for an explanation of the underlying social structures (Lewis, 2003: 192).

Literature from other disciplines, such as anthropology, sociology, political science, law and psychology, has studied the family in its internal and external dynamics, but the family's economic dimension is typically reduced to the binary of market and state. The work of Gutiérrez (1967, 1973, 1999a) is a particularly important contribution to understanding the Colombian family. Based upon historical sources such as diaries of Catholic missionaries, she analyses the family as an institution and considers its evolution since the fourteenth century. Her analysis is from an anthropological and historical perspective. Gutiérrez (1998) develops an analysis of the Colombian case during the last decade of the twentieth century and underscores how women´s monetary income is one of the factors contributing to the transformation of the Colombian family form, from a nuclear family to plural family forms, and to women's emancipation. Her work considers the structural and cultural configurations, but she does not work on the interplay of these two domains and there is also a gap of their interplay with agency. Her work is a source of information on the evolution of Colombian family and the economic institutions that have evolved with it. More recently, Nina, Álvarez and Aguilar (2008) reflect on poverty traps in the families of Bogotá. They find that relatives are the main source of help when there is an important problem in the family. They analyse help from the family as if it were a particular contingency isolated from the socio-cultural domain. The later work of Gutiérrez (2008) inquires into the self-understandings of families of Bogotá. This presents a view of the family as being unable to exercise individual or corporate agency in relation to public policy design. Uribe-M (2008) works on socio-stratification as a legitimization of differentiation between classes, social order and hierarchy. This research is based on Bourdieu's concepts of symbolic violence and the habitus. Uribe-M links a materialization of socio-economic stratification to a class classification from the symbolic system of beliefs of the Bogotá population. However, the structural domain is only included partially and this leaves an explanation mainly derived from the symbolic dimension.

The work of Jaramillo (2013) analyses the trajectory of family law in Colombia from 1540-1980, from the colonial period to what she calls the modern state. She highlights the determining role of family law over social stratification. This is an historical analysis which elaborates a rigorous explanation of the relations between family legislation, race, gender and property. Jaramillo's historical and analytical research is a source of information of both the material and ideational dimensions of the Colombian family. Jaramillo identifies conditioning supported by law to the development of Colombian elites based upon race, gender and property. Puyana (2013, 2012, 2007, 2004) also develops an important analysis of family policies relating to the varieties of families in Colombia and includes the categories of gender and care. She studies family policy from 1990 until the present and contributes to the literature of the family from feminist studies. Puyana´s perspective is based on methodological holism and gives no chance to the participation of human agency.

Finally, from anthropology, Gudeman and Rivera (1990) analyse the transition from the 'house economy' model to the corporate economy model. They propose the Colombian case as illustrative of this transition. Their intention is to include house members' conversations within the explanation of the economy. They analyse the conversation of rural Colombian house members using different theories from economics. Within their observations, it is the concept of reciprocity from Smith which is based on self interest, while they consider also the concept as handled in "Mauss (1954 [1925]), Malinowski (1961 [1922]), and Levi-Strauss (1969) but also elaborated by Polanyi (1968) and Sahlins (1972). According to this model, reciprocity — or the obligation to give, receive, and return - is an irreducible feature of human life" (Gudeman and Rivera, 1990: 114). In these various versions they find the authors employ the "same mode of reasoning or rhetorical form but differ in their assumptions and ultimate interpretations" (Ibid: 115). In contrast, Gudeman and Rivera show both how different people talk differently about reciprocity practices, their complexity, and at the same time the similarities with the conversation of the communities that the authors belong to. They highlight the importance of including the practices and voices of other communities of people in the analysis of the economies. Gudeman and Rivera's focus is on conversation (verbal and textual) and practices; for them "The model of the house economy in Colombia is the outcome of an extensive conversation" (Gudeman and Rivera, 1990: 14). However, they do not include a methodological development for explaining the structure-agency relation.

After reviewing the literature on family economics in Colombia, I find that both new home economics and, in other cases, the methodological individualism of Chiappori, have been fundamental references for authors studying the Colombian family. The alternative has been reduced to Serrano's (2011) proposal to explore experimental economics. Studies from other disciplines are more important for the development of knowledge of the diversity of the Colombian family. I highlight the contribution of Gutiérrez for the recognition of historical processes of families in Colombia and Puyana for introducing the feminist perspective in analysis of the Colombian family. However, the ontological debate has been postponed in such work and the study of the economy of the family has been delegated to mainstream modern economics. It is in the ontological debate where there is space to develop a proposal that overcomes the limitations of the theories discussed so far in this dissertation. To build this proposal, I now turn to the relational perspective in the study of family economics. After this analysis, in the next chapter I will develop my proposal.

The following part of the chapter is dedicated to alternatives from a relational perspective, including Zelizer and Polanyi, who have contributed to the study of the economy of the family. I will argue that it is Polanyi´s legacy, and more precisely his concept of the "human economy as an instituted process", which gives space for further possibilities for the study of the economy of the family. Also important are Polanyi´s forms of integration, including market exchange, redistribution and reciprocity, with market exchange not being the only form of integration of the family to the economy. I then explore the neo-Polanyian work of Callon (1998, 2006, 2010, 2016) in relation to the purpose of this study.

1.5 A Relational perspective for the study of the economy of the family

There are different approaches to the treatment of the family based on relational sociology. Widmer and Jallinoja opt for a configuration approach and argue that "to see families as configurations extending beyond the nuclear family brings relatives and friends back to family sociology and the focus on informal rules underpinning the actual organization of families" (Widmer and Jallinoja, 2008, in Widmer and Jallinoja (2011: 5)). Their proposal is based upon Elias' `figurational sociology´. However this does not provide a specific epistemological and ontological theory of social relations (Donati and Archer, 2015: 20). This is a crucial criticism because relationality is present, but it is not clear what its role is in understanding the properties that society has in order to be an object of study.

From economic sociology, Zelizer´s (2012, 2010, 2005, 1988) relational work approach focuses on the intersection between intimacy and economic practices. Supporting the feminist perspective in rejecting the dichotomization of self-interest and altruistic behaviour (2005: 286), this is an alternative to neoclassical economics and Marxist political economy for the explanation of economic practices (Fine and Laspavistas, 2000). Zelizer's proposal is to identify specific social processes within consumption, production, distribution and asset transfers. She focuses on four elements of economic activity: distinctive social ties, a set of economic transactions, media for those transactions and negotiated meanings. The variable combinations of connections of these four elements determines the economic practices. For example, `friends´ as a category of a relationship determines that a friend gives gifts or makes favours to other friends, but they do not have to pay for the weekly shopping of the other, though they can negotiate it under certain conditions.

Zelizer offers a competing account of economic transactions. She argues that "in all areas of economic life, people are creating, maintaining, symbolising and transforming meaningful social relations" (2010: 233). She focuses on the impact of the cultural – the meaning-making of people through their interpersonal relations - on the economy. In the case of money: "Different cultural and social settings introduce special forms of controls, restrictions, and distinctions in the uses, users, allocation, regulation, sources, and meanings of money" (1988: 631). Similarly, her work on household interactions, such as coupling, caring and household life "show that the interplay of intimacy and economic activity follows neither the laws of the market nor the requirements of tradition or sentiment, but a demanding logic of interpersonal negotiation over the meaning of household relations" (p. 218). Zelizer analyses culture from people's practices and interactions, looking at their valuation of proper and improper economic transactions, or better stated: their morally charged social relations (Zelizer, 2011: 84).

Zelizer´s approach offers a transactional understanding of economic practices. Her proposal is based on an inductive research strategy with sources from empirical observations. She looks for repetitive economic practices - patterns - focusing on the empirical domain. The analysis remains at the level of events, limiting space for the emergence of relations. When observing the intersection of intimacy and economic activity, as in the case of budgetary practices and gender relations in Dominican households, her focus is on repetition of the event - budgetary practices - and not on what is causing the event. Zelizer formulates questions that her framework cannot contribute to answering, as the limitation of not including causal mechanisms in her analysis.

From reflections on monetary earmarking, Zelizer proposes general issues for future inquiry. These are the relations of creativity-constraints, relational variation and the scope of relational work (a macro possibility), including methods and policy implications (Zelizer, 2012: 164). Her conclusion is to call for economic sociologists to work on the relevance of emotions, social relationships, imagination (creativity for adaptation), love and virtue, to explain what people are doing when engaging in economic activities. Her commitment continues to be at the empirical level, not looking for underlying causal mechanisms.

From the classics, Polanyi is an alternative from a relational perspective for the study of the economy of the family. Polanyi observed empirical events (economic acts) with a special interest in the institutionalization processes. The relational position of Polanyi refers to the relevance of non-economic institutions in the institutionalization of the human economy: "The human economy, then is embedded and enmeshed in institutions, economic and noneconomic. The inclusion of non economic is vital. For religion or government may be as important for the structure and functioning of the economy as monetary institutions …" (Polanyi, 1957b: 250). Those non-economic institutions contribute to specific institutionalisation processes, which are crucial for the explanation of the economy of the family.

1.5.1 Karl Polanyi's relational perspective

> "This discipline [economics] results from the application of formal economics to an economy of a definite type, namely, a market system. The economy is here embodied in institutions that cause individual choices to give rise to interdependent movements that constitute the economic process. This is achieved by generalizing the use of price-making markets" (Polanyi, 1957b: 247).

Polanyi connects the *substantive* and *formal* meanings of economic, providing an alternative to mainstream economics for studying the economy and, in this case, the economy of the family. He distinguished between the formal meaning of economic, economics as a field of study (an idea), and the substantive meaning, which refers to the human economic forms of integration (Polanyi, 1944: 50). This is a broader perspective than the exclusive formal meaning or logical understanding of economics, which is related to rational behaviour and the scarcity of means: "… that behaviour which arises from the scarcity of means to achieve given ends" (Robbins, 1945).

Polanyi's contribution attempts to identify the economic institutionalisation processes through four forms of integration. With this aim, he establishes their corresponding patterns of institutionalisation - the supporting structures. Each of the forms of integration should have a supporting structure to become a form of integration. The supporting structure is symmetry for reciprocity, centricity for redistribution and a market (with a price system) for exchange. Householding corresponds to the household. Polanyi later reduced his four forms of integration to three by including householding within reciprocity or redistribution, depending on the case.

Market economies based on exchange are explained as disembedded economies that could be re-embedded by a countermovement that links them with a specific social, cultural and political context. Polanyi connects these economies to the development of formal economics, which has had a special interest in developing an exclusive discipline for its explanation. Formal economics matches to one specific substantive meaning, namely unregulated liberalism. The idea held by the formal meaning of economic is materialised in a political form that supports market-disembedded economies. This formal economic meaning ignores the other institutions that Polanyi identifies in the substantive dimension. Polanyi analyses the process through which a market-led economic system comes to be established and shows how the development of economics as a discipline has contributed to that goal: "The use of the formal meaning denotes the economy as a sequence of acts of economizing, i.e., of choices induced by scarcity situations" (Polanyi, 1957b: 247). In other words, economics as a discipline, and as a process, is given an economising meaning that conditions the real economy through the way that other economies or man´s livelihoods are ignored.

The key concept: Economy as instituted process

Polanyi´s approach suggests an "analysis in terms of motion" of material elements in location or appropriation (Polanyi, 1957b: 248). Location means a movement from one place to another, transportation or production. Appropriation is a change of hands or person(s) and can be a transaction or a disposition. The definition of 'Economy as instituted process' is not just related to a mechanical movement in location and appropriation, because there is a social context; ontologically there is a historical structure offering a coherent unity to the elements of nature and humanity:

> "Nevertheless, reduced to a mechanical, biological and psychological interaction of elements that economic process would possess no all-round reality. It contains just the bare bones of the processes of production and transportation, as well of the appropriative changes. In the absence of any indication of societal conditions from which the motives of the individuals spring, there would be little, if anything, to sustain the interdependence of the movements and their recurrence on which the stability of the process depends" (Polanyi, 1957b: 249)

Societal conditions, from which human motives spring, are positioned first. These are the support for the recurrence that provides stability to the institutionalisation process. This is complemented by Polanyi's conclusion about the specificities in time and space of the institutionalization process: "The study of the shifting place occupied by the economy in society is, therefore, no other than the study of the manner in which the economic process is instituted at different times and places" (Polanyi, 1957b: 250). It is a contribution to the field of comparative studies, comparative economy (Peck, 2013), and is against a `Grand theory´ - the ` economistic fallacy´ (Cangiani, 2011: 194).

The institutionalisation process opens up a concern about the emergence of ‘economic institutions'. Polanyi tackles that preoccupation through studying the historical evolution of particular societies, including pre-capitalist and capitalist ones. He concludes that: "exchange behaviour was made legitimate by establishing the equivalence of that which was to be exchanged" (Polanyi, 1977: 61). Polanyi identifies the emergence of the self-regulating market in the nineteenth century in England from his empirical and conceptual analysis. By the use of historical and societal process analysis, he comes up with an explanation and fleshes it out in a way that makes it possible to understand this emergence from the relations of the individuals, rather than working from an autonomous and isolated individual (Polanyi, 1957: 239). Polanyi does not fall into methodological individualism, nor into methodological collectivism. He aims to link the individual to the institutional level (Harvey et al. 2007: 5), and with the social context in a relational way (Mendell, 2007: 79), and he explores the freedom of citizens within society. I revert to this main concern in the section where I analyse the structure-agency relation in Polanyi´s work, at the end of this chapter.

Through the study of the economy as an instituted process, Polanyi highlights that economic processes were not just market exchange; he shows that for this to emerge, institutions of equivalences preceded it. Equivalences are institutions like, first, in conventional terms, the rule of an adequate countergift; second, “price”, even when it reduces the application to market exchange (Polanyi, 1977: 63-64); and third, in redistribution, where a good can be substituted for another (Polanyi, 1977: 64). Polanyi explains the development of exchange by analysing equivalences as validated by custom or law (Polanyi, 1977: 66). He shows how `substitutive equivalences and rations are institutions that precede `exchange´ equivalences, and “once exchange becomes frequent, equivalences clearly play the role of prices if there is indirect exchange by way of money” (Polanyi, 1977: 67). In the same way: “Rations combined with equivalencies may have provided a flexible quantitative instrument of the archaic substantive economy in general” (Polanyi, 1977: 70). Rations are found serving through their means of “accountancy” rather than as a standard of value (Polanyi, 1977: 67).

Connecting the socio-political to the economic dimension, Polanyi analyses the rise of individualism: “The new individualism disrupts the closest bonds of kinship: no one should ever be trusted” (Polanyi, 1977: 152). Individualism will be the base for the development of market-exchange as a dominant form of integration. Polanyi contributes to writing the history of this evolution from a broad understanding of the economy; the economy is not reduced to market-exchange and is not isolated from the social-political spheres. Polanyi develops his argument from the transition of the tribal order, explaining the change of the family structure through a historical contingency, and due to this change, economic relations also changed. The decay of the tribal order, where the dominant form of integration was reciprocity, explains the emergence of the redistributive order in the agora. Three interrelated levels - households of manorial type, state and market elements - participated in this transition: “the individual was inconceivable as existing apart from the polis” (Polanyi, 1977: 169), and exchange was internal to the polis.

The emergence of the market is analysed through Cleomenes of Naucratis, one of the closest advisors of Alexander the Great, who developed a world grain market in the eastern Mediterranean (Polanyi, 1977: 245): “the organization was as simple as it was effective; it brought into being a price-making market under strict administrative surveillance” (Polanyi, 1977: 248). The important presence of administrative trade through state and gift trade give a particular form to this emergent market:

> “[In ancient Greece] For as long as reciprocity and redistribution prevail, trade, money and markets do not form an institutional whole. Indeed, money and markets were hardly discernible, even separately” (Polanyi, 1977: 253)

Following this argument, Polanyi´s forms of integration offer a theoretical explanation for economic and non-economic relations. Reciprocity and redistribution make possible the integration of real economies (Polanyi, 1977b: 394). These two forms represent real movements in allocation and appropriation that do not require a market and, nonetheless, coexist with market exchange.

Forms of integration

Within Polanyi's `tool-box´ developed to flesh out the `economy as instituted process´ are the forms of integration which I mentioned briefly earlier (Polanyi, 1957b: 250). These are a form of abstraction from empirical economies. Polanyi finds a conceptual alternative to the formal meaning of economics in his work on substantive economics and insists on the crucial understanding of integration, instead of aggregation. From his work analysing anthropological studies, Polanyi classifies empirical regularities (Mancourant, 1995: 8) and finds collective behaviours. By doing so he proposes the three forms of integration: reciprocity, redistribution and exchange.

The forms of integration are not just an aggregation of individual behaviours. Their emergence is possible because of the existence of `definite institutional arrangements´ that presuppose the presence of social structures which support the occurrence of those interpersonal behaviours:

> "If mutuality between individuals were frequent, a reciprocative integration would emerge (…). Reciprocity behaviour between individuals integrates the economy only if symmetrically organized structures, such as symmetrical systems of kinship groups, are given. But a kinship system never arises as the result of mere reciprocating on the personal level. Similarly, in regard to redistribution. It presupposes the presence of an allocative centre in the community, yet the organization and validation of such a centre does not come about merely as a consequence of frequent acts of sharing as between individuals. Finally, the same is true of the market system. Acts of exchange on the personal level produce prices only if they occur under a system of price-making markets, an institutional setup which is nowhere created by mere random acts of exchange" (Polanyi, 1957b: 251)

These forms of integration generally co-exist with one of them being the dominant. This position of dominance is strengthened by its capacity to employ the other forms of integration as subordinate methods. If exchange is the dominant form and has developed the capacity of subordinate reciprocity and redistribution, their co-existence will be expected to contribute to the persistence and empowerment of exchange as a dominant form of integration. These forms of integration are a possible basis to analyse society. They are theoretical tools to begin explaining the institutionalization of the economy. In addition, Polanyi explains how individual acts have integrative effects when there are (pre-existent) structures or `definite institutional arrangements´ (Polanyi, 1957b: 251) which support the integration. This is the case in the existence of a centre in a community which receives contributions from members and it is from this centre that these are redistributed.

A relational understanding can be found in Polanyi's explanation of the institutionalization of economic processes. However, Polanyi lacks an integration ontology, which is needed to develop the connection between his forms of integration and the social system. I can offer a solution using the relational sociology of Donati. Let me show this proposal. Polanyi´s relationality transcends individual acts, although these acts help to constitute the structures that will make the acts possible in an institutionalized way. These acts, such as giving something to another outside of a system of equivalences, generate mutuality. This mutuality emerges from relations and its existence generates emergent powers. The emergent powers enable reciprocity as a form of integration. The family members, through their acts of reciprocity, generate mutuality. This mutuality strengthens the integration of the family through interrelations that do not need a system of equivalences. Donati offers the emergentist relational component that Polanyi did not reach. Polanyi's contribution is still of critical importance and he offers an alternative relational concept for the study of the economy. My intention is to build on this contribution. With this intention, I now continue with the structure and agency problem in Polanyi.

The structure and agency problem in Polanyi

Earlier, I raised the lack of an integration between social agency and the structural dimension in the field of the economics of the family. I have presented the contribution of Polanyi´s relational perspective for the study of the economy of the family. However, the question of the agency-structure connection is still unresolved. In this section, I explore the structure-agency relation in Polanyi and argue in favour of the possibilities to build upon it.

Polanyi transcends methodological individualism and attempts to transcend holism. Since 'The Great Transformation', Polanyi identified three spheres: the cultural, political and economic, with the latter not being reducible to market characteristics (Polanyi, 1977: 8). To do so is described as the "economistic fallacy…[which] consists in a tendency to equate the human economy with its market form" (ibid.: 20). The economistic fallacy is associated with an understanding of man as an isolated unit who is reduced to "rational action", in which ends and means are scarce and limited to his material dimension. Society is understood as "an agglomeration of human atoms behaving according to the rule of a definite kind of rationality" (ibid.: 13). Polanyi's perspective transcends this individualism because Polanyi bases his proposal on the pre-existence of `institutional arrangements´. Regarding holism, from Randles' analysis of Polanyi's unpublished manuscript on 'Freedom and Society' (unknown), we see that Polanyi develops an idea of `true freedom´, or freedom within society. Randles describes this:

> "freedom constituted by powers to recognise and accept the duties and responsibilities that flow from the essential condition of individual *as part of* society. He [Polanyi] therefore reveals both the possibility of reflexive thinking agents (as the transformative element of his ontology) and the normative optimism of someone who believes that societal `betterment´ is not an unrealistic ambition and can be brought about by the education and mobilisation of individuals" (Randles, 2004: 11-12, original emphasis).

This analysis is the first explicit mention of the structure and agency problem in relation to Polanyi´s work. Polanyi problematized this relation and found a possibility to move beyond individualism and holism through reflexive thinking agents. This solution positions his work as a form of structuralism that concedes to actors the possibility of exercising their agency. He develops this essential point in work on the "counteracting forces" and the search for a social democracy.

Polanyi insisted on the relevance of collective action, arguing that: "a reconstituted democracy requires an active citizenry; in an alienating environment, this can only occur through social learning" (Mendell, 2007: 85), and connecting this with individual action: "the more richly, deeply and diversely the institutions of democracy are cultivated, the more realistic it is to devolve responsibility on the individual" (Polanyi, 1933, in Mendell, 2007: 85). However, Polanyi does not develop a framework to explain the interplay between a society and free individuals within it. He offers the forms of integration to open society, but the framework only explains the possibility for an individual act to become institutionalized through the pre-existence of `supporting structures´. This lack of an explanatory framework for the structure and agency relation needs a solution.

Polanyi´s proposal needs embedding in a metatheory that can provide the assumptions to explain the fundamental relation of structure and agency. It is crucial that this gives a chance to human beings' freedom. This means providing a grounding for the explanation of this relation, without falling into determinism from the structure or voluntarism from the actor. The connection of Polanyi with a metatheory requires the analysis of a second relation: the ideational-material relation. This relation connects the dimensions of the system of beliefs and the social structures. The treatment of this relation is critical for analysing the mechanisms operating on a social phenomenon which, in this case, is the economy of the family.

The ideational – material relation in Polanyi: economics and the economy

The ideational-material relation as a mode of analysis involves identifying the roles of ideas and the material in the explanation of stability or change (Marsh, 2009: 679). The ideational concerns processes of meaning making, related to processes of thought (systems of beliefs, doctrines) and the material is related to processes of material resources (wealth and power). The ideational dimension is made of ideas spread in discourses, but it cannot be reduced to this. The material dimension is made of the relation to nature. This mode of analysis has been widely used in political studies and there are many positions, from those where the material is determining the outcomes, materialism, to those where the material does not have any causative power, idealism (Marsh, 2009: 679), such as ideology-based approaches and voluntarism. There are middle-ground positions which offer explanations of society´s outcomes based on different views in relation to the roles of ideas and the material in the processes of meaning making. Polanyi´s proposal gives more relevance to the material dimension, including the relation between economy and economics. This relation shows through a deep concern for the ideational dimension in the explanation of a social phenomenon.

A significant problem to be addressed is the understanding of how these two dimensions are related. There are two important positions to be considered which understand the ideational and material dimensions both as contributing as explanatory factors. First, where the ideational and material are co-constituted, and second, where they are understood in a dialectical relation. In the first approach the components are elided and the different nature of each is dismissed. The second approach allows each to have their own properties and these provide them with a specific nature. The ideational and material are different but in a dialogue with the other. In this approach, there is the possibility to use analytical and ontological dualism and this allows the analysis of the ideational and material, respecting their own natures and considering the relation with the other. When not only analytical differences are recognised, but also ontological differences, it becomes possible to identify the independent causal powers of each of the components.

This dialectical position is summarised in Marsh's words:

> "The dialectical position contends that the relationship between material and ideational is interactive and iterative. So, ideas provide the context within which ideas are developed, but agents use ideas to interpret, and change, those material constraints, which then provide the content within which ideas are developed, and so it goes on" (Marsh, 2009: 680)

Regarding Marsh's proposal of the dialectical position in the ideational-material relation, Polanyi observes concentrations of activities as institutions and the human economy is embedded and enmeshed within these institutions. Ideas are present in those activities, and can be observed through practices. Polanyi emphasises the role of ideas in the emergence of institutions and the materialistic as objective factors conditioning the spread of those ideas. Polanyi proposes a dialectic (not abstract) relation between idealistic and materialistic approaches:

> "The idealistic and materialistic approaches to history appear not so much as opposites but rather as outcomes of two different phases in the total process. The idealistic expresses, although in a mystificatory form, the fact that human thoughts and ideas play a decisive part in the emergence of institutions and the turns of history. The materialistic stresses that objective factors condition the spread of those thoughts and ideas, which are not therefore, as the Hegelian idealists assumed, born of an abstract dialectic" (Polanyi, 1977: liv)

However, Polanyi does not build upon this further. The ideational and the material dimensions and their relationship requires further development and, a methodological treatment which can offer a stronger explanation. This dissertation proposes to continue working on this relation from the understanding of the ideational and the material as dimensions in interplay and draws on a metatheory which proposes a dialectical treatment of these two dimensions. The point is not to choose one or the other approach; it is to build upon an approach which includes a dialectical treatment of the ideational and the material dimensions in the explanation of social phenomena.

1.5.2. Neo-Polanyians: Contributions to the relational perspective on the economics of the family

Authors from different theoretical roots have worked with Karl Polanyi´s contributions with the intention of building a strong heterodox economic theory. Academics that have been described as neo-Polanyians emerged from the beginning of the 1980s in different fields including economic sociology, economic anthropology, economic geography and political economy. These researchers have proposed different positions, from the application of Polanyian concepts for explanation of `real economies´ (Hillenkamp, 2009; Hillenkamp et al. 2013; Johnson, 2009), in the case of political economy, using Polanyian concepts in connection with Gramsci's concepts (Cox, 1981, 1995; van Apeldoorn, 2009; Ruggie, 1982; Cahill, 2012; Birchfield, 1999), and reinterpretations of Polanyi´s concepts (Block, 2001, 2003, 2008), to proposals for augmenting the Polanyian legacy (Boyer and Hollingsworth, 1997; Randles and Harvey, 2002; Harvey, 2007; Harvey and McMeekin, 2013; Behling and Harvey, 2015; Jessop, 2001; Callon, 1998). I bring into focus one neo-Polanyian proposal that contributes to the study of the economy of the family. Callon´s "framing approach" (1998) recovered from Polanyi´s thought the separation of the economy as a thing and economics as a field of thought. This proposal takes a step forward in the analysis of elements from the cultural system that frame the economy. I will work with it in chapter four when discussing the mechanisms operating on the economy of the family.

Economy/economics - a framing, formatting process

Polanyi´s separation in the meanings of economics has been developed further by the French sociologist Michel Callon. This debate is crucial for the study of the economy of the family because it provides elements for analysing the conditioning (not determining) of family members towards a form of integration fed by calculative agency, and in particular market exchange-calculative agencies. Others have also proposed to connect this with a specific mode of reflexivity, the 'autonomous' (Archer, 2007). I will revert to this idea in chapter II. Interested in fleshing out the framing process[9] given by economics to the economy, Callon highlights the contribution of Polanyi to a dialectical treatment of economics as a discipline and the economy as a thing:

> "His book [The Great Transformation] is often used to criticize the myth of the self-regulating market. But it is also, and above all, one of the rare attempts to link up economics and economy, with a convincing analysis of the role of economic theories, such as that of Ricardo, in the establishment of a labour market" (Callon, 1998: 2).

The crucial contribution of Callon is to elaborate upon Polanyi´s link between economics and the economy through his proposal of `Framing as a process of disentanglement´. He argues that economics as a discipline does not merely describe or explain the economy, but is impacting on the economy by its proposed understanding: "economics, in the broad sense of the term, performs, shapes and formats the economy, rather than observing how it functions" (Latour, 1987, and Callon, 1994, cited in Callon, 1998: 2).

A key point of Callon is that: "Homo Economicus does exist, but is not an a-historical reality; he does not describe the hidden nature of the human being. He is the result of a process of configuration" (Callon, 1998: 22). This is precisely what we were contributing to in the financial advisory centre in my university, through which I encountered many of the families who will be considered in this study[10]. Families with different kinds of economic relations, including free giving, were struggling with market economic relations and most of them did not have stylized, calculative tools to operate financial products. We – the financial advisors - had the tools and provided solutions for their struggles. At the same time, we were contributing to the development of the market maximisation logic by offering the elements of framing that we were familiarised with, due to our formation in modern mainstream economics.

As a result of the framing process, a diversity of calculative agencies are formed. Through his exploration, Callon moves from Polanyi´s embeddedness to Granovetter´s revision of the concept, proposing a complementarity of the latter with his proposal of a "framing approach":

> "the notion of a social network or, more broadly, the notion of embeddedness as initially formulated by Polanyi and later refined by Granovetter. If agents can calculate their decisions, irrespective of the degree of uncertainty concerning the future, it is because

[9] Both ideational and material, because there are also financial tools developed for calculation.

[10] The financial family advisory centre offers financial advice to lower and middle-income families in Bogotá, Colombia. It is part of the services offered by Pontificia Universidad Javeriana.

> they are entangled in a web of relations and connections; they do not have to open up to the world because they contain their world. Agents are actor-worlds" (Callon, 1986a, quoted in Callon, 1998:8).

The framing approach offers a possibility through the framing/overflowing relationship for non-calculative agencies. Framing here is an operation used to define agents and there is always a dynamic of overflowing: "Any framing produces overflows and any procedure to disentanglement produces new entanglement" (Callon, 1998: 38). It is a process of transformation from entanglement to disentanglement and entanglement again. It is `framing´ which offers the calculation tools (accounting and business tools) to move closer to the market regime. In the case of a good, the transformation of the entanglement is its commoditization and re-commoditization (Callon, 1998: 19), which is to cut the ties between the object and other objects or human beings. The self-production of overflowing is the process of resistance to the market and the de-commodification of the same good.

To show how the emergence and formatting of calculative agencies can be explained, Callon fleshes out what Polanyi refined throughout his thought: "market society is marching on" (Callon, 1998: 33) and Callon emphasises the entanglement of this form of economy with other forms (ibid.: 39). Calculative agencies also coexist with other non-calculative agencies. Thus, Callon proposes an anthropology of markets for exploration of the "diversity of calculative agencies' forms and distributions, and hence of organized markets" (1998: 51). Configuration of the market is the responsibility of the social sciences (headed by economics) and actors (framed by economics). This can be the case for the economy of the family and framing from the field of the economics of the family.

Finally, proposing a research program on performativity, Callon and Çalışkan work on the contribution of economics (including economic sociology and anthropology) to the constitution of the economy (2009: 370). They attempt to analyse "economization processes". It is a research program for empirical study and the proposal is limited to one modality: marketization processes. The marketization process will be later understood as market agencement (Callon, 2016). As part of the economization processes, the role of "economics" in the "economy" is analysed. The formatting of economics to the economy is part of the ideational dimension of the social context and is understood as a dynamic dimension, because within it there are other ongoing processes. Crucially, the study of the economy, from either a formalist or a substantivist position, has needed to find a base in theories built on neo-classical economics and political economy respectively:

> "The productivity of the formalism/substantivism debate cannot be overstated (see below). From our point of view, the controversy is a clear reminder that it is impossible to study the economy in the absence of the theories that discuss them. Moreover, scientifically speaking, the validity and relevance of these theories are evaluated by means of the empirical tests and observations they imply. The result is a double movement that triggers interest in the situations and things that are qualified as being 'economic'. In formalism, this is individual behaviours and, more particularly, the way in which individuals take their decisions to fulfil their needs; in substantivism, it is societies confronted with the need to survive and live" (Callon and Çalışkan 2009: 377).

This dissertation addresses the relationship between formalism and substantivism through the connection of Polanyi´s human economy with the metatheory of Critical Realism. This relation is analysed in the context of access to calculative tools for families in the study and the conditioning by family policy upon the families. Critical Realism´s stratified ontology includes the empirical stratum of reality, which is of importance for Polanyi's substantivism, and connects it with the level of theory which is central in formalism. The crucial contribution made here is the consideration of their interplay in a particular way, which does not use the inference logic of deduction or induction. Critical Realism uses abduction and retroduction to make inferences. Abduction provides theory-driven observation, interpretation and redescription/recontextualization of the individual phenomenon which is located in the empirical stratum. Importantly, abduction connects the individual phenomenon and the structure and internal relations: "In this way we introduce new ideas of how individual phenomena are part of the structure and internal relations" (Danemark et al. 2002: 96). Retroduction goes beyond empirical observation by developing the conceptualisation of transfactual conditions (ibid). Abduction and retroduction go further with the connection between substantivism and formalism due to their capacity to explore the conditions (necessary and contingent) for social relationships.

Closing remarks

My aim in this chapter was to analyse how the economy of the family has been studied. With this intention, I explored the contributions from some major historical approaches and four perspectives within the field of the economics of the family. I analysed crucial contributions and identified the unresolved gaps of the four perspectives. Finally, I argued that the economy of the family should be studied from Polanyi´s relational perspective. His conceptualisation of the `human economy as an instituted process´ offers a possibility that can be connected with a relational ontology for the explanation of the economy of the family.

The analysis of the chapter showed that the new home economics and proposals to augment it do not satisfy the problem of the treatment of the human being and its individuality. Collective models built upon methodological individualism have the ontological problem of understanding the family as an aggregation of individuals. Feminist economics adds value to collective models. From this perspective, a significant contribution is to highlight the masculine bias in economic theory. There is a call for an integrative treatment of the human being, overcoming the "false dichotomy" of altruistic/self-interested behaviour, but this concern is unresolved. Marxist-feminists have focused on the mode of production and its impact on the family, however the treatment of agency in relation to this structural situation also remains unresolved. I illustrated the problem in the literature in the Colombian context, highlighting the dominance of mainstream modern economics. The chapter also explored relational perspectives and the analysis of configurations that supports the study of the family from the empirical domain. However, this does not offer a clear ontological position to build upon. Zelizer´s work, from economic sociology, on the intersections of intimacy and economic practices is an essential contribution to the analysis of household economic practices. Her transactional approach is concerned with people's interpersonal relations and the incapacity of dominant economic theories to explain them. Her proposal remains within the empirical domain, giving insufficient space for an explanation of what has caused the economic practices.

As this chapter has shown, Polanyi (1957, 1977) offers a possibility through his proposal of `economy as an instituted process´, which provides an alternative conceptualisation of the economy. Callon enriches the Polanyian legacy with his proposal of the "framing approach", which builds on Polanyi´s substantive/formalist relation. For this dissertation, the relevant contribution from Callon is the possibility to explain the coexistence of calculative and non-calculative agencies. This is a useful alternative for overcoming the dichotomy raised by mainstream modern economics of altruistic and self-interested behaviour. However, Callon is not enough because his work remains built on a flat ontology.

Following the analysis of this chapter, this dissertation builds on Polanyi's relational approach. This chapter showed that Polanyi´s proposal needs to be embedded in a metatheory that offers an emergentist ontological grounding for understanding the development of the structure-agency and ideational-material relations. In the following chapter, I address this task by embedding Polanyi within Critical Realism as the metatheory. My contribution fills the gaps in the field of the economics of the family identified throughout this chapter. It aims to provide a better explanation of the economy of the family.

Chapter II. The stratified emergentist Polanyian perspective

"If science is to be possible the world must be one of enduring and transfactually active mechanisms; and society must be a structure (or ensemble of powers) irreducible to but present only in the intentional action of men. Science must be conceived as an ongoing social activity; and knowledge as a social product which individuals must reproduce or transform, and which individuals must draw upon to use in their own critical explorations of nature" (Bhaskar, 2008: 240)

"Ontology, explicitly conceived, is equally relevant to projects of progressive change. Only if we include the systematic study of human nature and the possibilities for human flourishing (along with the flourishing of other beings), as well as the nature of social reality and the possibilities for its competent social (emancipatory) transformation, will the discipline [Economics] be appropriately placed to contribute to making the world a better place" (Lawson, 2017: 40).

Following Bhaskar´s definition of science as `a process in motion´, the economics of the family can be nurtured for a better explanation of the economy of the family. The conclusion from the previous chapter was that the economy of the family should be studied from Polanyi´s relational perspective. The economy of the family is understood as an instituted process, and this alternative understanding is the starting point to elaborate on throughout this chapter.

The overarching aim of this chapter is to embed Polanyi´s perspective in a metatheory for the study of the economy of the family. This chapter presents the metatheory of Critical Realism and the Morphogenetic/Morphostasis approach. Exploring the convergences and tensions - as complementarities - between Critical Realism and the Polanyian approach, I argue that the resulting proposal offers the possibility for an integral study of the economy of the family. The field of economics of the family is nurtured by including explanations which go beyond the empirical level. It is provided with a stratified ontology connected through the emergent properties of three elements: structure, culture and agency. This chapter develops the proposal of the stratified emergentist Polanyian perspective which offers a possibility for explaining the institutionalisation of the economy of the family, and it is presented in the second half of the chapter.

In the first section I discuss Critical Realism's critique of economic theory. This discussion shows the contribution that this metatheory can offer to the study of the economy of the family. The following section presents Critical Realism. Afterwards, I discuss the convergences and tensions - understood as complementarities - between Critical Realism and Polanyi´s `human economy´. After this, I present Archer´s M/M approach with a focus on the three elements contributing to my proposal. The second half of the chapter is dedicated to the proposal that draws on Polanyi, Critical Realism, the M/M approach and Donati´s relational sociology, which I describe as the stratified emergentist Polanyian perspective. I present the perspective proposed by this dissertation for the study of the economy of the family.

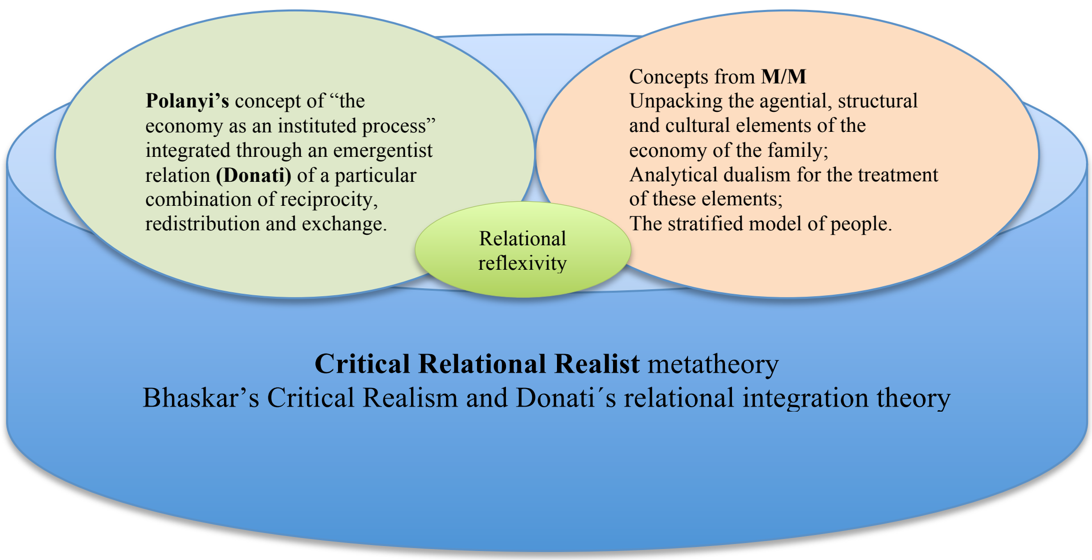
2.1 Rebuilding the house for the analysis of the economy of the family: Critical Realism and the Polanyian `human economy´

In the previous chapter I presented Polanyi´s concept of economy and explained its potential relevance for the study of family economics. However, Polanyi´s substantivist perspective has an unresolved gap in the connection between agency and the structural dimension. Polanyi´s legacy has been augmented from different perspectives. Callon (1998) contributes by developing the relation between the economy as a thing and economics as a field, and proposes a framing approach based on the flat ontology of Actor-Network Theory. The problem with this is that relations cannot be understood as emerging and so they do not exercise emergent powers. There is a need for a metatheory that provides ontological assumptions for a dialectical understanding of the structure-agency and ideational-material relations. This understanding must include a stratified ontology and emergence as crucial ontological elements. Critical Realism offers these features and rejects methodological individualism and holism. This means that the human being is given a chance through explaining its conditioned freedom. Polanyian thoughts on freedom within society are nurtured by Critical Realism's proposal of conditioned actors, rather than being determined by the structure as in the case of approaches based on methodological collectivism, like the work of Mauss on the gift and its proposal of the general theory of obligation (1950).

This dissertation proposes to embed Polanyi in Bhaskar´s metatheory - Critical Realism - in combination with Donati´s relational sociology to explain the emergence of the configuration of the economy of the family. Critical Realism as metatheory provides Polanyi with the grounding (ontology) needed to achieve the conceptual shift in social sciences in this case for the study of economy of the family. Polanyi´s proposal and Bhaskar´s Critical Realism have convergences and tensions that I propose to solve by working upon them as complementarities. I develop this key point in section 2 of this chapter. However, it is through Donati´s relational sociology that I connect Polanyi´s relational concept of economy with Critical Realism. Thus, I offer a stratified emergentist Polanyian perspective which embeds a Polanyian relational approach within Critical Realist metatheory, overcoming what has been a significant obstacle to its application. In addition, my stratified emergentist Polanyian perspective includes in this complementarity an appropriate explanatory framework. Archer´s Morphogenetic-Morphostasis approach (M/M) (1995, 2000a, 2003, 2012, 2015) provides the tool-kit needed to complete this proposal.

Figure 2.1 presents an illustration of the stratified emergentist Polanyian perspective. My proposal embeds Polanyi in Critical Realism and connects Polanyi, that is to say his original proposal, with Donati´s relational sociology[11]. Polanyi and his proposal of the economy as an instituted process is relational, but not explicitly. I make this explicit, the economy as an instituted process being understood as a process of relational emergence. It is Archer (2010a) who argues that there is a complementarity between Donati and Critical Realism. Donati offers a non-transactional relational perspective and Critical Realism offers the ontology to understand social phenomena as emerging relationally within a stratified reality. The instituted process of the economy is one such relational emergent phenomenon and this understanding makes it possible to explain the economy of the family in particular contexts.

Figure 2.1 The stratified emergentist Polanyian perspective



Author´s own construction

In the next section, I review the left circle in Figure 2.1. I briefly consider the relevance of Critical Realism to building an innovative proposal to explain a social phenomenon, such as the economy of the family. I propose a complementarity with Polanyi's economy as an instituted process. Polanyi is supported by a metatheory through the relational connection with Donati´s relational sociology. Afterwards, I develop the right circle in the figure. I link three elements of the M/M approach which are fundamental for completing the proposal of the stratified emergentist Polanyian perspective. Finally, from

[11] Donati (2015a) and quoted by Archer (2010a: 200), "See Donati 1983, especially ch. 1, and 1991. See also Donati and Colozzi, eds, 2006".

Archer and Donati, family relational reflexivity offers the possibility for the human being to activate - or not - causal mechanisms from the structural and cultural domains.

2.1.1 Critical Realism's critique to economic theory

Attempts to critique economic theory have emerged for as long as it has existed. Authors considered to be heterodox have criticised economic theory's methodologies and the laws based on them, such as deductivism and the economic man (Dow, 2017: 5). Bhaskar worked on the construction of a metatheory for the study of the social sciences, including economics, as a commitment to *`rebuilding the house´* in depth. Lawson (1999, 2003, 2008, 2008a, 2017) further develops the relevance of Critical Realism for economics. Lawson (1999, 2003, 2008, 2008a, 2008b, 2017) offers a novel critique through Critical Realism and makes explicit the ontological and epistemological position of economic theory (Dow, 2017: 13). This strong criticism of modern mainstream economics is based on the contradiction between a closed-system ontology and the open nature of reality. The main criticism from Critical Realism to modern mainstream economics (Lawson, 2003: 3) addresses its epistemic fallacy, where ontology and epistemology are merged (Fleetwood, 1999: 129). This merging is materialized by the modelling of closed systems, which Bhaskar underscores as the characteristic feature and error in mainstream economics (Lawson, 1999: 4).

The method of analysis, X then Y, deductivism[12], is applied to open systems by modern economics. Deductivism is mistaken by generalizing from a particular case and mainstream economics "abduct[s] this special case to a context where it may have almost no scientific bearing at all" (Lawson, 1999: 6). Deductivism is possible because of the treatment of the human individual as atomized and isolated (Lawson, 2003: 13). Atomism guarantees that Y cannot do anything different each time that X occurs. The human individual is isolated from and not affected by ongoing activities inside of the social system that they are part of. Deductivism in economics attempts to give a *scientific* possibility to the social sciences with an approach based on research in the natural sciences. This includes the development of mathematical models which are intended to reflect socio-economic reality. Some models also offer projections of the uncertain future. The goal is to reduce uncertainty and models are based upon a posteriori observable data. The reduction of uncertainty requires the creation of institutions (money, contracts) as a mechanism to restrain agents' behaviours.

Critical Realism goes further by explaining underlying social structures operating at the real level (unobservable) (Dow, 2017: 14). As Lewis (2003: 192) states, Critical Realism

[12] Defined by Lawson as: "any form of explanatory endeavour which assumes or posits or constructs regularities (deterministic or stochastic) connecting actualities such as events or states of affairs" (2003: 13)

is better able to include agents' intentionality and draws on wider linguistic resources for the explanation of institutions such as money. Critical Realists working in economics have been building an alternative that proposes to:

> "augment the ontology of events and experiences that is so basic to mainstream economics, to include underlying structures of things, their powers, mechanisms and tendencies that, if triggered, act even if their effects are not directly manifest" (Lawson, 1999: 5).

A main conclusion from Lawson's intervention in formalistic modern economics is the opportunity to study aspects of life considered as economic from disciplines that are not economics (Lawson, 2003: 279), a position close to Polanyi´s. As a way to move beyond theoretical criticisms of modern mainstream economics, this dissertation builds on Polanyi´s *human economy*, which connects the material aspects of life (not necessarily in a scenario of scarcity and insufficiency) to social relations. For Polanyi, the economic is not isolated and is a process instituted through interactions. Critical Realism goes further than interactions; it allows the explanation of emergence; what emerges from the interplay of structure, culture and agency (Porpora, 2015: 186). Embedding Polanyi in the metatheory of Critical Realism means that Polanyi´s human economy has emerged from a historical process of the interplays between these three elements.

As this section has discussed, Critical Realism offers the ontological and epistemological grounding for the study of the economy of the family. The concept of the `human economy´ can be embedded in this way and given an explanatory framework for the explanation of its particularities. In the following section, I present Critical Realism's main arguments and in the second half of the section, the convergences and tensions – understood as complementarities - between this metatheory and Polanyi´s `human economy´. The goal is to propose a stratified emergentist perspective of Polanyi´s `human economy´.

2.1.2 Critical Realism: A philosophy of science for the social sciences

Bhaskar problematizes two traditions in the philosophy of science - classical empiricism and transcendental idealism - and in their place develops transcendental realism as a philosophy of science for the social sciences. He begins by distinguishing two sides of knowledge: the knowledge produced by men in their social activity and the knowledge of things that are not produced by men (Bhaskar, 2008: 11). Thus, there are `objects of knowledge´ that depend on human activity - transitive objects of knowledge - such as: "established facts and theories, paradigms and models, methods and techniques" (ibid.).

There are also `objects of knowledge´ that do not depend on human activity and are independent of science - the intransitive objects of knowledge - like the process of electrolysis. The crucial point is that the intransitive aspect of knowledge is missed in both classical empiricism and transcendental idealism. For both, nature depends on its relation with men. The former misconceives the difference between event and experience. The latter considers nature as: "an order imposed by men in their cognitive activity" (Bhaskar, 2008: 17). An adequate philosophy of science reconciles both aspects of knowledge. Bhaskar argues that neither classical empiricism nor transcendental idealism are able to reach this aim.

Classical empiricism and transcendental idealism cannot "sustain the idea of the independent existence and action of the causal structures and things investigated and discovered by science" (Bhaskar, 2008: 17). Their deep fundamental problem is that they both share empirical realism as their ontology. In their concept of the `empirical world´, Bhaskar finds three philosophical mistakes:

> "[First,] the use of the category of experience to define the world. This involves giving what is in effect a particular epistemological concept a general ontological function. The second consists in the view that it's being experienced or experienceable is an essential property of the world, (…). The third consists in the neglect of the (socially produced) circumstances under which experience is in fact epistemically significant in science" (Bhaskar, 2008: 18).

To find a superior alternative, the fundamental question that Bhaskar proposes to answer is: "to what extent can society be studied in the same way as nature?" (Bhaskar, 1998: 1). To answer this question, Bhaskar develops critical naturalism; an anti-positivist view of science. The roots of his proposal are from realism: the stratified social ontology, epistemological relativity and judgemental rationality. Finally, there is emergence (what is generated), because of the relevance of the interplay of "emergent properties and powers in explanatory accounts" (Archer, 2010: 200).

The ontological question, `what must the world be like for science to be possible?´, is answered by a stratified social ontology which understands reality as compounded by three domains: the real, the actual and the empirical. The three domains provide space for the study of causal laws, sequences of events and experiences, without reducing them all to empirical regularities. Thus, the collapse of the three domains into just one, as established in an ontology based on the category of the experience, is rejected (Bhaskar, 1998: 16).

The epistemological question, `what must science be like to give us knowledge of intransitive objects (of this kind)?´, is answered by epistemic relativism, which accepts the social constructionist character of knowledge. Epistemic relativism "asserts that all beliefs are socially produced, so that all knowledge is transient and neither truth-values nor criteria for rationality exist outside historical time" (Bhaskar, 1998: 62-63). The difference between Critical Realism and pure social constructivism is that Critical Realism finds the possibility to argue about these constructions of reality, which is through: "our ability to adjudicate among rival reality constructions" (Porpora, 2015a: 73). This ability is judgemental rationality, which recognizes that the human being – the researcher - provides the rational character of the social process of science[13]. Bhaskar describes: "the rationality of the transitive process of science, in which our knowledge of the world is continually extended and corrected" (2008: 18). In contrast, in the line of pure social constructionism, judgemental relativism "maintains that all beliefs are equally valid, in the sense that there can be no rational grounds for preferring one to another" (Bhaskar, 2011: 24).

The economics of the family as a field has had a particular development which can be analysed through contributions from different theoretical perspectives. It is crucial to be aware of the socially produced beliefs in order to understand (to extend and correct) the process of the field that studies the economy of the family. I do this exercise throughout this dissertation and, through this, make a contribution to science, particularly the field of the economics of the family. My proposal of this middle range theory is part of the process of science and is also fallible. It is one step further and a program of study to be continued.

Finally, emergent properties is a notion that provides a definition of structures and allows structures to be explained as conditioning rather than determining actors. Structures were created by the actions of the actors in a previous period. In the present, those structures exercise causal properties in their own right. This is the crucial ontological assumption for the treatment of the structure-agency relation. Reciprocity as a form of integration, relies on an exchange symbolic system. This system is a social structure created by the actions of groups giving and receiving a particular good or service from the reciprocal group. This can be illustrated by the observation of Marcell Mauss (1950), concerning the bond created by the act of giving[14]. Nonetheless, in Mauss there is a universal deterministic tone because structures implicitly determine the actions of the actors.

Bhaskar reaches his aim of reconciling transitive and intransitive dimensions of science by the development of his philosophy of science: "transcendental realism, starting from the premise of the contingency of our own experience, sees nature as real; and science as

[13] Bhaskar has described science as a "process-in-motion" (2008: 5).

[14] From his analysis of Samoa and New Zealand, Mauss starts to propose a general theory of obligation.

our persistent effort to understand it" (Bhaskar, 2008: 229). In a nutshell, it clarifies the relation between the transitive and intransitive dimensions, and between ontology and epistemology: "It is the nature of the world that determines which aspects of reality can be possible objects of knowledge for us. But it is the historical development of the various sciences that determines in what manner and to what degree these possibilities are taken up by men" (Bhaskar, 2008: 219). This determines the transformative process of science: science as a process in motion.

Chapter one worked on the development of the field of economics of the family and argued in favour of a relational approach, as a step further for the explanation of the economy of the family. This proposal would not be possible without the contributions from different disciplines to the field and the connections that - due to those contributions - it is possible for me to bring out at this stage of the development of social sciences. Contributions from anthropology, sociology, economics and politics are all crucial for the present proposal[15].

2.1.3 Donati´s relational sociology and Critical Realism

Synergies between Critical Realism and Donati´s relational ontology contribute to the further development of Critical Realism and provide an upwards theory of integration. Bhaskar's Critical Realism and Donati´s relational ontology both endorse, in their own descriptions, three fundamental issues of realism: a stratified social ontology, epistemological relativity and judgemental rationality. They also have in common the commitment to emergence and emergent properties and powers for explaining social order. Finally, "they conjointly deny Anthony Giddens's view that 'social relationships ... [are] abstractions from our repetitive or routinized behavior' (Giddens 1981, 26)" (Archer, 2010a: 200). Donati proposes that 'Social reality is social relationality' (Donati, 2015a: 87). He gives importance to the relational activities which constitute a social order. These relational activities make the social order possible. His contribution offers an explanation of the 'activity dependent' character of social forms (Archer, 2010a: 201).

> "Critical realists are primarily concerned with relations *between people and structures*. In other words, their interest in the relational *derives from seeking to link structure and agency* in a non-reified manner. The 'relational conception… allows one to focus on … the *distribution* of the structural conditions of action' and in 'doing so it allows one to situate the possibility of different (and antagonistic interests, of conflicts *within* society, and hence of interest motivated transformations in social structure' (Bhaskar 1979, 41, original emphasis). Thus, it follows that 'the relations one is concerned with here must be conceptualized as holding between the positions and practices (or better positioned-

[15] Including economic anthropology and economic sociology.

practices), not between the individuals who occupy/engage in them' (Bhaskar 1979, 41, emphasis added)" (Archer, 2010a: 201, original emphasis).

The complementarity between Critical Realism and the relational ontology of Donati is fruitful for this dissertation. It provides a metatheory which includes an explanation of the problem of structure and agency (downwards) and deals with the relational activities that constitute the social order (upwards). Social relations mediate structural and cultural conditioning and, at the same time, have their own causal emergent powers. Emergence and emergent properties and powers provide the possibility to explore relationships. From an interplay, something emerges. The components do not disappear, each conserves their own nature, but are constituent parts of what emerges with its own properties. This is not a mere aggregate of atoms, it is a relationship. In the case of the family, it is not merely an aggregation of its members. The family, in general, is a social form that emerges because of the interrelation of its members and, in particular, a family can be an emergent relational good. In the case of the economy of the family, there are economic acts (transfers of location or appropriation of goods or services) of the members of the family (within and with outsiders). Those acts may or may not have an instrumental, transactional character. From the character of these acts, in interaction with other acts, relational goods or evils can emerge. An example from Donati of a relational good (2016a: 59) is full reciprocity.

This can be connected to Polanyi´s forms of integration, providing his perspective with an ontological explanation for the emergence of mutuality and its powers in reciprocal acts. Table 2.1 shows the connection of Polanyi´s forms of integration with Donati´s systems. It presents the contribution of Donati´s relational sociology in parallel to Polanyi´s concept of economy as an instituted process and forms of integration.

Table 2.1. Polanyi and Donati

Polanyi			Donati	
Polanyi´s form of integration	Personal attitude	Supporting structure	Donati´s systems	Rule
Reciprocity	Mutuality	Symmetry	Third and Fourth Sector	Solidarity
Redistribution	Cooperation	Centricity	State	Subsidiarity
Exchange	Bartering	Markets instituted	Market	Instrumentality
Householding	Cooperation	Centricity inside the Family	Fourth sector	Solidarity

Author´s own construction based on Polanyi (1977) and Donati (2016, 2016a, 2015, 2003)

Polanyi did not develop analysis of emergent properties. Polanyi saw institutionalization patterns and he also worked on geo-historical processes, but he did not ontologically connect structure (structural and cultural dimensions) and agency. This is solved by understanding the social relations “which are the connectors between social structure and agency” (Donati, 2015a: 86). Social relations are different from individual relations which Polanyi also needed to explain. They, on their own, cannot institutionalize the economy.

Having highlighted this common ground, I now discuss the convergences and complementarities between Polanyi's ‘economy as an instituted process’ and Critical Realism.

2.2 Transcendental Realism and the human economy: Convergences and tensions understood as complementarities

The shared interest of Polanyi and Bhaskar is their criticism of mainstream economic theory. They coincide by identifying one important problem in economic theory: that it is built upon an understanding of a utilitarian atomized man. However their criticisms are built by developing different arguments and solutions for studying the economy. My aim is to show how their proposals are complementary for achieving the goal of offering a possibility to study `real economies´, with the economy of the Bogotá families being my main case of interest.

In this section I develop what I found initially as convergences and tensions between the work of Polanyi and Bhaskar and how I propose to understand these as complementarities. I work on three interrelated convergences: first, from their shared interest in offering an alternative to mainstream economic theory that studies the economy as a process within a social system; second, their interest in realism; and third, their shared interest in human emancipation (Little, 2016). Afterwards, I consider the possible tension between their works in method, with Polanyi branded as an empiricist (Little, 2016) and inductivist (Lye, 1991; Randles, 2007). However I highlight an attempt to go beyond the description of empirical events in Polanyi's work. This, instead of being a tension, becomes a gap that can be resolved with a complementarity offered by Critical Realism’s abduction and retroduction method. Bhaskar develops retroduction as an alternative to deduction and induction in research in the social sciences. Then, I continue with their tensions, as complementarities, concentrating on Polanyi´s definition of the economy and Bhaskar’s stratified emergentist ontology.

2.2.1 Convergences

Criticism of methodological individualism in mainstream economics

Bhaskar and Polanyi agreed on their main point of criticism to mainstream economic theory: its grounding in methodological individualism. Bhaskar adds two more criticisms: firstly, it uses an empiricist ontology and, secondly, assumes the closure of open systems. Methodological individualism is based upon Hume's statements on the philosophy of science. A particular example is: "the corollary expressed by Hume that `mankind is much the same at all times and places´" (Bhaskar, 2011: 72). From this premise, rationality as a presupposition of investigation allows a: "normative theory of efficient action, generating a set of techniques for achieving given ends" (ibid.). However this premise does not provide a basis for developing an explanatory theory. Polanyi is one of the most relevant attempts to challenge the concepts of mainstream modern economics. He built a framework to study the economy in an explanatory way and discards the idea of atomistic individualism (Polanyi et al. 1957: 239).

Realism

The second convergence is realism, which is reflected in how Polanyi sometimes used the term `real´ to refer to the intransitive dimension of objects of study, such as the social structure, but also to refer to the empirical and the substantive meaning of economic (Randles, 2004: 3). It is Polanyi's understanding of the substantive meaning of economic which allows his work to be classified within realism. Polanyi understands real individuals to be embedded in concrete social relations with each other that constrain and guide their actions. Bhaskar's understanding of the real goes to the level of ontology; real is one of the domains of stratified reality. The real has a knowable part and an unknowable part. Polanyi does not present an understanding of the world with this same depth. For Polanyi, there is a whole which is society. This whole is inaccessible, though he analytically divided it into constituent subsystems: economy, polity and religion; in the words of Randles (2004: 8) thus "rendering it ontologically inaccurate but enabling its access in epistemic and methodological terms". Little states that Polanyi is: "Like Bhaskar, [in that] he affirms that the social world possesses real structures and relations, and that these structures wield influence on individuals and outcomes. In Bhaskar's terms, they possess causal powers" (2016). This is found in Polanyi, but it is not clear in which cases the pre-existence of structures would allow the human agent to decide to activate them or not. Here, the lack of a metatheory for the relation of structure and agency is reflected. Whilst Polanyi argues about the freedom of individuals within society, this is not developed further in connection with his definition of economy. Polanyi insists on agency, but he does not provide an explanatory framework for this relation (Mendell, 2007: 79-82).

In Polanyi´s ontology the social world is an interdependent and integrated whole society (Randles, 2004: 8). Polanyi sacrificed further development of his dialectical ontology by suggesting an epistemological and methodological possibility for the study of society through the subsystems constituting it. He opted for a reconciliation that resulted in an accessible framework. In terms of the transitive dimension of science, Polanyi understood the materialist and idealist approaches to history, not as opposites, but as different phases of a process. It is this understanding that supports his development of the study of economy. He was concerned with the study of economics because he understood it as: `being related with social and political spheres´. For Polanyi, the economic is not a black box, instead it is an instituted process to be fleshed out.

Human emancipation

The third convergence between Polanyian pre-theory and Bhaskar's Critical Realism is their shared interest in human emancipation and this has been discussed by Little (2016). In respect of human emancipation, Polanyi and Bhaskar developed their work on freedom for humans; Polanyi as a contestation of the countermovement and the counteracting forces and Bhaskar from an explanatory perspective, which provides a possibility for active or passive roles for geographically and historically situated agents. The dialectical connection between historical processes and concrete events is of interest to Polanyi and Bhaskar. It is Bhaskar in his later work, *Dialectic: The Pulse of Freedom* (1993), who provides us with the ontological solution for the interrelation between abstract social structures and concrete historical events (Roberts, 2014: 3).

2.2.2 Tensions understood as complementarities

The tensions discussed as complementarities between Bhaskar's Critical Realism and Polanyi are: first, Polanyi´s empiricism needs to be embedded within the stratified ontology of Critical Realism. Second, the inductivist method attributed to Polanyi needs to be reconciled with abduction and retroduction in Critical Realism. Third, the concern of Polanyi regarding "atomistic individualism" finds a solution in Critical Realism's relational emergentist ontology. I will argue that these tensions can be analysed as complementarities.

Polanyi´s Empiricism embedded within the stratified ontology of Critical Realism

Polanyian contributions to heterodox economics are crucial. Nonetheless, his (pre) theory needs to be embedded in a relational ontology and philosophical tradition. Some have even argued that: "His theory is not at all philosophical or ontological -- in fact, Bhaskar might describe it as empiricist, given Polanyi's view that the real properties of the social world are amenable to direct empirical investigation" (Little, 2016). Randles (2004) concludes that Polanyi offers an analytical framework by attention to the patterns of economic integration and the institutions that institutionalised these patterns, rather than a complete theory for the abstraction of the economy. But we should not be misled, since Polanyi was aware of the need to go further than empirical research; he argued that it was necessary to work from the empirical in relation to theory (economics as a discipline) (Polanyi, 1977: liv). Polanyi applied this relation in his work, as can be observed from his discussion of the catallactic triad: money, trade, and markets[16].

The complementarity in the ontological dimension between Bhaskar and Polanyi is through Bhaskar's contribution of a stratified ontology to overcome the limitations of working in one unique empirical stratum. Bhaskar argues that empiricism fails by not differentiating between the world and data. Polanyi proposes a dialectical connection between the empirical and conceptual domains. Whilst some have argued that Polanyi adopts a realist perspective (Lie, 1991: 220), more precisely Polanyi´s proposal is an attempt to consider pre-existent structures and motivations which have a similar effect to causal structures. In a similar but much more comprehensive way than Polanyi, Critical Realism provides a stratified ontology which includes the empirical level and goes beyond it by looking for underlying causal structures.

Polanyi, by seeing the relevance of economic and non-economic institutions, was looking to go beyond empirical observations of changes in appropriation and/or location. He proposed the relation of the economic as a discipline and the economy as a thing, and this is an explanation that is moving towards identifying underlying causal structures. However Polanyi did not develop his thought further into a complete theory. Polanyi observed the empirical and offered an attempt to move into the actual when he focused on the institutionalization of practices of economic integration (the economy as an empirical reality); and he highlighted its relation to and differentiation from mainstream modern economic theory. Callon (1998, 2006, 2010) would develop a proposal of how economics develops a framing role over the economy, as in the case of mainstream modern economics that facilitates the framing of a market-led economy. And Cahill (2012) has worked on "Neoliberalism as the common sense frame for conducting and evaluating policy" (p. 12). However, a flat ontology that remains in the stratum of the empirical reduces their explanatory power and does not allow explanation of the causal mechanisms operating which explain those empirical observations. Critical Realism is a

[16] Polanyi's development of this analysis can be found in 1957b: 256 and 1977: 77. Polanyi explores the historical and societal processes of different societies and from that work, he comes up with the definition of 'economy as an instituted process'. Fleshing out the institutionalization process of the formal meaning of economics through the exploration of the separate origins of trade, money and markets, He features that the origins of this "catallactic triad" are not necessarily linked to the market economy.

metatheory with a stratified ontology which connects the three strata of reality: events, actual and real.

Polanyi´s inductivist method and Bhaskar's abduction and retroduction

The stratified ontology drives us to a second tension which is analysed here as a complementarity. The tension is between Polanyi´s inductivist method and Bhaskar's retroduction. Bhaskar provides retroduction to overcome the errors of deductivism and inductivism in the social sciences. Polanyi focused on two ideas as problematic within economics. One of these is the understanding of man as a utilitarian atom (Polanyi et al. 1957: 239) - atomistic individualism - and the other is the idea of scarcity and insufficiency of material means. The importance of these ideas within economics has positioned the market economy in a dominant and unique place. Polanyi also analyses the shifting place of economies in societies, as Callon says:

> "Karl Polanyi brilliantly demonstrated in The Great Transformation that this type of history is both possible and filled with lessons. His book is often used to criticise the myth of the self-regulating market. But it is also, and above all, one of the rare attempts to link up economic and economy, with a convincing analysis of the role of economic theories, such as that of Ricardo, in the establishment of a labour market" (Callon, 1998: 2)

Polanyi starts with the substantive meaning of economics, from the empirical stratum of reality, and moves towards causal explanations of the configuration of the dominant market economy in England. However, his theory is underdeveloped and requires a complementarity which can offer solutions to the limitations of the inductivist mode of inference and allow theoretical development. Abduction and retroduction, rather than deduction or induction (induction in the case of Polanyi), are essential methods for this purpose. Through abduction, a theory-driven interpretation and recontextualization can provide a novel explanation of a social phenomenon from a concrete context to the abstract; while through retroduction, that phenomenon, say free-giving, can be theoretically connected as an economic necessary relation. I observed free-giving in the economic practices of the families who participated in this study. I looked for an explanation of its institutionalization and found that it could be connected to the four Polanyian forms of integration. I could then advance a proposal based on four economic necessary and internal relations: market exchange, redistribution, free giving and reciprocity.

Critical Realism's relational emergentist ontology for understanding "atomistic individualism"

The last tension, understood here as a complementarity, involves Polanyi´s concern about "atomistic individualism" and how this finds an ontological solution in Critical Realism and with connection to Donati´s relational sociology. Since Critical Realism is a relational ontology, it explores relations through emergence and emergent properties. Polanyi´s `human economy´ requires this relational ontology with its understanding that components are related and what emerges from their interrelation is a type of relation in which the components do not lose their own properties. The family is a relation which emerges from the interrelation of its members and from the interplay of culture, structure and agential elements. The explanation of this interplay is crucial for understanding this social structure. At the same time, the family has emergent properties which do or do not exercise power depending on activation from the human beings. Emergence is crucial for deepening Polanyi´s relational approach because it offers an ontological grounding to relations, and in this case, the " we", the family as a relation, emerges. The economy of the family emerges from the interplay of structural, cultural and agential elements. This interplay has a particular explanation based on a dialectical treatment of the structure-agency and ideational-material relations. We analysed this gap in Polanyi and the neo-Polanyian contributions earlier, and Critical Realism as metatheory resolves these gaps. The resulting proposal is a stratified emergentist Polanyian perspective.

2.3 Polanyi, Critical Realism and the problem of structure and agency

Polanyi´s `human economy as instituted process´ necessarily requires a framework explaining synchronic and diachronic interactions of structure and agency because the human economy is a temporal process (Clark, 1993: 380). This is complemented with the argument that, in Polanyi, there are social institutions that pre-exist the individual acts, such as a centre for redistribution. But more importantly, there is the existence of societal conditions. However in Polanyi's approach it is not possible to go in depth into the explanation of how the interplay between structure and agency develops. This needs a metatheory, theory and complementary framework.

Whilst Polanyi proposed the methodological use of analytical dualism for explaining the interaction of man, his surroundings and the institutionalization process of this interaction, he failed to achieve the explanation of this interaction. There are two main points that are weaknesses in his proposal. First, there is a lack of an explanatory framework for how societal conditions influence the emergence of economic institutions. Second, because of this gap, his framework does not provide us with an explanation of human agency and how it operates its power to either activate or challenge the societal configuration. Polanyi does not offer an explanatory framework, instead he offers a descriptive framework for established processes.

Polanyi´s thoughts on freedom within society show an incipient position of reflexive thinking agents as a transformative possibility in societies (Randles, 2004: 11-2). However, Polanyi did not develop these thoughts further. From Donati´s relational sociology, Archer (1995, 2003, 2000, 2013) proposes a stratified model of people where concerns, emotions, self-development and the inner life of reflection of the human being are part of a complex understanding of people (and their emergent properties) and agency. A crucial complementarity between these two positions is proposed in this study. Based upon critical realism, Archer develops the Morphogenetic/Morphostasis (M/M) approach. This approach seeks to give a: "practical methodological embodiment of the realist social ontology" (Archer, 1995: 16) for the study of society. By using this strong grounding, Archer offers a consistent methodology for solving the problem of structure and agency, and including the temporal dimension is central for this.

The problem of structure and agency is a fundamental sociological problem. It is inherent to what characterizes our understanding of society. If society is understood as having three characteristics: first, it is inseparable from its human components; second, it can change; and third, human components as social beings are affected by society and by their attempts to transform it (Archer, 1995: 1); then we need a way to answer: "how structure actually does impinge upon agency (who and where) and how agents in turn react back to reproduce or transform structure (giving rise to morphogenesis or morphostasis in my terms)" (Archer, 1995: 152). To illustrate with an example from Polanyi's proposal, a price system is a structure that supports acts of exchange. This price system is generated from people´s acts of exchange. The price system also has emergent properties and powers that enable or condition people's economic acts. People can reproduce the structure or transform it, supporting the price system or developing alternative economic systems which do not require it.

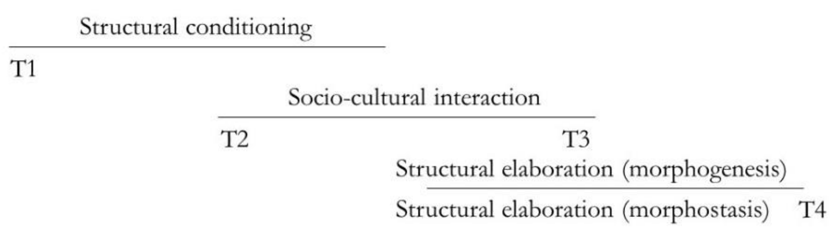
Archer´s M/M treatment of the ideational-material relation links with the structure-agency relation. The structure includes a cultural element (ideational) and a 'structural'' element (material). The M/M approach connects this relation to agency and people by building on Bhaskar's concept of `conditioning´ which describes the non-deterministic shaping of the cultural and structural in interplay with the agential element. The next section presents the M/M approach and its answer to this crucial question.

2.3.1 The Morphogenetic-Morphostasis (M/M) approach: The structure-agency and ideational-material relations

Building a bridge between practical social theory and the ontological strength of realist philosophy, Archer develops a framework for the application of Critical Realism based upon analytical dualism. The morphogenetic approach[17] is built in dialogue with Bhaskar's philosophy and completes Bhaskar’s model by developing an explanation of the interplay between social structures and human agents through a social theory. The aim of the morphogenetic approach is to flesh out the relation between structure (both ‘structural’/material and cultural) and agency, by conciliating two aspects of lived social reality: the freedom and constraints of agents. In Archer´s words: “We are simultaneously free and constrained and we also have some awareness of it” (Archer, 1995: 2). The former is related to the nature of social reality and the latter to humans’ internal conversation. Theoretically, the aim is to offer: “the foundations of a comprehensive account of structural, cultural and agential dynamics” (Archer, 1995: 322).

The interplay between structure and agency can be resolved by considering their interplay over time (Archer, 1995: 65). Time is central to the M/M approach and it is not treated only as a medium, for it is “incorporated as sequential tracts and phases” (Archer, 1995: 89). It is because of this temporal dimension that structure and agency can shape each other (Archer, 1995: 92). The actions of actors over time create social structures and these social structures will exercise causal powers, on their own, on the new actors inhabiting the actual structures. For example, the extended family support the daughter of a family I worked with, through free giving. She is a single mother who needs somebody to look after her child. In a social structure, which is a social elaboration of previous M/M cycles, where the extended family is expected to fulfil this need, the single mother has this support, which is the social elaboration of the actual M/M cycle. In figure 3.1 the morphogenetic cycle is delineated, for the structural element, showing the four moments in time:

Figure 3.1 The morphogenetic cycle



Source: Archer, 1995: 157

The first moment is T_1, with the initial distribution of a property, and is a result of a previous interaction. The specific distribution exercises a form of social conditioning because the agents are immersed in the structure and their capacity for transforming it

[17] I mentioned in section 2.1.3, both Critical Realism and Donati´s relational ontology "deny Anthony Giddens's view that 'social relationships ... [are] abstractions from our repetitive or routinized behavior' (Giddens 1981, 26)" (Archer, 2010a: 200). The stratified emergentist Polanyian perspective builds upon Archer´s M/M.

depends upon the initial structure. There are kinds of properties that contribute to transformation and these are abilities such as skills, knowledge and also capital accumulation and geographical distribution. In addition, "structures manifest temporal resistance and do so generically through conditioning the context of action" (Archer, 1995: 77). This conditional influence usually results in the division of the population into groups looking for change and groups looking for maintenance of a given property. The properties can distribute different objective vested interests to each group, such as in the cases of: "citizenship, political centralization or wage differentials" (Archer, 1995: 78).

The second moment is the interaction T_2-T_3. Agents are part of a structure that they did not create. They are conditioned by it and elaborate upon it; social elaboration. Here, there is a main difference with methodological individualism, such as that in mainstream economics, because the M/M approach includes the consequences of previous interactions of agents and the generated structure. Methodological individualism does not conceive that current conditions are part of a process in which current agents are conditioned. Also for methodological individualism, the agents do not make the structure that conditions them. It is in T_2-T_3 that agency "exerts two independent influences, one temporal, the other directional" (Archer, 1995: 78). Thus the mediation of agency can make the elimination of structural influences faster or slower. At the same time, agents can affect the nature of elaboration in T_4.

The third moment, T_4, is structural elaboration. Archer points out that it is more complex than the eradication of a property (such as illiteracy) and its replacement with a new property (in that case, literacy) (Archer, 1995: 79). Fleshing out the process of structural elaboration T2 – T4, can: "explain the timing of the new facilitating factors and its inception" (ibid.). In the case of a single mother who finds support in her extended family, this is an act of reciprocity. This situation can change in time when the grandmother is employed and no one stays in the house to take care of the grandchildren. In the case of a social interaction where there is no chance for reciprocity within the extended family, the mother would have to look for a solution offered by the state or the market (redistribution or exchange). Another possibility is to organise with a group of neighbours or friends to rotate the care of the children. I did not find this practice in the families in this study. People sought support primarily from within their family.

Stratified reality and emergent properties

Critical Realism and Archer's Morphogenetic approach understand the nature of social reality as stratified, with each stratum having different emergent properties and powers. These emergent properties are aligned with geo-historical particularities, thus they belong to a specific society in a specific time (Archer, 1995: 10). The empirical stratum is usually the only stratum in a flat ontology and this is the case in Polanyi´s and the neo-Polanyians' approaches. Approaching an explanation of a social phenomenon through only this stratum ignores the causal mechanisms (sometimes underlying) - which may or may not be activated - and the interplay of these causal mechanisms which together are required to explain what is observable in the empirical domain.

Regarding the link between stratified reality and emergent properties, Archer provides a connection and clarification in respect of Critical Realism and the Morphogenetic approach:

> "the Morphogenetic approach makes no leap from the real to the actual, but rather dwells on the ground between them by analyzing the generative mechanisms potentially emanating from structures (and cultures) as emergent properties and their reception by people, with their own emergent powers of self and social reflection. Outcomes never simply mirror one or the other, but are the products of their interplay" (Archer, 1995: 175).

The question to be answered is: "what conceivable kinds of properties can pertain to social systems which exert any causal effects whatsoever – in conjunction with people, but exerting an independent influence upon them" (Archer, 1995: 171). The answer given by social realists, including the morphogenetic approach, is `emergent properties´ coming from the relations between structures that are components of a specific system. It must be highlighted that structures contain non-observable emergent causal properties. The relations between their relations will generate "further emergent properties" (Archer, 1995: 172). It is in this manner that emergent properties and causal effects transcend the level of the observable. Emergent properties from the level of the structure are both 'structural' and cultural, the former related with the material dimension of the structure and the latter with the ideational dimension. They generate causal powers and both can be exercised or remain unexercised depending on the specific intervening contingencies. The emergent properties from the structure are structural emergent properties (SEP) and cultural emergent properties (CEP), and from people they are people´s emergent properties (PEP). Their relation is that through people the various structures exercise their power.

The morphogenetic approach is relevant since it offers a framework for application that builds upon and preserves the philosophical strengths of Critical Realism. Donati developed his proposal of relational sociology with a connection to the morphogenetic approach. He explains how: "Those who conceive of social relations as transactions (mere interactions, exchanges, interdependencies, as Emirbayer, Dépelteau, and others do) deny the fact that social relations are emergent effects stemming from morphostatic/morphogenetic processes in which substances and relations are co-principles of reality" (Donati, 2015a: 87). The morphogenetic approach offers explanation in the form of an analytical history of emergence, which allows for the identification of emergent properties. The point is to recognize the internal and necessary relations of its components and the `natural necessity of its internal relations´, which means to separate these from relations that are external and contingent. Contingent is understood here to mean that the relation between two entities is independent and each of them can exist without the other.

Analytical dualism: a methodological complement

Social realism builds upon analytical dualism as a methodological complement. Analytical dualism brings the possibility to explore structure and agency, each with their own powers and properties, and yet keeping their connection. Analytical dualism is a keystone for realism because of its capacity to explain what happens in societies and the reasons why. This is developed through the identification of the emergent properties, discussed above, analysed in the open system which is society. Analytical dualism is the methodological tool to explain each set of emergent properties, those from the structure, culture and people separately. This separation is only analytical, so it is possible to propose and explain their own powers and properties. Afterwards, their interplay is explained. This interplay includes the explanation of people´s mediation of the cultural and structural mechanisms. Analytical dualism, methodologically, facilities to unpack the components explaining a social phenomenon.

In conceptual terms, the need for analytical dualism is because of the same conceptualization of structures and people. Structures in the morphogenetic approach possess as key features: "their relatively autonomous powers, the irreducibility of their influence and their pre-existence" (Archer, 1995: 132). This conceptualization makes it necessary to understand structures through a stratified ontology. In the same manner as structure, Archer´s conceptualizes people as the other side of the:

> "making up of `social practices´, for again the relatively autonomous psychological properties of individuals, the impossibility of deriving their influence from practices yet their indispensability in accounting for praxis all point to the necessity of conceding that social reality is further stratified and contains a psychological stratum which is heterogeneous to the practical doings of actors in their everyday social lives." (Archer, 1995: 132).

Structural and cultural elements do not determine people, rather they condition them. Methodological individualism and methodological holism are not part of the M/M approach. The Morphogenetic approach, based on Critical Realism, offers a dialectical understanding of these two components of social phenomena. The conditioning by the structure and culture may or may not be activated by people.

At the level of people, this stratified ontology proposes a stratified model of people, for which analytical dualism is also a useful methodological tool. The argument is, in part, that human beings need a body, they “must have a particular physical constitution” (Archer, 1995: 288), and through this physical constitution we can be socially influenced. The model includes an analytical separation of the sense of self and the concept of self. The sense of self is not social while the concept of self is.

The stratified model of people

At the level of agency, the morphogenetic approach provides a definition of the agent that contains social conditioning rather than social determinism, so that the agent will not be necessarily passive. The morphogenetic approach “requires agency to be reflective, purposive, promotive and innovative, if social interaction is indeed to operate as the mechanism responsible for stability and change” (Archer, 1995: 249). Thus, the definition of agency from holism is rejected because *homo sociologicus* is only a role holder. This definition has the problem of downwards conflation, in which selfhood is defined in terms of social roles. The definition from a bottom-up perspective is also unsuitable for the morphogenetic approach because individuals living in the present are responsible for the actual structure and culture. The time variable is not present in the same way in this perspective as it is in Archer´s perspective. Rational man or “Modernity´s Man” (Archer, 2015: 89; 2003: 17) is an idealized model of man, with an established goal that is utility maximization. In that same approach, agents and human beings are conflated and collectivities are understood as an aggregate of individuals, defined as atoms. Agency is placed only in the individual agent. In contrast, the morphogenetic approach does not situate agency in the singular (Archer, 1995: 251), but in collectivities. In the category of the singular remain persons and social actors.

Archer develops a stratified model of `people´ consisting of persons, agents and actors. She adds psychological strata to the three strata, showing the need for a complex understanding of agency. Persons (named also as human beings) are placed in the first strata which deals with the pre-existing structure and culture. Persons are the fathers of agents that are collectivities rather than individuals, and agents father the actors: “both phylogenetically and ontogenetically” (Archer, 1995: 255). Starting with persons, it is the emergence of personal identity which gives space for the active participation of the human being in the interplay of peoples, culture and structural properties.

The emergence of personal identity

In Archer´s M/M approach, the active role of the human being is crucial because it challenges alternative positions which impoverish the humanity of people. People have properties which, on one hand, are not reduced to rationality, and what people care about is not limited to self-interest. On the other hand, people's properties are not a gift of society because personal identity is not only determined by the relations in the social order. The relations of the self are not reduced to the social order. This theoretical position gives space for relations of the self with two other orders of reality: natural and practical. The relation with the natural order is the first moment to forge our unique personal identity. It is the relationship with our body, the embodied self. The self needs a body to be able to come into relation with the social order. The second moment is the relation with the practical order; subject/object relations regarding our doings. Finally, the relation with the social order is in subject/subject relations.

Emotions, defined as commentaries about our concerns, emerge from our relations in these three orders, constituting three clusters of emotions. Emotions from our relations with the natural order - with the environment - enable us to face circumstances regarding our bodily concerns (pleasure, pain). From our relations with the practical order, we learn which performative achievements are important to us. Emotions such as frustration and boredom or joy and satisfaction emerge because of our incompetence, incomprehension or competence to relate to an object. In relations with the social normative order, emotions emerge from the "subject´s concerns in relation to society´s moral order" (Archer, 2000: 215). The normative order is not conceived in the same way by all people. It is what we consider important for our self-worth which especially determines what normative evaluations we give value.

Personal identity is the result of the `inner life´. Emotions are the main constituents of our `inner life´, giving commentaries about our concerns. The `inner life´ of reflection is the generative mechanism: "our most important personal emergent property, our unique identity and way of being in the world" (Archer, 2000: 10). It is through this generative mechanism that we play an active role in making who we are. We can identify or develop concerns through the emergence of emotions as first-order phenomena. Our emotionality (second-order phenomena) is the way that we evaluate these concerns using our capacity to give commentaries upon them. It can be a thought and feeling conversation that concludes with what we are. The evaluation process, or second-order phenomena, has three moments: discernment, deliberation and dedication. The first two moments are a dialectical interaction at the personal level. Dedication is the third moment, the emergent moment:

> "The conversation is passionate and cognitive through and through. And this is how it must be, for the whole purpose of the dialogue is to define what we care about most and to which we believe we can dedicate ourselves" (Archer, 2000: 231).

We can dedicate ourselves to a project like our family. We develop commentaries about this project. These commentaries have a cognitive component which makes them fallible and corrigible like all knowledge. When we feel that the project is generating household inequality, we can think that this is fine because it is the way that other families who we know consider to be right. If we meet a family in which household equality is a shared goal, then we can reflect about this difference and start thinking that a new organization of our family may improve the position of the member who is assuming more household chores and responsibilities. This `inner life´ of reflection gives us the stimulus for modifications to our projects.

The emergence of personal identity is the result of our vivid `inner life´. This process is constituted by our relations with the three orders of reality: natural, practical and social. These relations which are the basic sources of the emergence of first-order emotions and the evaluative role of emotionality as a second-order phenomenon, are both crucial to defining our personal identity. The `internal conversation´ is continuous and ceaseless. What we consider important in one moment could stop being a priority in another. We evaluate our concerns through the emergence of our emotions most of the time. We are born in conditions that we do not choose and this is the beginning of thinking about our personal identity in conjunction with structural and cultural properties, which in Archer's terms is the social identity. To this third-order emergence of the agent and the actor we now turn.

The emergence of social identity

The process that Archer proposes begins with the emergence of an agency which is the end-product of a `double morphogenesis´. In this first moment, "collectivities of human beings are grouped and re-grouped as they contribute to the process of reproducing and changing the structure or culture of society (…) they also maintain or change their collective identities as part and parcel of maintaining or transforming the socio-cultural structures which they inherited at birth" (Archer, 1995: 255). The morphogenetic approach provides a definition of agents who are part of a complex and evolving situation, rather than a mere static observation. The definition of agents that Archer provides for social theory is:

> "as *collectivities* sharing the same *life chances*. Internal and necessary relations maintain between these two elements, for this concept is irreducible to `people plus some statistical probability about their future income, influence, etc.´ On the contrary, the major distributions of resources upon which `life chances´ pivot are themselves dependent upon relations between the propertied and the propertyless, the powerful and the powerless, the discriminators and the subjects of discrimination: and these of course are relationships between collectivities (…) to recognize them [collectivities] as emergent is to acknowledge their internal and necessary relationship with structured social groups, over time" (Archer, 1995: 257, original emphasis).

Archer classifies agents as corporate and primary agents. The former agents are aware of their goals and have the capacity to achieve them by articulating and organizing themselves and with others. The latter agents do not articulate or organize (collectively) in pursuit of what they want. Corporate agents are active and they shape the context for all actors as an emergent consequence of the interaction between themselves and other corporate agents. Primary agents will respond to the shaped context and the strategic actions of the corporate agents. To this response, the corporate agents must again act strategically. Where there is a passiveness of agents, their agential powers are suspended and this is, in other words, a suspension of their capacities for articulating their goals.

Collectivities are of great importance, because a person is unintentionally situated in collectivities when they are born. In the case of Colombia, the collectivities can be analytically classified into three groups: the lower, middle[18] and upper-income families. Given that the empirical dimension of this study is focused on lower and middle-income families in Bogotá, it is crucial to underscore the possibilities for social mobility of the persons born in these collectivities. Concerning formal education, one of the most relevant routes for reducing different inequalities in Colombia, the schooling possibility for lower income groups is state school; no other formal education is accessible. UNESCO finds for 2013 that in comparison with the Latin-America average where 66% of children between 3 to 6 years old have access to formal education, in Colombia it is 33% of the children in this age range (De Zubiría, 2018). State school attendance is not guaranteed in Colombia. The situation is different for middle and upper-income families who also have access to private schools. Access to good quality schools and after-schools depends on the income level of the family.

[18] In this collectivity three different groups are compressed as I have mentioned.

Agency is an emergent stratum having powers proper to itself. The powers of agency are: "capacities for articulating shared interests, organizing for collective action, generating social movements and exercising corporate influence in decision making" (Archer, 1995: 260). These powers are activated or suspended by corporate agents. The same groups of corporate agents can continually activate their agential powers. Primary agents can find it difficult to articulate their goals, not being able to form as new corporate agents that could reshape the contexts for all actors.

The emergence of actors

Archer proposes, as the second moment of the process, the emergence of Social Actors as a product of the \`triple morphogenesis´. In this stratum, Archer situates the social identities of individual social actors. The actors are in charge of acting; the agents are mediators that provide the purpose of action to persons. At this stage, the link between person and actor is made. As Archer describes: "In this process, the particular social identities of individual social actors are forged from agential collectivities in relation to the array of organizational roles which are available in society at that specific point in time" (Archer, 1995: 255-256). The persons who come to occupy different social roles are conditioned by agency, in this second moment "in which agency conditions (not determines) who comes to occupy different social roles" (Archer, 1995: 275). Archer provides social theory with a definition of Actor from this stratified model of \`people´. Actors are defined "as role incumbents and roles themselves have emergent properties which cannot be reduced to characteristics of their occupants" (ibid.: 276). Her point is that roles: (1) pre-exist; (2) exist for long periods of time; (3) continue to exist even with changes in the successive role holders; and, (4) have relatively autonomous powers of enabling and constraining.

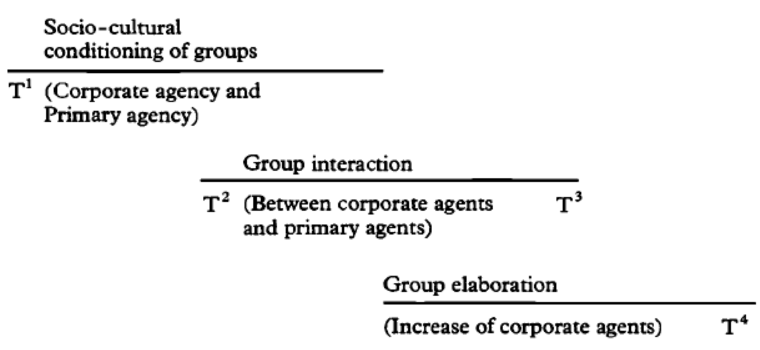
As human beings, we have human qualities: reflexivity and creativity, and for this reason Actors are able to reflect upon and make novel choices about their role. Actors personify the roles that we choose to occupy in a unique manner. In this way we acquire our social identities. The nascent social identity is in a dialectical relation with our personal identity and, because we have a personal identity, we can personify a role in a particular way and not just animate it. The relationship between personal and social identity can be analysed by understanding it as a dialectical relationship:

> "personal identity cannot be attained before social identity is achieved, because how otherwise can people evaluate their social concerns against other kinds of concerns when ordering their ultimate concerns? Conversely, it also looks as if the achievement of social identity is dependent upon someone having sufficient personal identity to personify any role in their unique manner" (Archer, 2000: 288).

Social and personal identities both contribute to each other in their own emergence and distinctiveness. Archer proposes three moments for the development of this dialectical relationship. The first moment is when personal identity holds *sway* over the social identity. In the second moment, the social identity impacts the personal identity as new knowledge is acquired from experimentation with social roles. The third moment is the return to the `internal conversation´ in which a decision is made regarding: `how much of myself am I prepared to invest in it?´(Archer, 2000: 293). This decision concerns the time, energy and commitment which every social role requires. The developmental sequence of the individual from birth to maturity shows how we acquire our personal emergent properties (PEPs) of the self, agent, actor and particular person. This sequence has a continuation through our return to our internal conversation. PEPs modify their internal constituents and exert causal powers.

The M/M framework explains people´s emergent properties in three different orders: "first order emergent properties are the results of social interaction, second-order properties constitute the results of the results of necessary and internal relations amongst the former; and third-order properties, as the results of the results of the results, represent outcomes whose consequences are either societal morphogenesis or morphostasis" (Archer, 1995: 325). The sources of the second order emergent properties are the exchange and power relations between agents. Their agential elaboration is an example of a second order emergent property and third order emergent properties are the societal outcomes. Figure 3.2 shows this model represented in the diagram of the morphogenetic cycle:

Figure 3.2 Corporate and primary agency in the morphogenetic sequence



Source: Archer (1995: 264)

In a nutshell, the morphogenetic approach works with an understanding of the nature of society as an open system. In this way, it must develop a focus on tendential conditions complemented by analysis of concrete contingencies (Archer, 1995: 294). This is achieved through an explanatory framework for the study of social systems through analytical histories of emergence. Historical analysis of concrete contingencies that participate in the production of societal outcomes is developed. Agents are recognized with reference to their "ideas as well as material interests" (Archer, 1995: 324).

From this presentation of the theoretical components of this dissertation, we turn now to the second half of the chapter: the stratified emergentist Polanyian theory. I begin with the understanding of family and economy as social structures. Afterwards, I present the manifestation of the economy of the family through its emergent properties with its causal powers. Finally, the analysis of the family´s economic relations is developed moving from the emergence of the personal identity, its relation with the social identity and the mediation of the agent between the person and the social actor. This analysis uses Polanyi´s concept of `human economy´ with his forms of integration.

2.4 The stratified emergentist Polanyian theory of the economy of the family

Following critical realism, the family and the economy are social structures (Bhaskar, 2011: 4). The family depends upon or presupposes social relations such as parents-children, husband-wife, labour-capital. These relations pre-exist the individuals who enter into them and yet those individuals can reproduce or transform the relations through their activity as mediators. The same logic applies for the economy.

The family and the economy as social structures depend upon the consciousness of agents who reproduce or transform them, but are not "exhausted" by this. Meanwhile, the family's economic practices are concept dependent but are not "exhausted" by the concept dimension because they have a material dimension. Economic practices such as free-giving and reciprocal-giving have concept and material dimensions. Free-giving is a concept of economic sociology in which there are movements of services or products from the giver to the receiver without any expectation of return. Meanwhile, in reciprocal giving, there is such an expectation. The economy of the family is not exhausted by the concept of "the general theory of obligation" (Mauss, 1950). The "economy of the family" depends on the group of concepts that contribute to the field of economics of the family.

> From my fieldwork: Leyla´s family (49) collected second-hand clothes and other things to give to people in need of them. She mended the clothes that required this and was not expecting anything in return. This is the material dimension of a family practice - free giving - which has been conceptualised by economic sociology and economic anthropology.

The family and the economy are structures of society. This dissertation adopts the transcendental realist explanation of society: "[it] is a transcendental necessary condition for any intentional act at all. It is the unmotivated condition for all our motivated productions" (Bhaskar, 2001: 4). Thus, society is not created by the human beings inhabiting the actual M/M cycle (the error of voluntarism), neither acts independently of human agency (the error of reification). In the words of Bhaskar: "Society is the ensemble of positioned practices and networked interrelations which individuals never create but in their practical activity always presuppose, and in so doing everywhere reproduce or transform" (Bhaskar, 2001: 4). Society pre-exists actual occupants and they, through their human agency, can transform or reproduce it.

The family and economy as social structures are socially created (through previous social interaction) within society; thus, they are what they are because they pre-exist the actual family members, but the family members can transform or reproduce these social structures through their human agency. The existence of the family and economy is contingent because of their historical specificity and yet they are also relatively enduring; the family and economy persist because of the unintended consequences of previous social interactions exerting systematic causal effects. However, not all systematic causal effects must occupy our attention; it is just a sub-class that I am interested in here, which are the emergent properties.

2.4.1 The manifestation of the economy of the family through emergent properties

Emergent properties are how the economy of the family is manifested. These causal effects have specific differentiating features: "relative endurance, natural necessity and the possession of causal powers" (Archer, 1995: 167). In this way, ephemeral and inconsequential emerging properties are excluded and we can focus on the necessary but contingent ones. Emergent properties are relational, such as the division of labour at home: the housewife-breadwinner social relation from which an efficiency to meet the family's emotional and economic needs emerges. A reaction back onto the division of labour can happen, in this case, notably, instrumental relations (the husband/father´s absence from home because he has assumed the supplier role) and frustration (the wife's incapacity to develop an individual life plan). These emergent properties have their own causal powers (e.g. differential power between men and women) causally irreducible to the powers of the components (women and men).

Emergent properties and the macro and micro levels are related by an understanding of the "societal", for which this dissertation follows Archer´s proposal: "particular emergent properties belonging to a specific society at a given time" (1995: 10). Society and societal have a complete ontological status with being both real. Nonetheless, society belongs to something bigger: the specific societal properties of Bogotá, which is the macro unit for the cases of this study, is also part of bigger entities such Colombia, a capitalist mode of production, and so on. Thus, society and system are in interaction. In Archer´s words:

> “systemic properties are always the ('macro') context confronted by ('micro') social interaction, whilst social activities between people ('micro') represent the environment in which the ('macro') features of systems are either reproduced or transformed. But in neither the structural nor the cultural domains is this necessarily to talk about the big in relation to the small: for emergent properties can figure at all 'levels'” (Archer, 1995: 11).

The unpacking of these relations, which are present at all levels, requires working through the structure (and culture) and agency relation. As previously discussed, this dissertation treats this in such a way that neither structure nor agency are reduced to the other and, using analytical dualism, they both keep their own properties. The procedure for this links them rather than conflating them. The structure is explained through its material and ideational dimensions, with the 'structural' referring to the material and the cultural to the system of ideas and beliefs. Human agency maintains its properties and these three are in interplay.

The explanation of the economy of the family is not reduced to the counteracting practices of the members (upwards conflation) nor is it reduced to cultural mandates or the structural determining of the material domain (downwards conflation). Social reality possesses a stratified nature and each stratum has emergent properties. For example, the family free-giving is not reduced to an act of altruism isolated from a system of values and an economic system, neither is it explained merely by the economic inequality in the Colombian context. Nor is it explained only as a cultural gift practice socially shared by families belonging to Bogotá lower and middle-income groups. Instead, the explanation includes these different mechanisms in interplay. This interplay preserves the properties of each one and allows the researcher to identify and to explain what emerges from their interplay. Free-giving in (some of) the Bogotá lower and middle-income families is an economic act made possible because of the simultaneous - and historically given - activated causal mechanisms mediated by the family or external members.

In the case of emergent properties of culture and structure, their emergence responds to a particular history. It happens similarly as for people´s emergent properties. The focus in the case of the economic relations of the families should be on the emergent properties of the people. People mediate the generative mechanisms of culture and structure. Choosing some generative mechanisms and analyzing them from the mediation that people do, facilitates the development of this proposal. The process of linking emotions with the ultimate concerns of people is also fundamental to explain the mediations that people and families make of the causal mechanisms of culture and structure.

In order to illustrate my proposal, I will present the concept of the mediation of people with generative mechanisms of structure and culture which are chosen for the case of the economy of the family. I propose to work with the stratified model of people. With this model, the connection between personal identity and social identity can be made. Social identity connects the people´s emergent properties with the emergent properties of structure and culture. The stratified model of people allows explaining the economy of the family as an emergent phenomenon from the interaction of these emergent properties. The methodological tool which facilitates the analysis of this interaction is analytical dualism. Using analytical dualism, the causal mechanisms of structure in interplay with the emergent properties of people can first be analysed, before considering the causal mechanisms of culture in interplay with the emergent properties of the people. In this chapter, I resolve these interplays theoretically. Later, the interrelation of the emergent properties with the structure is analysed in chapter five, in which I develop the redescription/recontextualization of the economy of the family in Bogota. I use the geographically and historically located generative mechanisms from the societal structure and culture.

Using the stratified model of people to explain the economy of the family

2.4.2 The emergence of the personal identity and the social identity, as elements in analysis of the family´s economic acts

How and why can human beings be free or constrained to activate - or not activate - certain causal mechanisms? Archer proposes the stratified model of people to explain this. Family members develop a personal identity which emerges from our concerns and commentaries on them. These commentaries are the `emotions´ emerging from our relations with the natural, practical and social orders of reality. In the case of our concerns relating to our integration into the economy, we go into the sequence of the development of the stratified human being. We come back to our internal conversation and develop our commitments. We may prefer developing solidarity or an impersonal exchange transaction.

We will look at changes in the location and appropriation of goods or services - based on Polanyi´s concept of the "human economy as an instituted process" - and here Archer´s stratified model of people allows an analysis of the institutionalization of this process. This opens a theoretical opportunity to explain why people or the family choose a particular combination of forms of integration and reaffirm or challenge that combination. I have proposed three possibilities, drawing on Polanyi, to give or receive a service or a good, through acts of: reciprocity, exchange or redistribution. Depending on the emergent powers from the self, agent, actor and particular person, we personify the roles in our particular way and commit to certain concerns. The stratified model of people thus offers different analytical moments in which a forging of personal identity in dialog with the social identity, and our monitoring of this dialog, are explained. This analytical possibility opens the economy of the family for explanation as an instituted process in which structure and agency are connected.

The stratified model of people explains the first cycle of `the making of a person´ which links the personal identity with the social identity. Afterwards, it explains the ceaseless circling of `the development of the stratified human being´ (Archer, 2015: 113–114). These cycles explain the ultimate concerns of the person, providing the tools to explain the process of the economy of the family. What we observe, the economic acts of persons, represents one expression of our commitments regarding our ultimate concerns in which we have come back to our internal conversation. We begin the sequence again and again. The first sequence of the stratified model of people gives us the tools to analyse the roots of emergent powers from the self, agent, actor and particular person. Through the following ceaseless circles, we monitor our concerns; we can reproduce or change our acts according to the organization or re-organization of our concerns through our internal life of reflection and creativity.

We now need to turn to the emergence of social identity. Archer´s stratified model of people includes the emergence of emotions or `commentaries upon our concerns´ from our relations with the three orders of reality. These commentaries regarding our deep concerns make us the person who we are. Through the process of discernment, deliberation and dedication, we decide the concerns which we will dedicate our time and energy to. In the triple morphogenesis we will find which forms of integration to the economy deserve more of our time (this is dynamic and could change when we come back to our internal conversation) according to (but not only according to, because this is the beginning of a process): (1) the pleasure we find in the natural order; (2) our possibilities for achievement in the practical order from which we can feel satisfaction or frustration; and (3) our feeling of self-worth in the social order concerning the projects we commit to. Emotions and emotionality impact our modus vivendi.

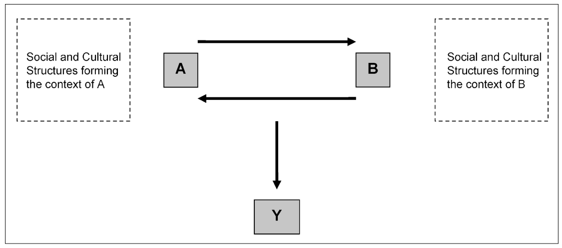
After explaining the emergence of first-order emotions and second-order emotionality, we move analytically into the third-order: the agent and the actor. Being an agent is our position in society. This position can be in the privileged or the underprivileged collectivity and people acquire properties from being positioned within one or the other. A position in the privileged collectivity contains the ability to exchange goods and services in a system of equivalences. The opposite happens for a position in the underprivileged collectivity. This position exerts emergent powers which impact upon our concerns. Agents are the mediator between persons and social actor, active or passive. Families who are placed in the privileged collectivity activate their powers to move goods and services in the three different forms of integration. Families positioned in the underprivileged collectivity cannot activate these powers because they do not have the capacity (skills or knowledge for example). Not having this capacity is connected with emergent properties from the cultural and structural elements in interplay in a social phenomenon.

The dialectic relation between personal identity and social identity allows the personal identity to bring back experimentation with roles into the inner conversation. This process is fed by satisfaction or dissatisfaction with the personification of the role(s) we face. Our decision on the relation between our concerns and commentaries upon them will answer the question: `how much of myself am I prepared to invest in it?´ (Archer, 2000: 293). I can decide to invest more of myself in reciprocal acts of integration when my experimentation with the roles of the giver or receiver allows me to experience positive feelings and to achieve the performance of the role. It works in the same way for exchange and redistribution. When we go to the labour market and we feel that the payment is unfair, we can feel unhappy and frustrated. We may balance these emotions with the emotions of feeling support from our extended family or a state with a public policy which compensates low payment. All of these commentaries upon our concerns feed our internal conversation.

2.4.3 The family´s relational reflexivity: The personal identity and the social identity

Archer sees reflexivity as the possibility for the human being to activate - or not - causal mechanisms from the structural and cultural domains. There is also space for relational reflexivity, which in this case is the family's reflexivity concerning economic acts and relations. However, both remain important because there is no conflation of the individual with the family. The concept of reflexivity is discussed in this section. Describing the family relation as generative refers to an emergent entity that is, at the same time, related to other entities and able to develop different modes of reflexivity (Archer, 2007; Donati, 2013: 183, 185). There is space for reflexivity and so we do not come back to the error of upwards or downwards conflation. Roles are not pre-given, but are a part of the process drawn in figure 2.3. The relation is understood as a reality greater than the intersection of individual paths and life histories (Donati: 2013: 175) and is something that emerges through an exercised reflexivity.

Figure 2.3 Relations between A and B generating the emergent effect Y



Source: (Archer 2010: 203) Adapted from Donati 1998, 50.

The individual is a member of a family and continues to be an individual with his or her own personal identity and with a capacity to activate his/her inner life of reflection, but a relational reflexivity is also developed in a social form. The family as a social form emerges, it is the third [Y], and this emergence requires a stratified view of the social world. Following this argument, this stratified view also requires a stratified understanding of both society and people. Archer develops both; here I refer to the stratified view of the social subject:

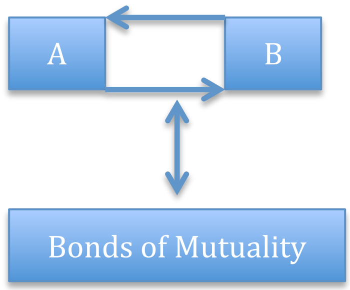
> "(…) a stratified ontology of the relational Subject (made up of the `I ´, selfhood; the `Me ´, primary agency; the `We ´, collective agency; and the `You ´, the singular actor). These are indeed increasingly social, but never independent from the properties and powers of people, possessed and exercised in their concrete singularity and in constant relation with the natural and practical orders of reality" (Archer, 2015: 94).

The family exists with its own dynamics (Donati, 2015) and thus can be understood as a "we", which is a collective agency with relational reflexivity. The family offers a possibility to analyse internal relational reflexivity, as Donati notes: "On a micro-level we find families, small groups, and informal networks that practice internal inter-subjective relations by means of Relational Reflexivity" (Donati, 2015: 220). In the family, different combinations of modes of reflexivity can be found: fractured, communicative, autonomous and meta-reflexivities, and also different grades of each as well as their potential absence (Donati, 2013: 183, 184). There could be the dominance of one mode of reflexivity over others that are present, or there could be a dominant one, depending on the contingencies that are confronting the family.

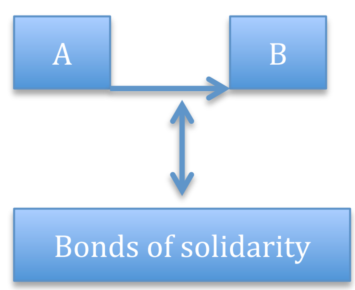
In Critical Realism augmented with Donati´s relational sociology, society is part of the process of emergence and also an emergent entity. The family is part of this process and this is the connection with the structural context, including the cultural domain of reality, because the family is related with the structural context through a process of emergence and as an emergent entity from that context. The relational reflexivity of the family will emerge from relations in the family and from relations with the structural context and, by this process, society is also being created. This point can be analysed following Donati, though he only includes "the couple" within relational reflexivity. I propose an adaptation and show the family reflexivity with a focus on reciprocity. It is my goal to include relational reflexivity into the study of the economy of the family.

Figure 2.4 shows the relational emergentist understanding of reciprocity. From the reciprocal relation emerge bonds of mutuality. These bonds support the relation of reciprocity.

2.4 Reciprocal economic relations



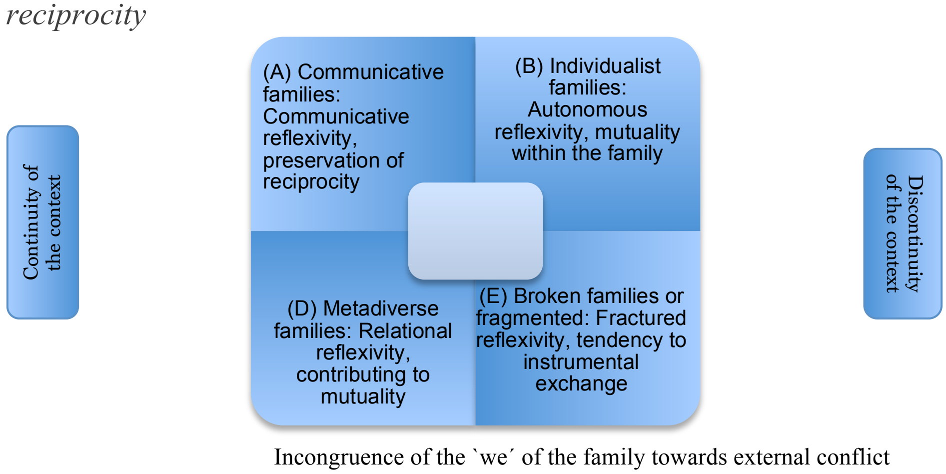
2.5 Free giving (special form of reciprocity)



Author´s own construction based on Archer (2010).

Contexts in which the family lives are in transition and, according to their relational environment, the family can generate different reflexivity modes. Through these modes the `we´ answers to the challenges of transitions, with a view on reciprocity and the generation of bonds of mutuality and solidarity. Figure 2.6 illustrates this.

Fig.2.6 Congruence of the `we´ of the family towards external conflict, a focus on reciprocity



Source: Adapted from Donati (2013: 185)

Archer's modes of reflexivity can be applied as relational reflexivity at the microlevel, including for the family and, in particular, couples. Here I connect the different relational reflexivities with the forms of integration of the families. In contrast to Archer, I do not focus only on couples, but also include other forms of family and constitutive parts of a family.

Communicative families have a strong communitarian `we´ and tend to answer to external conflict through contextual continuity. Where this form of reflexivity is dominant, the family will resort to its traditional ways of integrating itself into the economy. This can be through intrafamilial support, reciprocity and free-giving as an unconscious act. Market exchange and redistribution can be part of the family's way of integrating without there being much awareness of the consequences of this.

Autonomous families redefine the `we´ to the new context, with autonomy from the individuals. If and when autonomous reflexivity is dominant, a capitalist society can be expected in which individuals seek upward social mobility through the achievement of their own goals (Archer, 2007: 321). The family will be shaped in a similar way, including by a state that encourages individualist attitudes and minimalist citizens. These families would prefer the market exchange form of integration. They can still rely on redistribution (from a centre in the state or other centres) and reciprocity (inside or outside) of the family when these support the project of the family's improvement, which is understood as individual improvement in their life conditions.

Metadiverse families answer to external conflict with contextual continuity but redefine the `we´ constantly and are willing to continue as a family. Donati argues that it is possible to activate a relational reflexivity when a partner activates meta-reflexivity about their relationship and through this they make a family rationality (Donati, 2013:177). Archer argues that this mode of reflexivity (meta-reflexivity) is oriented to value-commitments (Archer, 2007: 230) and is concerned with the community and linked to transnational social movements. Redistribution and internal and external reciprocity are metadiverse families' forms of integration *par excellence*. In some contexts, these families are committed to a strong state that responds to the needs of citizens and they are interested in strengthening bonds of mutuality and solidarity within the family and with friends and in groups outside their acquaintances. These families participate in community development.

Broken or fragmented families experience discontinuity with their context and incongruency of the `we´. Their answer to their external context is fractured or they cannot give an answer. These families can find market exchange and redistribution from a centre of the state as their ways of integrating, without generating networks of mutuality. These families can accommodate the impersonality of these relationships.

The dominance of one form of reflexivity includes some participation of the others; for example, a family member can contribute to the construction and preservation of a good family environment but this does not mean that such relational reflexivity will always be oriented towards the benefit of the whole community. In the case of the couple Mark and Stella in my study, it is possible to observe the dominance of autonomous reflexivity in combination with metadiverse (internal) reflexivity

> The operation of autonomous reflexivity is observable in the case of Stella and Mark (Family 24), who are a married couple with two sons and a daughter. Mark is sure that there is no possibility for change in political organisation and economic inequality, discussing the concentration of political power in Colombia. Thus, Stella and he decided to work hard to accomplish their family goal, which is to fund a bachelor degree for each of the children. Mark works as a taxi driver and has been driving for the last 11 years. He works every night (the night shift) because there is a better opportunity to make more money at that time. He has only had vacations for two days during the whole working period. It is Mark's car and he decides when to work, but he knows that he cannot stop working or they would not gain enough money to pay the private university fee and accomplish their goal. For them, private university is better than public because it takes less time to finish. In public universities in Colombia, strikes could happen and the study period become extended or postponed depending on the duration of the strike. Stella was in charge of the family budget. Mark did not want to know about their spending and saving because he said he would feel frustrated and probably lose his will to work. Their oldest son graduated as an architect, found a temporary job (with a 6 month contract) and decided to buy a car. In this context, this is socially important for men of his age. His work contract was not renewed and he had a car with a loan to pay. Stella and Mark used their credit card to pay the loan during the time that their son did not have a job.

Stella and Mark were looking for upward social mobility for their sons and daughter through informal (legal) work. They were convinced that there was not another possibility for developing a life plan.

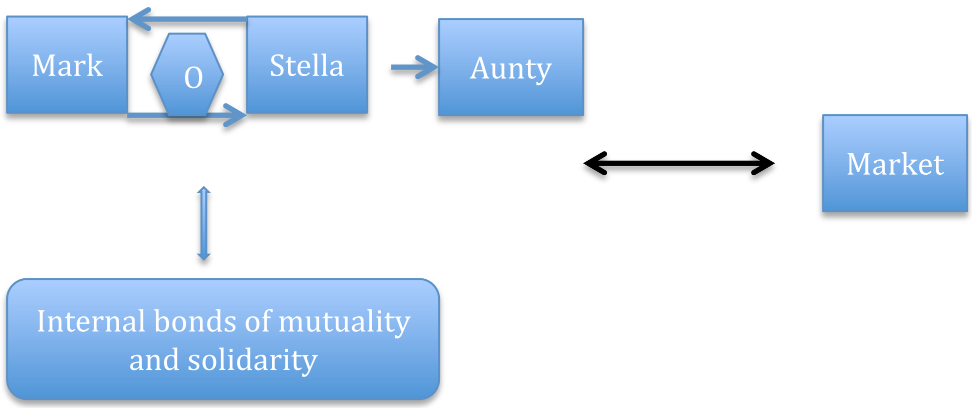
For Donati (2013), the problem for couples who develop autonomous reflexivity is that they develop too individualistic a relation. For Archer, the practice of instrumental rationality from civil society is what should be analysed. This is a concern because individuals with no interest in collective goods and free giving would not be engaged in this way in civil society. But in this case, free-giving within the family was present and the family worked as a collective unit. The parents had an agreed labour division with clear goals in the short, medium and long run. All family members were aligned to these goals. The second son proposed to stop studying and start working when the parents were paying for the oldest son's car loan, because they were using credit cards to pay the debts.

But, after talking about it together, he continued studying and has received a discount in his tuition fee because of his high grades.

A clarification concerning the Colombian context is needed. I must underscore one emergent property from the structural dimension: inequality, with the associated challenge of social mobility. There is also the belief of upward social mobility being possible through formal education. Colombia has had persistent high levels of inequality and social mobility has been low in comparison with other Latin American countries (Galvis and Meisel, 2014; Angulo et al. 2012; Cartagena, 2003). Stella and Mark have the goal of providing a better future to their offspring. They believe that the chance for the social mobility of their offspring is through education and they are focused on accomplishing this aim.

Figure 2.7 shows the internal, family, relation of free giving and the external, instrumental relation in Mark´s job.

Fig.2.7 Internal emergence of relational goods, instrumental exchange relation with the market



Author´s own construction based on Archer (2010).

On the left side of the figure are Stella and Mark, their offspring and their aunt (a member of the extended family). There are acts of reciprocity shown, including free giving, and the bonds of mutuality and solidarity which have been generated within the family. Mark's relationship with his work is of instrumental exchange, where such bonds have not been generated. This is a partial example of the interrelation of forms of integration and of relational emergence, with emergent powers of these relations.

Concluding remarks

With the aim of offering an ontological, epistemological and theoretical complementarity for the existing study of the economy of the family, this chapter presented Critical Realism, addressed the synergies with Donati´s relational sociology, and explored the convergences and tensions (understood as complementarities) between the Polanyian framework and Critical Realism. The chapter offered the stratified emergentist Polanyian theory as a theoretical possibility which resolves the gaps underscored in the previous chapter where I had explored the main contributions to the field of the economics of the family. It is working from the complementarities of the metatheory of Critical Realism, Donati´s relational sociology and three central concepts from the M/M framework (the explanation of a social phenomenon by unpacking its agential, structural and cultural elements, analytical dualism and the stratified model of people) that it is possible to develop a more adequate explanation of the economy of the family. This is a step further in the field of the economics of the family and a contribution to understanding persistence or change in the economy of the family, including in connection with policy issues.

The chapter showed that the difference that it makes, to embed Polanyi´s `economy as instituted process´ in Critical Realism metatheory augmented with Donati´s relational sociology, is to include ontological assumptions concerning the structure-agency relation where methodological individualism and holism are rejected. These moves complement Polanyi's thoughts on freedom in society. The Critical Realist relational stratified ontology links structure and agency through the notion of emergent properties. Archer´s M/M framework offers the concepts required for the connection of structure and agency. Making use of analytical dualism, the M/M framework links stratified reality through emergent properties at three levels: structure, culture and agency. At the level of the people, Archer offers the stratified model of people. This model includes persons, agents and actors. At the level of the persons, the relation between concerns and the emergence of emotions explain the relation between personal identity and social identity. Agents are the mediators between persons and actors, and social actors are the role incumbents and come back to the `internal conversation´. The "internal conversation" is categorised according to the modes of reflexivity of the family. It is crucial to understand the relational reflexivity of the family in order to explain the conditioning of structure and culture which is mediated by the actors. These elements - structure, culture and agency - influence the economy of the family. The fundamental analysis concerns their emergent properties. Emergent properties exercising causal powers are situated in specific contexts. Analytical dualism allows for the analysis and explanation of these.

Finally, the *stratified emergentist Polanyian theory* is used to analyse the economy of the family with a focus on the people. From this perspective, the exercise to be done is to place the family geo-historically. This is addressed in the following two chapters. In the next chapter, I present the abduction method in the context of the Bogotá families. In the following chapter, the second part of the abduction, the redescription/recontextualization of the phenomenon of the economy of the Bogotá families is developed.

Chapter III. Science and reality: a dialectical exercise through eighty indicative cases from Bogotá, Colombia

> *"In accordance with the Metatheory [Critical Realism] (...), abduction becomes a manner of acquiring knowledge of how various phenomena can be part of and explained in relation to structures, internal relations and contexts which are not directly observable. Such structures cannot be derived either inductively or deductively".*
> (Danemark et al. 2002: 92)

This chapter uses abduction, as a mode of inference, to offer new insights for the explanation of the economy of the family. Abduction is associated with the relationship between science and reality. Concerning this dissertation's proposal of an innovative theoretical possibility for explaining the economy of the family, indicative cases from Bogotá, Colombia, are used to develop a dialectical analysis of the theory-events relationship for this object of interest. The abduction inference process is divided into two phases: first, interpretation of the individual economic acts of the families; and second, the recontextualization of the individual phenomena within general social structures. In this chapter the first phase is developed. The second phase is worked through in the following chapter by recontextualizing these cases using elements of the morphogenetic approach.

Following exploration of contributions to the field of the economics of the family from four main schools of thought in chapter I, I argued in favour of contributions from a relational perspective and in particular Polanyi´s `Economy as an instituted process´. Finding there to be a need to embed Polanyi´s approach within the metatheory of Critical Realism connected by Donati´s relational sociology, in Chapter II I developed the stratified emergentist Polanyian perspective as a contribution to the field of family economics. To build this perspective, I used analytical dualism for the connection between structure, agency and culture (their emergent properties) and the stratified model of people from Archer´s Morphogenesis/Morphostasis theory and methodological framework. With the purpose of offering new insights into the explanation of the economy of the family and to illustrate the stratified emergentist Polanyian perspective in a concrete context, I develop a data collection process that is theory-driven by this proposed perspective. This data collection process is also developed within an ethnographic approach and this provides the qualitative data necessary for proposing broader explanations for the economy of the family. Using Polanyi for the first stage of abduction, I proceed to interpret the economy of the family.

This chapter is divided into three sections. The first section explains the contribution of abduction to the dialectical exercise of science and reality in the case of the economy of the family. The second section presents an ethnographic approach in the theory-driven data collection process with 80 families in Bogotá, Colombia. An overview of the geographical and socio-economic location of these families is provided. Finally, the third and longest section presents the interpretation of the data based on the stratified emergentist Polanyian perspective.

3.1 Abduction: Science and reality

The crucial contribution of abduction to generating new insights for theoretical explanations of phenomena is its capacity to link science with reality. This chapter presents an abduction exercise using the stratified emergentist Polanyian perspective for the explanation of the economy of the family. Empirical observations are framed by Polanyi´s forms of integration as part of the interpretation of indicative cases from Bogotá, Colombia.

There are three different ways to describe abduction which I want to highlight because of their contribution to the present analysis: first, abduction can be understood as a formalised logic; second, as the redescription/recontextualization of phenomena; and third, as interpretation/observation. As a formalised logic of inference, abduction is comparable to deductivism and inductivism. Abduction differs by starting from the rule, which describes a general pattern (a difference with inductivism), and by concluding with a plausible rather than logically necessary conclusion (a difference with deductivism). Abduction as redescription/recontextualization looks to reinterpret phenomena as part of general structures. This requires the frame of a theory from which to re-describe the individual acts. Recontextualization requires analysing a phenomenon from a different context, for example analysing the economy of the family using the ideational-material dialectical relation offered by the stratified emergentist Polanyian perspective. Third, as interpretation/observation, abduction contributes to analysis of the empirical domain by supporting the observation and classification of intransitive objects of science.

> "Abduction is thus an inference where redescription or recontextualization is the central element. By means of abduction we recontextualize and reinterpret something as something else, understanding it within the frame of a totally different context. In this way we introduce new ideas of how individual phenomena are part of the structure and internal relations" (Danemark et al. 2002: 96).

Abduction is a crucial guide because makes it possible to link individual economic acts of families to social structures, such as the economy, and to social forms, such as the family. The observed economic acts of family members and family's economic acts as a `we´, considered as transitive objects of science, can be interpreted. They can be classified within the theory-driven ethnographic approach, using Polanyi´s forms of integration.

The redescription/recontextualization elements of abduction allow for analysis of internal relations, which are the roots of stability or change of a social phenomenon (in this case the economy of the family). This redescription/recontextualization is possible due to the metatheory of critical realism, a main component of the stratified emergentist Polanyian perspective*,* which provides an understanding of the structure-agency relation. It is also possible because of the understanding of the ideational-material relation provided by Archer´s M/M approach within the proposed perspective.

A study guided by abduction addresses the dialectic interplay of two crucial questions: 'What does the theory say about different events?' and, 'What do the events say about theory?'. The dialectics of these two questions contributes to the development of knowledge, in the words of Danemark, et al.: "In a research practice guided by abduction, the interplay (dialectic) between theoretical redescriptions of cases and case study-based theory development is absolutely central" (2002: 95). This conversation between theory and what cases say about theory moves us, as social scientists, to look for creative theoretical possibilities to explain the phenomena.

In chapter I, I explored contributions to the field of the economics of the family from four different perspectives. The first step was to analyse this literature, underscoring the most relevant critiques and criticisms. I argued that Polanyi´s relational approach was the best proposal for explaining the phenomenon of the economy of the family. I made use of judgemental rationalism. After providing an overview of Polanyi´s contributions, I found an absence there of a theory of the structure-agency relation. I embedded Polanyi´s approach within the metatheory of Critical Realism to resolve this gap. I developed research methods for the application of an ethnographic approach and Polanyi´s forms of integration: reciprocity, redistribution, exchange and householding[19]. With the classification of economic acts in these terms, I will be able to analyse what the events say about the theory.

Abduction provides the possibility for this dialectical interplay and confirmed the need to embed Polanyi´s pre-theory in the metatheory. Critical Realism provides the link between the individual and family economic acts and social structures. From this complementarity it is possible to offer a theoretically guided redescription which analyses the necessary relations, explaining economic acts through the interplay of the structure-agency relation. Using the Morphogenetic approach, the three elements in interplay are agency, structure and culture.

An ethnographic approach was used to collect empirical data - individual concrete phenomena - such as about the family members´ economic acts and the family´s

[19] As a subcategory of redistribution.

economic acts; and abduction allows the connection of these concrete phenomena with social structures such the economy.

To sum up this section, the interpretation of empirical observations of the economy of the family is a central element required for its categorisation. An ethnographic approach enabled empirical data to be collected from families. Polanyi´s forms of integration: reciprocity, redistribution, exchange and householding, form the framework which the data collection process relied on. Recontextualization will be developed using *the* stratified emergentist Polanyian perspective. Elements from Critical Realism and the M/M approach offer a novel way for recontextualizing the phenomenon of the economy of the family, especially: their understanding of the structure-agency relation and of the ideational-material relation as it operates in a dialectical interplay.

3.2 An ethnographic approach

An ethnographic approach was chosen for collecting empirical data. Access to concrete phenomena is crucial for an analysis using this dissertation's theoretical proposal. The concrete phenomena are, in this case, the economic practices of the family. An ethnography approach is sympathetic with the interpretative component of abduction, it offers a compatible method to collect empirical data. It provides an approach for observing and gathering content in the sense of meanings given by the actor and the reflections of the researcher. As an interpretative framework, the stratified emergentist Polanyian perspective provides a possibility for classifying the empirical data.

Traditional definitions of ethnography, especially phenomenological ethnography, are based on reality as experience. In contrast, the definition used here is coherent with Critical Realism and the existence of a stratified emergentist reality. This can accommodate the experiences of families but also explains their interplay with the structure and culture. Critical ethnography is understood here as: "A family of methods involving direct and sustained social contact with agents, and of richly writing up the encounter, respecting, recording, representing at least partly in its own terms, the irreducibility of human experience" (Rees and Gatenby, 2014: 133). The difference between this critical definition and a more traditional one is ontological and epistemological. This is related to Bhaskar's question: "What properties do societies and people possess that might make them possible objects for knowledge for us" (1998: 15), and the question of how that knowledge is possible. Now I move to describe the methods themselves which were part of the critical ethnographic approach used in this project.

3.2.1 Methods: Participatory observation, interview, survey and home visit

I used observation (including as a participant), interviews, surveys and home visits as methods to gather data. In critical realism, participatory observation goes beyond the description of phenomena and looks for a critical reflection of what the phenomena are showing. I planned to conduct three or more semi-structured interviews[20] per household[21] with three different purposes. The first interview was to do a survey, make contact with family members and collect the primary contact data and family budget. The second interview was to gather information about the daily economic monetary and non-monetary practices of the family members. The third interview was to collect information on the history of patterns of behaviours and I offered a financial plan as a mechanism for the family to reflect on its economic practices.

These semi-structured interviews allowed me to develop a close relationship with the interviewees and generated a need to restructure the interviews to be able to collect in-depth data. I evolved the semi-structured interviews into a guided conversation, which provided elements for understanding the history of development of the integrating practices. I redefined the interviews and they became closer to the following definition: "The interview as a process of human interaction involves the mutual construction of meanings and the possibility of the joint construction of knowledge about experiences, events and activities" (Smith and Elger, 2014: 110). However, this definition is not enough because it lacks a link to the social structure, whereas critical realism makes this link and "seeks to utilize interviews and other social research methods both to appreciate the interpretations of their informants and to analyse the social contexts, constraints, and resources within which those informants act" (Smith and Elger, 2014: 111).

Finally, I used the survey as a mechanism to collect precise data related to family members, families and households' economic practices. The design of the survey is based on the Polanyian framework and applied it during interviews. It consisted of three stages. The first covered basic socio-demographic information about the families and households. I could characterize participants from the information in this part. The second part covered information relating to the family members', families' and households' economic practices. The third part collected data on the expectations and desires for the future of the family members, families and households. The survey was an exploratory tool through which I selected the households with whom the in-depth stage of the research was to be made based.

[20] The definition of ethnography used in this study allows for the inclusion of interviews as a method for collecting data.

[21] I refer to a household when the case has members which do not consider themselves as a family, such as where non-related people are sharing a flat or a house. Family is reserved for groups with a kinship relation and two cases: case 71 in which there are two sisters and a friend sharing the flat, they said they considered themselves a family; and case 83 a member of a catholic order.

The geographical and socio-economic location of the cases: Urban Bogotá, Colombia

Map. 3.1 Bogotá in Colombia

Source: Google maps

Urban Bogotá, where the Financial Family Advisory Center (CFF)[22] offers its services, was the geographical space to find cases[23]. Bogotá in 2014 had 7,762,028 inhabitants according to the district "inhabitant clock" (Reloj poblacional)[24]. It is divided into 20 localities (localidades)[25] which are geographical divisions of the territory of the city.

Colombia's classification of households for tax matters (who should pay what level of taxes and who should be a beneficiary from any redistribution) was developed through a categorization process of social stratification. The process of social stratification puts households into six different levels. This process began in 1964 with the establishment of a utilities pricing policy in Colombia. Since 1997, social stratification classification has been governed by a methodology[26] designed by the National Planning Department

[22] Consultorio de Finanzas Familiares de la Pontificia Universidad Javeriana, has as its "target" group being as employees of the University with low income (from US$250 per month). We developed a structured mechanism, family financial plan, to work with families towards "solutions" for their financial struggles.

[23] The CFF of the PUJ works in localities where there are neighbourhoods with low or medium to low income. Property value per square meter can be six times lower than in a high-income neighbourhood in a central location. Information from www.metrocuadrado.com, is the average of selling prices of properties (a sample of 50,000 properties) during September 2014.

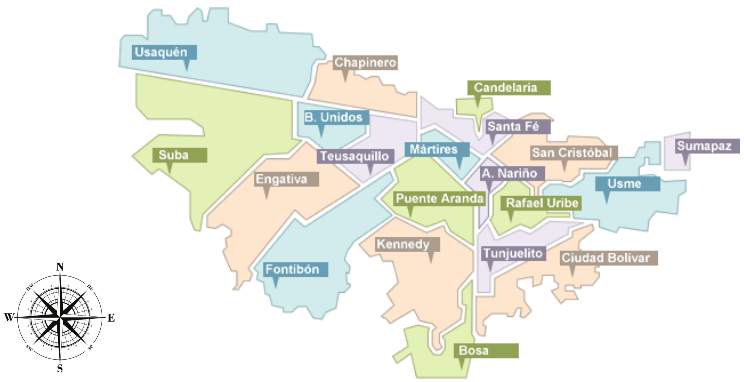
[24] Planning Office of the District of Bogotá. Retrieved May 8, 2014, from http://www.sdp.gov.co/portal/page/portal/PortalSDP/Informaci%F3nTomaDecisiones/Estadisticas/RelojDePoblacion

[25] This division is a result of a decentralization process that began in the 1950s. Most of the localities were independent villages that became joined to the city as a result of the growth and expansion of Bogotá. A major contribution to the growth tendency of Bogotá has been internal migration caused by the internal conflict in Colombia. Currently there are twenty localities. The localities contain planning district units and these units contain neighbourhoods. The classification of localities and planning district units is purely geographical. Even if households share the same locality, there are important differences between neighbourhoods in this locality and it is similar in the case of households within the same planning district unit. For example, within the localities there are neighbourhoods with differences in their income levels and you can expect to find households classified in different strata levels that are grouped in the same locality.

[26] This methodology is now adapted according to location (rural-urban). In the case of. larger urban areas, classification is made according to the economic and social complexity of the city and a measurement of unsatisfied basic needs. Factors in the classification of urban households are house conditions, immediate surroundings and urban context (DNP, 1997: 5) (DNP, 2005: 5).

(DNP). The final objective of this social status classification in Colombia is to identify households that must pay an extra charge in their public services bills (strata 5 and 6) and those which receive a benefit (strata 1, 2 and 3).

Map 3.2. Localities in Bogotá, Colombia



http://oab.ambientebogota.gov.co/porlocalidad.shtml

Table 3.1 shows the social status (strata) of households in Bogotá per locality. Stratum 1 contains the households with the poorest ratings in the three factors already mentioned. Stratum 6 contains the households with the best conditions in the same factors

Table 3.1 Proportion of households per social stratum per locality in Bogotá (data from 2011)

Locality	ºHH with No SS *	1 Low	2	3	4	5	6 High
Usaquén	1,0%	4,7%	6,7%	27,6%	29,6%	13,2%	17,3%
Chapinero	0,2%	3,5%	10,2%	6,3%	34,0%	10,2%	35,5%
Santa Fe	1,4%	7,3%	57,5%	24,1%	8,8%	0,4%	0,4%
San Cristóbal	0,4%	7,5%	77,3%	14,9%	0,0%	0,0%	0,0%
Usme	2,2%	45,8%	52,0%	0,0%	0,0%	0,0%	0,0%
Tunjuelito	0,5%	0,0%	57,9%	41,6%	0,0%	0,0%	0,0%
Bosa	4,6%	5,0%	86,9%	3,5%	0,0%	0,0%	0,0%
Kennedy	0,7%	0,6%	49,3%	46,9%	2,5%	0,0%	0,0%
Fontibón	1,9%	0,0%	18,9%	45,9%	32,5%	0,8%	0,0%
Engativá	1,0%	0,8%	23,4%	70,9%	3,9%	0,0%	0,0%
Suba	1,6%	0,2%	32,6%	34,0%	17,5%	12,6%	1,4%
Barrios Unidos	0,2%	0,0%	0,0%	54,7%	41,9%	3,3%	0,0%
Teusaquillo	0,2%	0,0%	0,0%	14,1%	80,7%	5,0%	0,0%
Los Mártires	0,2%	0,0%	8,7%	83,5%	7,6%	0,0%	0,0%
Antonio Nariño	1,7%	0,0%	5,1%	93,2%	0,0%	0,0%	0,0%
Puente Aranda	1,0%	0,0%	0,3%	98,6%	0,0%	0,0%	0,0%
La Candelaria	0,7%	0,4%	53,3%	45,6%	0,0%	0,0%	0,0%
Rafael Uribe Uribe	1,1%	8,3%	47,1%	43,5%	0,0%	0,0%	0,0%
Ciudad Bolívar	1,1%	61,1%	34,1%	3,7%	0,0%	0,0%	0,0%
Sumapaz	0,0%	54,7%	28,0%	9,9%	3,6%	1,6%	2,1%
Total Bogotá D.C.	**1,3%**	**9,1%**	**36,3%**	**36,4%**	**11,3%**	**3,2%**	**2,3%**

Author´s own construction with data from County Department of Planning of Bogotá. (May 8, 2014)

As the data shows, more than 50% of the households of Bogotá are classified in strata 2 and 3 and, in most of Bogotá's localities, one of these two strata contains the largest proportion of households. Information about the proportion of households per locality and their relative participation in the total of households of Bogotá gives an idea of the concentration of households per locality.

3.2.2 The data collection process

I considered the dimension of the interactions within the family or household[27] and the dimension of those interactions outside of it. The interactions within the family/household are of interest because it is a space to begin to take decisions, meaning make possible economic acts, and also it is the first space for the reinforcement - or not - of personal economic acts. In some ways, the family is the first social filter of the individual with other social structures. It is studied as a dynamic social form because it is also immersed in the social system. The family is one of the `we´s people belong to, and is crucial for the forging of the personal identity and the social identity.

Selection of informants

The process of selecting interviewees occurred over 12 months, from July 2014 to July 2015. Families were invited to be part of the research by three mechanisms which are outlined here:

1. Families/households who asked for advice at the Family Finance Advisory Center (in Javeriana University) were invited to participate in the research. This centre calls for families through its radio program[28]. 21 families joined the research from the Center.
2. The second mechanism was through schools run by the Federación Internacional Fe y Alegría (International Federation Faith and Joy) an organization for popular education which is one of the missions of the Company of Jesus[29]. Five of the schools accepted an invitation to participate in this research. Four of the schools are located in Bogotá, in the localities of Bosa, Suba, Kennedy and Engativa and the fifth is located in Soacha.
3. The third mechanism was by sharing information about the research via social networks. 26 families attended as a consequence of this.

[27] I refer to a household when the case has members which do not consider themselves as a family, such as where non-related people are sharing a flat or a house. Family is reserved for groups with a kinship relation and two cases: case 71 in which there are two sisters and a friend sharing the flat, they said they considered themselves a family; and case 83 a member of a catholic order.
[28] This program has a weekly frequency and is broadcast by the Javeriana university radio station – Javeriana Estéreo - in FM.
[29] The federation works in the education of children (from kindergarten to high-school degree) from lower-income families and centres for community development. The federation was established in Colombia in 1971. In Bogotá, it manages 13 kindergartens, 17 schools, seven centres for community development and one institution of alternative education. The schools it manages in Bogotá are public schools that are part of a scheme implemented by national government with a strategy that: "aims to strengthen the quality of education" (ME, 2014, own translation). The scheme was implemented in 1999. By the time of the fieldwork of this study, there were eight private institutions like this managing public schools in Bogotá. The government provide the infrastructure and assigns US$487 per student per year.

From the total of 100 households, 80 households were chosen for follow-up because of the quality of data collected about them. The 20 other households were screened out after the application of the survey because of issues of incompleteness and incoherence regarding their data.

The households participating in the study are presented in table No. 3.3, classified by locality. There was participation from households in 16 different localities (out of the 20 of Bogotá) plus Soacha. The inclusion of this last village was an opportunity because one of the federation's schools was interested in being part of the study. Soacha is next to Bogotá. The families living in Soacha participating in this study were migrants from different localities of Bogotá. Soacha attracts some people because the prices for renting and buying a house are cheaper than in Bogotá.

Table 3.2 Households per locality in the research

Households per locality	**#**	**%**
Chapinero	4	5%
Santa Fé	1	1%
San Cristóbal	1	1%
Usme	1	1%
Usaquén	5	6%
Bosa	11	14%
Kennedy	1	1%
Fontibón	1	1%
Engativa	9	11%
Suba	22	28%
Barrios Unidos	2	3%
Teusaquillo	3	4%
Antonio Nariño	1	1%
Puente Aranda	3	4%
Rafael Uribe Uribe	1	1%
Ciudad Bolivar	2	3%
Soacha	12	15%
Total	**80**	**100%**

Author´s own construction with data from fieldwork

The strata classification of the households participating in the research is shown in table No. 3.4. It is very similar to the distribution found in Bogotá as a whole. More than 50% of the sample is classified in strata 2 and 3.

Table3.3 Socioeconomic status (strata) of the households participating in the research[30]

Socioeconomic status (strata)	#	%
1	7	9%
2	31	39%
3	24	30%
4	13	16%
5	4	5%
6	1	1%
Total	**80**	**100%**

Author´s own construction with data from fieldwork

Participatory observation

Observation of the context: The neighborhood

The observation of the context in the neighborhoods had two goals: to recognize the social dynamics, including economic activities, of the neighborhood; and, to identify the common signs and languages of the neighborhood. This observation facilitated fluidity during the interviews.

Observation of the households in a home visit

The home visit was designed as a research tool to develop ethnographic participatory observation. I aimed to establish a dialogue in which the interviewee and myself jointly recognized different economic activities happening in the households and the attitudes linked to them.

I visited 20 households selected from the 80 households that I had previously interviewed at least once. The selection of these households was based on three factors: variety in the detected economic acts; diversity in the composition of the household, in terms of its members, and; the social strata classification. Table 3.4 shows the 20 households chosen to be part of the home visit stage of the research.

[30] The participation per strata is similar to Bogotá´s distribution, see table 3.1 row: Total Bogotá D.C.

Table 3.4 Households selected for home visit

H	Members and ages	Household form	Civil Status	Social strata	Dwelling place
1	Wife (32 years old), Husband (42 years old), two children (11 and 9)	Living with the extended family of the husband (Grandparents and brother)	Cohabiting (12 years)	2	Two rooms in husband´s grandparents house
2	Wife (55), Husband (57), one son (19 years old, attending High school) and one daughter (15, attending school)	Nuclear Family with one son (28, with a bachelor´s degree) living in a nearby urban centre.	Married (30 years)	2	Own house
3	Wife (40), Husband (-), Two daughters (12 and 16) and one female friend (57)	Blended Family	Cohabiting (13 years)	2	Own apartment
4	Two sisters (17 and 15)	--------	Singles (living on their own for 1 year)	2	Rented room in a house
5	Grandmother, Mother, Sister, one child (15), two nephews (22 and 16) and one granddaughter (8)	Extended Family	Single	1	Own house
6	Wife (38), Husband-stepfather (38), Daughter (8)	Blended Family	Cohabiting (3 years)	2	Own apartment
7	Wife (33), Husband (55), one daughter (6)	Nuclear Family	Cohabiting (7 years)	1	Own apartment
8	Wife (43), Husband (44), two sons (21 and 17), one daughter (12), two step sons (20 and 18), one step daughter (13), Grandparents (of mother), one sister (of mother)	Extended Family	Married (21 years)	1	Own house
9	Wife (53), Husband (64), two sons (12 and 10 years old)	Nuclear Family	Married (25 years)	2	Own house
10	Mother (82) and Daughter (49)	Nuclear Family	Widow and Daughter is Single	2	Own house
11	Wife (36), Husband (38), Two children (17 and 10)	Nuclear Family	Married (10 years)	3	Own house
12	Wife (32), Husband (35), one daughter (9)	Nuclear Family	Married (10 years)	4	Rented house
13	Two sisters (30 and 24) and a friend.	Sharing apartment with a friend	Single	4	Rented apartment
14	Mother (34) and two daughters (Twins, 6 years old)	Single mother family	Single	4	Rented apartment
15	Mother, three sons and Grandmother	Extended family	Mother is Single and Grandmother is divorced	4	Rented apartment
16	Parents, three daughters (29)(-)(-) and one granddaughter (2)	Blended family	Parents are Married and daughters are single	6	Rented apartment
17	Mother (82)	Nuclear Family	Widow	3	Own apartment
18	Husband (48), Wife (44), a daughter (12) and a son (19)	Nuclear Family	Married	3	Own house
19	Two friends (60 and 29), the first with her nephew (18)	Sharing apartment	Single	4	Rented apartment
20	Wife (49), Husband and two sons (13 and 11 years old)	Nuclear Family	Cohabiting	2	Own house

Author´s own construction with data from fieldwork

The first part of the visit was dedicated to learning the constitution of the family/households and the different stages that they had lived through to arrive at the form that they had at the moment of the visit. The second part was the home tour which I used to collect information on the intra-household interactions and the domestic economy. During the visit, in most of the cases, I developed a reflection process with the members of the family/households, which shed light on the dialogue between their concerns and the emergence of emotions regarding their economic relations. The tour facilitated the collection of observations, including of the meanings of artefacts and signs. It was possible to perceive the entanglement of commodities in social (family) meanings and feelings through the visit. The richest source of information was the home visit[31]. The home visit gave space to observe and analyse the `internal conversation´ and relational reflexivity within the family[32].

I interviewed several of the family members in 15 houses[33]. In 3 houses, I jointly interviewed more than one family member (a child participated in each house). In 2 houses, only the one family member that had already engaged with the process was present. All of the members participated actively with openness and enthusiasm in the 15 houses where the whole family participated.

3.3 Data interpretation using Polanyi´s forms of integration

Polanyi´s interest in the institutionalization process of the economy, with special focus on the `real economy´, led him to attempt to connect the personal level with the institutionalization process. With this intention, he proposed three Personal Attitudes: Mutuality, Cooperative and Bartering (ibid.: 38). These attitudes are personal and to become an economic institution they need the corresponding "societal conditions" (ibid.) to be established beforehand. There are the "Supporting Structures", which are respectively: Symmetry, Centricity and instituted Market with an established price

[31] The prior interview with a member of the family/household and the context observations from this were part of the process and enabled good results from the home visit. There are two elements to be highlighted. The first is the building of trust between the interviewer and the interviewee; the second is the reflection process. The researcher could make a reflective process with information from the previous interviews before the visit and the household had already thought about the subject of research in relation to their practices.
[32] This was more accessible when all the members of the family were present during the visit. In the cases where an important member of the family was not present, I worked with the members participating and their perception of their relations with those absent.
[33] There were four cases in which family involvement was partial; just part of the family participated in the visit. One of these was family 17, in which the husband asked his partner to keep him out of the process and to avoid providing information related to him. He stayed in his bedroom during the visit. The second case was family 24. The husband could not participate because his work demanded 12 hours per day at his working place. Being independent, he did not consider the idea of stopping working. He works every day of the week and has a break of 4 hours on Sundays. There was a third case, family 11, where I worked with one family member. In this case, I told the wife the purpose of the visit and we agreed a time when the husband could be at home. But, he stayed in his room. The forth case was family 39. The wife came to the first interview in the school but on the day of the home visit the husband had forgotten the appointment and did not communicate to any other family member about it. I proposed to re-reschedule the appointment, but he preferred to do it in that moment, with only him present.

system. Each of these is related with one of the forms of integration as shown in table 3.5. Autarky, which is connected to householding, is avoided due to its particular historical use (Aristotle's time). In Polanyi´s last works he included householding in Redistribution. Therefore, I will include “Cooperation” as the Personal Attitude for householding with a Centre inside the Family.

Table 3.5. Forms of integration, personal attitude and supporting structure

Form of economic integration	Personal attitude	Supporting structure
Reciprocity	Mutuality	Symmetry
Redistribution	Cooperation	Centricity
Exchange	Bartering	Markets instituted
Householding	Cooperation	Centricity inside the Family

Author´s own construction based on Polanyi (1977)

These three elements of classification are crucial for the interpretation of the economic acts of families. I connected the “changes in location and/ or appropriation” of goods and services in the families to the forms of economic integration, first by classifying these movements according with the personal attitude; and second, by identifying the existence of the supporting structure.

Table 3.6 shows types of personal economic acts that the family members had been part of, grouped by different categories. The classification follows my theory-driven interpretation using the *stratified emergentist Polanyian perspective*. These categories are classified within Polanyi´s forms of integration according to the personal attitudes observed (perceived) in the personal economic act. It was possible to make this classification because of the face-to-face conversations with each of the participants in the study.

Table 3.6 Personal economic acts classified by the personal attitude

Personal attitude	Personal acts					
Mutuality	Gifts	Favours	Donation	Discount	Inheritance	Obligation	Invitation
Cooperation	Subsidy	Discount	Service	Donation			
Bartering	Advice or service in a professional area	Advice in a non professional area	Clothes	Groceries Shopping	Discount	Bonus	
Cooperation within the household	Cooking	Mending	Free-Gifts	Recycling	Handy work	Caring	Beauty services

Author´s own construction with data from fieldwork

It is important to highlight that the existence of these economic acts does not confirm institutionalization through a Polanyian form of integration. Institutionalization requires the existence of the supporting structures – symmetry, centricity, instituted markets or centricity within the household. In the following section I present an interpretation of data from the 80 households through the lens of the stratified emergentist Polanyian perspective, using Polanyi´s forms of integration. I begin with redistribution and give an overview of the centres of redistribution found in the economic acts of the families. Afterwards, I show exchange as the basic mechanism for selling and buying products and services. Finally, I discuss reciprocity, which opens a fruitful debate about gratuitousness in giving. Afterwards, I present the variations that I found in the cases and ways to conceptualize them.

3.3.1 Redistribution, cooperation and centricity

> "redistribution stands for a movement towards a center and out of it again, whether the objects are physically moved or only the disposition over them is shifted" (Polanyi, 1977: 36)

I focus on the centres through which acts of cooperation are institutionalized. Centres for redistribution at the national and local levels are the state (national and local government), funds of family compensation and non-governmental organizations (NGO). The nuclear and extended family are also centres for redistribution.

Table 3.7 shows the centres for redistribution for the 80 households where redistribution results in an income for the household. The category "Others" covers family compensation funds and churches. In this table, the count is per number of personal acts and it is possible that a household has more than one. There are 55 households with at least one non-monetary subsidy and 28 with a monetary one.

Table 3.7 Centres for redistribution which result in an income for the household: Non-monetary and monetary

Centre for Redistribution	# Non-monetary	%	Monetary	%
A participant of a group in the neighbourhood	1	1%	5	13%
National Government	21	26%	14	37%
Local Government	57	70%	2	5%
NGO	1	1%	2	5%
Others	2	2%	15	39%
Total	**82**	**100%**	**38**	**100%**

Author´s own construction with data from fieldwork

Tools for redistribution

I consider the main tools for redistribution here. Centres for redistribution are social organizations with a history of emergence. The state as a social formation has a history and it is sometimes said that this begins with the city-state in Rome. The history of emergence of the state in Colombia includes the particular trajectory for this social organization to have become what it is. There were pre-colonial organizations of indigenous communities, such as the redistribution-led economy of the Muiscas in the Sabana of Bacatá lands (today the Cundinamarca and Boyacá regions), and later, the impact of the colonization process with the establishment of the social pyramid. This offered space to the colonizers group for developing the emergent property of collective action. African slaves were individuals separated from rights and from each other because of the structure of property over their bodies. Indigenous communities were reduced to workers contributing to the crown. Later, the independence process made a slight change to which collectivities could exercise powers for collective action. The group of creoles established their vested interests[34]. They seized rights over land, which is a practice which still prevails with impunity. An example of irregular distribution of subsidies of state lands[35] (appropriated by big traditional landowners), where there is a case for restitution, involves the minister of agriculture and rural development - Andrés Felipe Arias- in the second government of President Alvaro Uribe Vélez. The first report was made in 2009 and in 2014, the Supreme Court of Justice of Colombia declared the Minister responsible for crimes of embezzlement by appropriation in favor of third parties and having signed contracts without compliance with the legal requirements. He left the country days before the sentence thus avoiding the arrest.

Landowners and industrial groups competed during the mid twentieth century for political and economic power and found a solution for sharing privileges. During the later part of the 20th century, the phenomenon of narcotraffic had a crucial impact on the organization of the collectivities with the capacity to further their interests. Narcotraffic introduced a new factor; the capacity to establish vested interests could be acquired through money. The Spanish and Creoles had kept their powers due to their establishment of a social pyramid based on race and lineage (Jaramillo, 2013). They exercised their powers to keep their vested interests and law was designed to preserve their privileges. The money that narcotraffickers such as Pablo Escobar and the Rodriguez brothers earnt from coca and marijuana exports enabled them to pay for political favours. Escobar was grateful to the director of the state air agency, due to him they could use state airfields for his business with United States of America. The narcotraffickers could pay and kill those

[34] 'Creole' in Colombia here means the descendants of settler Spanish families that adopted a Colombian rather than Spanish identity because they were born in Colombia.

[35] El Espectador, February 22th 2019 U.S. Department of State approves international extradition of Andrés Felipe Arias. Retrieved February 22, 2019, from https://www.elespectador.com/noticias/judicial/extradicion-de-andres-felipe-arias-habria-sido-aprobada-por-estados-unidos-articulo-841184

who did not negotiate with them. Some guerrilla groups (such as FARC, ELN and AUC-paramilitaries) learnt from this process and found an alternative funding source in narcotraffic. This was intertwined with the development of capitalism in Colombia during the same century. The opening of the economy to international markets during the 1990s invited new actors to the economic scene.

We can understand from this brief exposition of the historical trajectory of the Colombian national state that the actual mixture of collectivities with the capacity to protect their vested interests are those with the economic power to find representation in the Congress and the government. There are industrialist groups (the three main groups are: Santodomingo, Ardila Lülle and Sarmiento Angulo; each one is also the owner of a media company), landowners, and narcotraffickers. Industrialists and landowners have the capacity to secure privileged tax arrangements. The replacement of state companies by private companies also reduced the capacity of the state to raise funding. The last government of President Juan Manuel Santos[36], offered an amnesty for tax evasions (by a process of normalisation of assets abroad) and the government aimed that a third of the assets abroad were normalised with this policy[37]. The present government of President Ivan Duque, representing the ultra right-wing led by Alvaro Uribe Vélez, has submitted a proposal finding a way to include middle-income families in tax payments[38].

Now, in practical terms, in Colombia from the national level there are public policies on utilities pricing, education, housing schemes, the health system and family compensation funds. From the local level, there is a public policy on transport benefits (but which was ended by the current mayor of Bogotá city, Enrique Peñalosa, 2016-2019) and other subsidies. Finally, there are private initiatives such as informal savings clubs.

Utilities pricing policy:

From the local and national levels, there are subsidies to the prices of water, electricity, natural gas, sewage services and landline telephone services. In the data collected, the households that are receivers of subsidies are "low income households" and classified in strata one to three. In 1997, the law of public services (Law 142, Article 15) made possible the creation of private and mixed public service companies who could offer services to the population. Subsidies are assigned in all kinds of public service companies.

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[36] The winner of the Nobel peace prize due to the peace deal with the oldest Colombian guerrilla group (FARC).

[37] Herrera, C. 2018 (Marzo 8) Instituto nacional de contadores públicos de Colombia. Retrieved: March 4, 2019, from https://www.incp.org.co/tan-solo-la-tercera-parte-los-contribuyentes-declararon-activos-exterior/

[38] One of the proposals was to eliminate the subsidies in utilities for households classified in social status -strata 3. In the Colombian Development Plan submitted to the congress for the presidency period of Ivan Duque, November 2018.

The following table shows the percentage of subsidies[39] (strata 1-3) and contributions (strata 5-6) in utilities for Bogotá and Soacha[40], based on the policy.

Table 3.8 Subsidies and contributions per social strata, Bogotá and Soacha, 2014

Strata	Subsidy / Contribution - Bogotá Water-Sewage	Subsidy - Soacha
1	70% of total consumption price	70% of total consumption price
2	40%	40%
3	15% -14%	0%
4	0%	0%
5*	124%-149%	124%-246%
6*	174%-246%	174- 246%

Author´s own construction based on data of water and sewage services –Acueducto and AGREEMENT 266 of 2011 of Bogotá district Council.

*These contributions are paid over the minimum tariff. Complementary and sumptuary consumption for Bogotá is 55% for strata 5 and 65% for strata 6. No information about how the contributions are paid is available for Soacha.

Given that most of the households in this study were in the government's stratas 1-3, they are likely to have received these subsidies. In one of the households (family 17) that I visited, which was classified in stratum 1, the subsidy was relevant and the members had a mechanism to reuse water from the washing machine in their toilet. The husband installed the mechanism and all of the members participated with enthusiasm in saving water. I classified this effort as a possible householding form of integration. In terms of their relation with the practical order, the family members gained satisfaction from having the skills to develop this mechanism to reduce water consumption. One of their concerns was to save money and a second was to care about the environment. This achievement reinforced the family's concern. They were planning to do something with the shower water too. This same family learnt about the local subsidies that they had rights to access. The mother, Nelly, experienced a complication during the delivery of their daughter Anne and as a consequence the daughter was handicapped. Nelly felt frustration with this experience. Nelly decided to stay at home to look after Anne and did

[39] Mayors are allowed to modify these percentages within certain restrictions. For example, in Bogotá the mayor, Gustavo Petro (2012-2015), established a quantity of the vital minimum of drinking water for households classified in strata 1 and 2 and this was to be provided free of charge. There was no commentary about this from the interviewees.

[40] This division is made because Bogotá and Soacha are two different geopolitical spaces.

not have any monetary income. Nelly's husband gave money for daily food, transport for medical appointments and some other spending. Nelly complained with no success and so decided to research the state services that might be available for their daughter. She learnt about the possibility of subsidies and her rights. This mother's most important concern was her daughter's welfare. Nelly then accessed the subsidies that their daughter was entitled to. Accessing these state services (therapies, swimming lessons, music lessons) was a great satisfaction for her and their daughter.

Education:

Primary and secondary education:

The budget for state education in Colombia is centralized by the national state. It is redistributed to the different regions and institutions for state education, from primary school to higher education. The government is in charge of proposing the assignations and Congress approves this. Primary education is mandatory in Colombia[41]. State schools are free of charge but if a family has the economic capacity to pay, then schools should ask for a payment which is set according to their household income. In 1870, primary education was declared compulsory, free and secular. These three characteristics have changed over the years because of the political parties in power (Ramírez and Tellez, 2006: 4). Nowadays, primary education again has those three features.

All the school-aged children in families participating in the study were attending school. 62% of the households participating in the research, who were classified in strata 1-3, used the state school for free; 6% used the public school whilst paying a monthly amount; and 11% paid for private schooling. The households paying for private schooling gave several reasons for their decision. First was quality: the families considered that private schools were of better quality than state schools. Second, status: it confers more status to attend a private school than a state school. And third, environment: they considered private schools to have a less violent environment than public schools.

The national school rankings data from the Colombian Institute for Educational Evaluation (ICFES) (for the second period of the year 2014) places just one public school in the highest category in the scores of the national test "Saber 11"[42]-[43]. This school occupied the 24th place in the national rankings. The second public school in the rankings was placed in 217th. Just three of the public schools in Bogotá got the highest grade (A+) out of over 266 schools in the city. In the case of the second grade, 45 public schools of Bogotá got this, out of 539 total schools. The total number of public schools in Bogotá

41 One pre-school course, 5 primary school courses and 4 secondary school courses (CPC, 1991: Art. 67)

42 'Saber 11' is a mandatory test for students enrolled in the last level of basic education and who desire to enrol in higher education (Bachelor degree or technological degree).

43 There are five grades A+, A, B, C and D. A+ is the highest and D is the lowest.

for 2014 was 328 and the number of private schools was 758. In Soacha, no school received the highest rank and no public school received the second grade. In the third rank, the highest place occupied by a public school was 28th of the 96 schools registered in Soacha. Even with this data, it is not easy to analyse the evolution of the quality of high schools, mainly because of constant methodological changes to the measurement tool test, 'Saber 11', over the years. A longitudinal study that included variables such as the type of schools, shows a positive evolution in the quality, but this tendency is much more significant in private schools than in public ones (Gómez Silva, 2014).

Higher education:

The first universities in Colombia belonged to religious orders and the first of these was founded in 1580. The first public universities in Colombia were founded in 1826, more than 200 years after the first private one (Melo et al. 2014: 5). As a result of the current low coverage, the state offers professional formation programs at different levels, for example as machine operator, technical or technological assistant, etc. The institution responsible is the National Learning Service (SENA)[44] which was founded in 1957 during a military government. The service offers virtual and face-to-face classes. Nowadays, it also offers technical programs in public schools. High school pupils can enrol in these programs while they are in their last four years of high school. All programs offered by SENA are free of charge, but participants of face-to-face programs must bring materials and a uniform. The cost of these could act as a barrier for low-income households. Two households told me that they had received a second-hand uniform for free. In a third household, a uniform was received as a gift from a friend.

SENA is an effort from national government to increase education coverage and was the main receiver of students during 2003-2012 (ibid: 41). The education coverage policy is focused on the technical and technology levels. I found that in schools where there was an offer from SENA, high school students enrolled in SENA programs, but not all schools have the program. In 13 households in this study, at least one member had been enrolled in a SENA program. These households are classified in strata 1-3.

The programs for students with a low income (as classified in the SISBEN system) include the first offer, "Ser pilo paga", which began in 2014 and is a targeted subsidy from the national budget for education. It is a forgivable loan for university education from the Colombian national government. These grants are for students who achieved the highest score in the Saber 11 test. The older sister of family 58, Julia, received this offer, but decided not to take it up because she thought that the grant would not give her enough money for all of her expenses. This 16-year-old girl wanted to study medicine in one of

[44] Servicio Nacional de Aprendizaje.

the best ranked private universities in Colombia. However if she did not finish the bachelor program, she would have to pay back all of the money she had used. Julia felt anxious about the possible loan because she was the breadwinner of the family and must study and work at the same time. Julia´s main concern was to provide for her sister, Laura (14 years old) with shelter and food every day. Enrolling at the university to look for a better future was secondary because of the urgency to cover their daily spending. Julia decided to enrol in a SENA technological program rather than to study medicine at a university. She felt that this decision was the right one according with their current situation and acting according to her possibilities. The younger daughter, Laura, expressed it in this way during my visit to their rented room. Laura did not support her older sister, was self-centred and expected Julia to provide for her. They did not consider their extended family would provide for them, due to their own economic struggles.

A problem with this program (Ser pilo paga) is that the budget for higher education is going towards the payment of fees of private universities. State education in Colombia has high levels of deficit. One of the main problems is that the annual increase of the budget is connected to inflation based on the increase of consumable commodities, rather than the prices of technology goods which are required by universities[45].

In 37% of the higher strata households that I worked with, there were subsidies related to financial aid for studying at the university level, including for bachelor and master degrees, in Colombia or abroad. One kind of subsidy was a fee reduction to study in a public university in Colombia and another was a loan with a possible reduction in the interest rate for studying in a Colombian private university or abroad.

The Colombian Institute for Education Loans and Technical Studies Abroad (ICETEX)[46] is the second important governmental institution with redistributive functions. It was founded during the same military government (led by General Gustavo Rojas Pinilla 1953-1957). Five households in the study have used ICETEX loans to pay for higher education. Just two of these five households had received the second benefit from the national government through ICETEX: a reduction in the interest rate for loan repayment. The five households used ICETEX loans to pay the fees for university programs in private universities. Two of the cases used the loans for postgraduate programs in Colombia. The five households are classified between strata 3 and 4.

In 12 of the 80 households studied, at least one member had attended a state university. Seven of those members studied in a local public university. From the 12 households, 6

[45] El espectador, (2018) Las universidades públicas, en la olla. October 10, quoting Álvaro Viña, gerente financiero y administrativo de la Universidad Nacional. Retrieved from https://www.elespectador.com/noticias/educacion/las-universidades-publicas-en-la-olla-articulo-817089.

[46] Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior.

households belonged to strata 3; 2 belonged to strata 4; and 1 belonged to each of the other strata levels. To study in a public university requires an assessment to establish the level of the subsidy (if any) in the fee. This assessment includes factors such as stratum level and characteristics of the high school that the person graduated from (fee and type of school: private or public). Students from the lowest strata households receive the highest subsidy in the tuition fee.

There is also Colciencias (also known as the Departamento Administrativo de Ciencia, Tecnología e Innovación – National Government Department of Science, Technology, and Innovation) which was founded in 1968 along with the National Council for Science and Technology. In 1990, the National Policy for Science and Technology was introduced and included the regulation of Colciencias. None of the households in the research has received a benefit from Colciencias so it is not dealt with in depth here, but I will consider it in the following stage of the research.

Colfuturo is a non-profit foundation which was established in 1991. It works with resources from national government and donations from Colombian corporations. The head of its council is one of Colombia's richest entrepreneurs (of the financial and construction industry), Luis Carlos Sarmiento Angulo, who takes first place in Colombia according to the Forbes billionaire/millionaire rankings[47]. Colfuturo offers scholarship loans in US dollars for postgraduate programs abroad. One of the households, classified in stratum 6, had this loan and was repaying it. However because of the devaluation of the Colombian peso in relation to the US dollar, the monthly payment and the capital of the loan had been increasing. The devaluation rate during 2014 was 23.62%.

Finally, in family 82, a subsidy was received from a private university because of a labour relationship of the wife with the university where the daughter was enrolled.

Housing schemes:

The Central Mortgage Bank[48] (BCH) was founded in 1932 with the main objective of promoting the development of the construction industry. For over 60 years the government's housing scheme was based on an interventionist policy where the state was both builder and financial institution. The Institute for Territorial Loans (ICT)[49], founded in 1939, was the main actor that applied housing policy. This institute was responsible for the construction of social housing and the offering of financial products. Its resources came from the payment of mortgage loans and from national government's fiscal resources. Subsidies were implicit and reflected in the reduced prices of houses built and the favourable loan conditions it offered.

[47] Retrieved March 2, 2016, from http://www.forbes.com/profile/luis-carlos-sarmiento/
[48] Banco Central Hipotecario (BCH).
[49] Instituto de Crédito Territorial (ICT).

In 1990, a reform in the financial regulations had an important impact on housing policy. The previous system was a specialized financial service system in which the state and Saving and Housing Corporations[50] were allowed to offer mortgage products. The new scheme was a "multibank" banking system. In 1991, the social housing scheme was reformulated with the goal of reducing the state's direct role. The ICT, mentioned above, was replaced with the National Institute of Social Housing and Urban Reform (INURBE)[51]. The main difference was that from 1991, the state would not provide direct financial products and a new actor came in: the Family Compensation Fund (FCF). These funds were called to design financial housing products. They received resources from employers´ contributions and gave a housing benefit to their employees. This benefit is only available for families classified in strata 1-3.

Of the 62 households that participated in this research and were classified in strata 1-3, 7 received the housing benefit. All of these received it through the Family Compensation Funds. Each of these households had at least one member in formal employment. In 2011, a reform[52] was made to the social housing law VIS to include self-built houses and parcels of land for self-building.

> One of the families (family 42) received the housing benefit for self-building through the Family Compensation Fund. One of the family members complained that it was mandatory to install a place for washing, even though the money was not enough for the real market price for doing so. She said this was despite the agent from the Family Compensation Fund telling her that the subsidies were adjusted to market prices. She said that she had to borrow money to fulfill the conditions for the housing benefit, because the money she received was not enough for this.
>
> Another case was family 18. This family is composed of four women, one boy and a little girl: the grandmother, two of her daughters (Diana and Amanda), Diana's son, Diana's granddaughter and Amanda´s daughters. Amanda´s daughter received the housing benefit and bought an apartment that she rents to others. Diana owned the house that they lived in. She did not receive the housing benefit but was looking for one. She had a problem with the parcel of land where the house was built; Diana was the legal owner of the house but not of the parcel of land. She told me that it was an issue for more than two blocks in the neighbourhood (approximately 100 houses). They tried to legalize the land parcels but could not organize themselves as a group. At the time of the research, the problem was quiet but still unresolved.

[50] Corporaciones de Ahorro y Vivienda (CAV).
[51] Instituto Nacional de Vivienda de Interés Social y Reforma Urbana (INURBE).
[52] Law 1469 Art. 28

Bogotá District has a program called Metrovivienda, which is a public company. Bogotá District owns the company and promotes the "building and buying of social housing[53] and critical housing". The objective of the program is to provide social housing through a planned, inclusive and environmentally sustainable offer of housing for "disadvantaged and vulnerable" populations of Bogotá. During the fieldwork, I saw a Metrovivienda neighborhood, but none of the households studied were a beneficiary of the program.

Health System:

The subsidized health system is part of the system that covers the lowest ranked SISBEN[54] inhabitants in Colombia. SISBEN is a second targeting system in Colombia, in addition to the social stratification of households. SISBEN was created in 1994 and is designed as a quality of life index, with an individualised proxy means test. It is used extensively. A survey is applied to each household and its members covering variables such as access to public services, possession of durable goods, human capital. There are 6 SISBEN levels or strata organized from 1 to 6, where one is the classification for households with the lowest quality of life (Bottia et al. 2012).

Four of the 80 households had SISBEN, which means that they were using the subsidy system. The four households had members who were informal workers, including a person under legal age. I encountered more informal workers in the research but they did not have access to the subsidy system as they were living in strata 3 households.

Transport benefit:

In 1959 a law created a transport subsidy to relieve workers of transport expenses. Employees with salaries below two legal minimum salaries[55] receive an extra amount of USD$25. This amount is equal to the Public Integrated Transit System (SITP) fare for 21 days per month. The subsidy is not mandatory if the employee lives within one kilometre or less of the workplace or if the enterprise provides a transport service directly.

Bogotá implemented a public transit subsidy scheme in 2014 which consists of a single fare that the population classified in the lowest SISBEN ranks can use for all buses in the Public Integrated Transit System[56] across the city. Just three households had the smart card that provides this transport subsidy. This was a new scheme so the process of adaptation was just beginning. This public transit subsidy scheme ended, however, with the term of the mayor who proposed it (Gustavo Petro, 2013-2016); the new mayor (Enrique Peñalosa 2016-2019) did not continue with the scheme.

[53] In Colombia, there is a classification for housing. The social housing system provides housing for the low income population. There is also a critical housing system which was created largely for displaced households.

[54] SISBEN: Sistema de selección de beneficiarios – Selection beneficiary system.

[55] SMLV: Salario mínimo legal vigente. Which was USD$215 per month in 2016.

[56] SIPT: Sistema integrado de transporte público de Bogotá.

Other subsidies:

In one of the families, two members are enrolled in sports and arts lessons provided by the mayoralty. Two families had music lessons from an organization funded by the national government and private donations.

Family Compensation Funds (FCF)

These companies offer benefits and services to formal workers and their families in Colombia. In the monetary redistribution category of table 4.8, 39% of the total personal acts recorded as “Others” are a monthly subsidy from one of these funds given to households for each of its legal (non-adult) child members. The Funds have been introduced as participants in the redistribution per sector. The history of these companies is important because it gives an idea of the changing scheme of the redistribution form of economic integration in Colombia during the twentieth and twenty-first centuries. The first Family Compensation Fund was founded in 1954 and was linked to the family benefit which was established in 1956. The benefit was a result of contributions made by the owner of a company and was delivered directly to employees. It was an initiative of a private company from the Antioquia Region. In 1963, the law integrated public sector companies and small enterprises into the Family Compensation Fund scheme. In 1973, a law allowed the Family Compensation Funds to offer services such as health, education, marketing, planning of housing construction and financial services for buying a house. In 1983, a supervisory organisation concerning the family benefit was created (Acevedo Tarazona and Gil Montoya, 2010).

The evolution of Family Compensation Funds shows a private corporative redistribution initiative embraced by the state and transformed in a way that supported the politics of a reduction of the participation of the state in redistribution services. The regulation of the Family Compensation Funds has resulted in employers’ contributions having a specified destination: 5% of the total worker’s salary is a contribution for governmental institutions of redistribution, with 2% going to the National Learning Service and 3% going to the Colombian Family Welfare Institute (ICBF)[57]. 4% of the worker´s salary is for the Family Compensation Funds. The former contributions have been attacked repeatedly by some coalitions in the congress, with the argument that the elimination of these contributions would stimulate demand in the private sector for new formal workers.

Informal savings clubs, groupings of acquaintances:

Some of the families studied participated in these informal savings clubs. The working mechanism was that at the beginning of a period of the club, which usually lasts one year, the order for delivery of the total amount collected for one month is drawn. In some cases, the administrator of the club (the centre) is rewarded in the first place, sometimes

[57] Instituto Colombiano de Bienestar Familiar.

by earning the penalty due by people who were in default of a payment. This is because the administrator must borrow money to cover the people in default, therefore after he/she recovers it, they can keep the penalty. Then each participant contributes a monthly payment which is collected by the administrator of the club. The total amount is provided monthly in the order established by the draw or the agreement between the participants at the beginning of the period. This is understood as a saving mechanism. I did not find consciousness of the cost of money in terms of the opportunity cost. Participants were interested in having an amount of money saved and available in a certain period of the year to cover expenditures, such as loans or December gifts. These mechanisms worked based on trust and the `manager´ had the responsibility to substitute for the money of the people who did not pay on time. Trust was built over the time of operation of the group and new members were invited to replace previous members.

3.3.1.2 Householding as a subcategory of redistribution

Most of the personal economic acts of householding can be classified as caring. The most common was cooking lunch at home to be taken away. In one family, the mother recycled carton and paper from her workplace, which is a forbidden activity, and afterwards sold the recycling to earn extra money. I asked the interviewees: What do you do at home? Do you do anything at home that substitutes for something that could be bought or given? I grouped the answers provided by household and I found eight subcategories. An additional category of "others" covers products or services that households made at home but there were only a few individual instances.

Table 3.9 Personal economic acts of householding

Householding	# Non-monetary	%	Monetary	%
Cooking	28	39%	0	0%
Mending	3	4%	0	0%
Gifts	2	3%	0	0%
Recycling	1	1%	0	0%
Handy work	5	7%	0	0%
Caring	3	4%	1	33%
Styling services	2	3%	0	0%
Home made for saving	8	11%	0	0%
Others	20	28%	2	67%
Total	**72**	**100%**	**3**	**100%**

Author´s own construction with data from fieldwork

Caring activities that I recorded included care for a disabled or elderly member of the family. Activities of everyday life are not included in this table. They were mostly the responsibility of the women. It was in just one of the nuclear families that the husband participated with household tasks. In the case of single mothers, if they had enough income to pay for an employee at home, they did. If this was not the case, they stayed in their parents´ home and in most of these cases the responsibility for household tasks lay with the grandmother.

I found that the women asking for participation of men in the household tasks were the youngest.

> In family 17, Nelly, 33 years old, complained because her partner, 55 years old, did not do any household tasks, nor did he look after their 6 year old daughter. Nelly was very disappointed because when she talked to her husband about this he would say: "I help a lot because I stay in bed and do not move at all, so I do not make any mess" (home visit, 9/12/2014).
>
> I found a family (#40) where caring was a monetary form of householding activity. Lucia took care of her parents and her three orphaned nephews. She was paid from her parents' and nephews´ child support. Her personal attitude was a mix between exchange and mutuality. She complained to me about the lack of money for shopping and lack of support from other members in the household tasks. Lucia was expecting some kind of payment for her care activities. She did not receive any so she requested for the transfer of her parents´ retirement pension and the child support of her nephews. She rented one room to her sister and kept the money for herself, not telling anyone else in the house about this.

The resources for acts of householding are mostly bought in the market (60% of the total) and recycling is the second most common source (19%). The centre is the mother, the grandmother or the father and they redistribute the resources within the family. In the households that participated, a specific centre within the family was established in families with a single head. Returning to family 17, the head was the father. He positioned himself as the head of the family because he was the breadwinner. Nelly wanted to work, but she could not because she had to look after their daughter who needed special care because of her health condition.

When there was more than one head of the family, redistribution was not a simple matter. The members did not necessarily give something to a specific centre, the mother or the father. Each of the members contributed with money, work, ideas, and so on. There was not a clear centre for collecting, nor an established centre for redistributing.

> In family 40, Lucia centralized the income coming from her parents, nephews and a rented room to her sister. She redistributed this money in her own way. Her oldest nephew was asking her to give the money from his monthly allowance directly to him. Her husband did not contribute to the household budget, nor to its redistribution. He decided what to do with his salary.

These acts remain as individual economic acts. Householding within the family is not integrating the family economy in these cases. I will provide a different analysis of cases of reciprocity where the family is an important participant in the integration of the economy. After presenting exchange, I will develop an interpretation of the participation of the family in reciprocal economic acts.

3.3.3 Exchange, bartering and markets

> "Exchange represents a movement in a similar sense [movement of the objects or disposition over them is shifted], but this time between any two dispersed or random points in the system" (Polanyi, 1977: 36)

The emergence of this form of integration to the economy has a historical trajectory which will we briefly navigate. According to Polanyi´s analysis of the emergence of the market, it dates on a large scale from the time of Alexander the Great with the development of the grain market in the eastern Mediterranean (Polanyi, 1977: 245). It was a simple and effective form of organisation which brings a price-making market and strict administrative surveillance (Polanyi, 1977: 248). The system of equivalences for market exchange emerge as a historical structure. This structure was present in Colombian history in the bartering between indigenous communities. Equivalence was connected with the use value of the goods exchanged. Muiscas bartered salt for cotton and for products from the Caribbean which they did not have access to. Market exchange may be connected with the colonisation process and introduction of the coin as a practical form of establishing equivalences and facilitating commerce.

Households/families expressed more concern about this set of personal acts and attitudes than the others. Households complained of high and increasing prices and their decreasing monetary capacity to access goods and services. Financial services were an accessible solution to the decreasing monetary capacity of households. Public policy has supported the development of financial inclusion mechanisms. Financial products provide a fictitious capacity to consume, allowing households to borrow to buy and consume goods or services sold in the market. (For the case of Latin America, see Boyer, 2014)

All of the 80 households used at least one financial product. The most popular was a savings account; all of the households had one of these with a bank. The lower income households had a bank account because it is compulsory for the delivery of a subsidy from the local or national government. One of the households had three banks accounts: one for monthly salary payments and the other two for two different subsidies. Each government institution requested a bank account and they also recommended a bank for the money allocation. From the total of 80 households, 41 had at least one credit card, and from these, 9 knew the interest rate that they were paying.

The government has been supporting the expansion of banking services for almost sixteen years. In 2000, the Congress issued a law to promote micro, small and medium enterprises. The first legal definition of microcredit in Colombia was included in the decree. In 2008, a special regulation of microcredit was issued and an additional regulation was introduced in 2015. Originally, for a loan to be considered as microcredit it had to be less than 25 times the national minimum wage (NMW), which meant roughly USD$6.545 on 31st December 2017. A modification to the law in April 2015 included higher amounts as microcredits (without a maximum amount), but with a different regulation of their commissions. Microcredits lower than 25 times the NMW can be charged with the most expensive administrative commissions in the market, meanwhile larger microcredits cannot be charged with these commissions.

From 2000 onwards, microfinance has been promoted and, more recently, so have financial inclusion services. In 2015, the national government published a decree seeking to promote financial inclusion through electronic and mobile financial services for transactions, payments and money orders (Decree 1491, 2015). I found households using electronic banking but as a complementary service; it was not the tool that attracted them to become engaged with a banking product. These households already had a bank's product and started using the new electronic services as a next step.

I found users of microfinance products. Microcredit and micro-insurance were usually linked with the electricity supply company of Bogotá which offers a credit card. It is possible to buy six different micro-insurance products through the credit card, such as life insurance, home insurance, personal accidents insurance, home health services insurance, funeral insurance and car insurance. The most popular was funeral insurance; six households said that they were buying this. I did not find use of microcredit[58], but I found informal loans within families (some free of charge and some with a charge), from neighbours, and from friends and acquaintances.

The personal attitude defines the classification of the loan. When an interest rate is charged according to market prices rather than as a symbolic charge, the loan is part of the exchange integration form. When there is mutuality, then it can be classified as reciprocity. When there is a centre for cooperation, it would be redistribution or householding, depending on who is the centre for the redistribution.

[58] Understood as a low amount loan for investment in productive activities.

The most used insurances that were not microfinance products were life insurance and home insurance. These insurances are mandatory for mortgage loans and are usually included in the mortgage payments.

Barter

I found 16 instances of bartering. The most popular trade-partner sub-category was "others". All of these are special cases that emerged from particular conditions. There were two cases of bartering of lessons, that is one lesson in exchange for another lesson. This is the barter act that was present twice.

Relations of exchange within the market price system are the dominant form of integration of the Colombian economy. Workers salaries are fixed according to the labour market, though the minimum wage in Colombia is fixed through negotiation between the national government (the minister of finance and public credit), the workers representative (usually a member of the confederation of the workers´ unions), and the national association of industrial companies (ANDI). In the case of informal workers (such as street workers), their income depends on the supply and demand for the products that they are offering.

A system of market prices integrates the economy through market exchange relations. In a similar way to the labour market, there is the land and property market. The valuation of a property comes from the market price system of land. The change of hands and disposition of property rights in Bogotá is based on this market price system.

Financial services are exchanged through the market price system of these services. There is a regulation limiting the maximum interest rate for loans. This regulation intervenes in the official market for financial services, including for microcredit. Services to facilitate consumption are incentivised because this is understood to be a mechanism to activate economic growth. Small production is not incentivised by the collectivity which owns the institutions offering debt, for example the interest rate of the credit card is lower than the microcredit interest rate. The collectivity of banks and financial services institutions belongs to the main three economic groups in Colombia; the Santodomingo, Ardila Lülle and Sarmiento families mentioned earlier are each a major shareholder of a bank or group of banks. The solidarity economy is an important sector providing services in some cases with lower interest rates and offering returns to their clients/users. I found only a small number of cases though of people participating in working groups for credit and savings.

3.3.4 Reciprocity, mutuality and symmetry

"Movement of goods and services (or the disposal over them) between corresponding points of a symmetrical arrangement" (Polanyi, 1977; 36)

Reciprocity is fundamentally different to market exchange. A reciprocal relation tends to discourage the manifestations of self-interest in the give-and-take relation. It is based on mutuality between symmetrical groups. It is important to note that a return action does not have to be directed to the person or group who made the original act. The existence of a market price system is not required. The supporting structure required for reciprocity is mutuality, which generates bonds of mutuality and solidarity. These bonds are characteristic of the family and friendship relations. These bonds, at the same time, have their emergent powers which reinforce the institutionalization of reciprocity.

In Colombia, the family is a crucial social form. Being excluded (totally or partially) from the binomial market/state (I adopt here Donati's term 'binomial' for the pairing) is palliated by the bonds of mutuality and solidarity of the family. Reciprocity may be an older form of integration in the economy than market exchange. An important phenomenon in the mid-twentieth century in Colombia was `Familismo´ (Gutiérrez, 1973), in which the extended family provided the necessary economic, social, psychological and other forms of support to all of its members. The goal was to keep the social status of the members of a kinship group. Creoles supported this phenomenon. In the case of lower and middle-income families, family or kinship group members support other members. It is usually the wealthy part of the family which gives presents, money, loans (free of interest charges), favours, and so on, to the members of the family or kinship group in need. In Bogotá, I found acts of help and support inside households and between household members: from outside of the household, mainly from the extended family; and from the household to outside, mainly to the extended family. This help and support had different forms, from gifts of money to lending money with a high-interest rate. There are also in-kind contributions, such as a permanent free place to live and raffles to raise money for specific purposes (to buy the clothes required to enrol in a studying institution).

I found 243 acts of giving or receiving something according to the narratives of members of the households/families participating in the research[59]. From these, 157 acts were receiving something (monetary or non–monetary), and 86 concerned giving. Moreover, 58 of the 157 were personal monetary acts, and 99 were non-monetary. Though the

[59] The period of observation for each act is linked with the act itself. In the case of the payment of the school of a member of the family, this happens (or happed) monthly. I registered all acts that the family remembered because my intention is to analyse the process of the economy of the family.

existence of mutuality does not guarantee reciprocity as an instituted form of integration, following Polanyi, here I focus on the economic acts of mutuality where I found symmetry.

Symmetrical members of this society were primarily grouped in families, and also in extended family groups. There were also favours between friends, workmates and neighbours. Symmetry is present in the extended family in a particular form: the giver of a good or service is a member of a better off family and the receiver is a member of another family. Return is generally not expected; the collective expectation is that the better off families should be the giver to families in a disadvantaged economic situation. This expectation can be connected to the social-economic division of Bogotá society and I develop this connection in the following chapter.

I found more non-monetary economic acts than monetary, with the most usual being the gift. In the case of the 99 non-monetary personal economic acts, the most usual were gifts, seen in 59 personal acts, followed by favours, seen in 28 acts.

Table 3.10 Economic acts based on mutuality received by the household

Acts based on mutuality (Received)	**# Non-monetary**	**%**	**Monetary**	**%**
Gifts	59	60%	23	40%
Favour	28	28%	28	48%
Donation	5	4%	3	5%
Discount	1	1%	2	3%
Others	6	4%	2	0%
Total	99	100%	58	100%

Author´s own construction with data from Fieldwork

The main giver was the extended family and the most frequent period for non-monetary gifts was twice a year, connected to birthday and Christmas presents. There are a variety of acts. In the category gifts, the most representative was cloth as a gift in 15 cases. Where there is an `exchange of gifts´, this is not of interest to the present discussion. I focus on the gifts given from a symmetrical group to another, where reciprocity exists as a form of integration of the economy.

> There is a case of gifts given from the extended family or friends in a better economic position in family 58. The two girls, who were 14 and 16 years old, were under the custody of their aunt (a low-income woman) who accepted to take custody of them so they would not be sent to the national institute of family welfare. They received gifts from a friend in a better economic position. The gifts were objects that helped them to improve their school results. For example, they received a laptop as a reward for good

> grades at school. In this case, I also interviewed the friend who was helping the family and learnt that she had done the same for another friend. She felt happy to be able to help them and was not waiting for anything in return. This family also received lunch from another friend; he brought a big pot of food from his home to share with the two girls. He was not expecting anything in return; he said to me that he knew their situation and his wife agreed that they should give this support.

In the case of monetary acts, favours were the most represented. In the same way as with non-monetary acts the disposition is from members of the extended family or friends in a better economic situation. These acts were: giving money as a gift in 27 cases (47% of the acts); and lending money without charge in 19 cases (33% of the acts). In 5 cases there was a charge, which represents a mix between mutuality and bartering. There were two cases of raffles; and one of the raffles provided one month of income. The most frequent monetary reciprocity was money given as a gift, followed by money lent without a charge, considered as a favour. The mother of family 53 recurrently asked for the credit card of her father (her extended family, in this case, was represented by her father and mother) to buy groceries. She was over-indebted after a five year process of increasing debts to pay the interest of previous debts. She also asked her father for loans to pay part of her debts. The father never asked her to pay back the money but for her it was seen as a favour and she intended to return the money. However, her expenditures were higher than her income.

To sum up, in both monetary and non-monetary personal acts of reciprocity, the extended family was the main giver and the main destination too. In tables 3.11 and 3.12 this observation is presented; 66% of economic acts of mutuality came from part of the extended family. It is normally a family in a better economic position who helps or supports another family within the same kinship group who has financial struggles or is in a worse economic position.

Table 3.11 Sources of mutuality

Sources of mutuality economic acts	# Non-monetary	%	Monetary	%
Household	11	10%	5	9%
Extended Family	73	66%	40	71%
Friends	10	9%	5	9%
Partner	3	3%	1	2%
Neighbour	3	3%	0	0%
Worker mate	2	2%	3	5%
Acquaintance	3	3%	0	0%
Flatmate	2	2%	0	0%
Others	3	3%	2	4%
Total	110	100 %	56	100 %

Author´s own construction with data from Fieldwork

Table 3.12 Destination of the acts of mutuality

Destination of economic acts of mutuality	# Non-monetary	%	Monetary	%
Household	6	12%	6	17%
Extended family	25	51%	19	54%
Friends	8	16%	1	3%
Partner	0	0%	0	0%
Neighbour	2	4%	1	3%
Workmate	0	0%	4	11%
Acquaintance	5	10%	2	6%
Flatmate	1	2%	0	0%
Others	2	4%	2	6%
Total	**49**	**100%**	**35**	**100%**

Author´s own construction with data from fieldwork

The families receiving more gifts and with great frequency were the families that had a family or friend in a better economic position with the disposition to give. I would connect this to trust, regarding acts of the family that show an effort to improve their situation. As in the case of family 30, where the mother was unemployed for one year and a half. A friend started to give them money, as a gift, when he saw her selling Colombian snacks in the street.

Personal acts of reciprocity given by households were fewer than the personal acts of reciprocity that they received and this can be observed in table 3.13.

Table 3.13 Acts of mutuality given by the household

Economic acts of mutuality (Given)	# Non-monetary	%	Monetary	%
Gifts	28	55%	18	51%
Favours	15	29%	14	40%
Donation	8	16%	1	3%
Discount	0	0%	2	6%
Total	51	100%	35	100%

Author´s own construction with data from Fieldwork

I found 86 personal acts of reciprocity, including 51 non-monetary and 35 monetary acts. Gift was the most common in both cases. As I stated earlier, I am interested in acts of mutuality where symmetry is present. The cases of giving were the same here; families in a better economic position with the disposition to give to other families in a worse economic position.

> For example, family 49 gathered clothes as donations from a school. The wife and older daughter brought the clothes to their house, washed them and mended those that required it. They also collected clothes from their extended family and all kinds of useful things to

> give to people in need. There was also the case of a teacher (family 30) and a manager (family 48) of a public school, who gave breakfast daily to a student in the school where they both worked.

This interpretation of the economic acts of 80 families through the lens of the stratified emergentist Polanyian perspective, using Polanyi´s forms of integration now needs to be extended. So far, we have interpreted the economy of the family. Explaining the economy of the family requires a move to a second tool offered by abduction; redescription/recontextualization. In the following chapter I present the explanation of the phenomenon of the family economy from the perspective proposed by this dissertation.

Concluding remarks

This chapter has presented the first contribution that abduction can make to the study of the economy of the family. I developed a dialectical analysis of the theory-events relationship in relation to this object of interest. The stratified emergentist Polanyian perspective was the theory which drove the data collection and interpretation.

The chapter presented the data collection process, which used a critical ethnographic approach. It described the approach, underscoring its contribution for making the connection between economic acts of the families and the structural dimension and providing a broad explanation of the economy of the family. Afterwards, an overview was given of the geographical and socio-economic location of the 80 cases of families that have been investigated, in Bogotá, Colombia. Finally, the first stage of abduction was provided by interpretation of the data through the stratified emergentist Polanyian lens. For each of Polanyi´s forms of integration to the economy, I developed a historical interpretation for Bogotá families. Presenting these trajectories offers insights for analysis and prepares us to move towards the causal mechanisms and their activation / mediation by human agency.

In the following chapter, the second stage of abduction is developed: the redescription/recontextualization of the economy of the family through the stratified emergentist Polanyian perspective. I use analytical dualism to unpack the social phenomenon of this study, in three elements: social structure, culture, and agential responses. The families selected from Bogotá are used as indicative cases for the argument presented throughout this dissertation in favour of a relational perspective enriched with critical realist metatheory.

Chapter IV. Morphogenizing the economy of the family: Twenty illustrative cases of families from Bogotá, Colombia

> *"Conditioning again begins with shaping their practical situations, and this is the bridge between real but unobservable systemic properties (complementarities or incompatibilities), and their impact upon daily experience at the level of events. However, a closer examination of the different ways in which these systemic properties are related to one another can give greater precision to the manner in which situations are shaped for the agents involved"* (Archer, 1995: 215).

The second part of abduction, namely redescription/recontextualization, provides a step forward in the explanation of the economy of the family. In this chapter, I redescribe/recontextualise the economy of the family through the stratified emergentist Polanyian perspective with a focus on the question: 'What has affected the family's economic choices?'. The stratified ontology - of the empirical, actual and real - and analytical dualism are fundamental tools to analyse each of the three elements proposed by Archer's Morphogenetic/Morphostasis (M/M) approach - structure, culture and agency - and to explain the economy of the family. The interplay of mechanisms operating from these three elements explains the social phenomenon under study. To illustrate this proposal, I work with twenty cases of Bogotá families about whom I gathered information through an extensive process of critical ethnography. I analyse the interplay of the mechanisms operating in three of these cases in detail in chapter V.

Inspired by Archer (2015, 2015a, 2015b), Donati (2015b, 2003) and Porpora (2015), I develop my analysis of proposed mechanisms operating on the economy of the Bogotá families from the structure, culture and agency. I use analytical dualism to analyse each of these three elements. From the structural dimension, I consider inequality, the power relation between privileged/non-privileged groups, the patron/client relation and capitalism. Afterwards, from the cultural dimension, I explore familismo, religion (including attention to the influence of Calvinism), clientelism, and the framing of the economy by the discipline of economics. Finally, from the agential dimension, I discuss the organization of concerns (analysing the initial position of the human being and interplay of personal and social identity), the active or passive `me´, and relational reflexivity. The analysis of all of these mechanisms connects with relational goods such as bonds of solidarity and mutuality, and structures such as the exchange system (system of prices) and centres for redistribution, as I will show through analysis of the cases. Fundamentally, the connection is through social relations.

Redescription/recontextualization of the economy of the family

This chapter develops the second part of the abduction process for the explanation of the economy of the family. I developed the first stage, interpretation of a social phenomenon, in the previous chapter. I work on the second part of abduction - the recontextualization of the economy of the family - from the lens of the stratified emergentist Polanyian perspective. This recontextualization aims to explain why the economy of the family has its particular social elaboration. The stratified ontology enables an analysis to be developed of empirical economic acts (the level of the empirical), events (the level of the actual), and mechanisms operating (the level of the real), the last of which we cannot know completely. The contribution of this chapter is to develop an analysis connecting these three strata, particularly focussing on the stratum of the real, in the mechanisms operating on the economy of the family. Following Archer, with no leap from the real to the actual, rather dwelling between them, the chapter proceeds "by analyzing the generative mechanisms potentially emanating from structures (and cultures) as emergent properties and their reception by people" (Archer, 1995: 175). The crucial methodological tool here is analytical dualism, for the treatment of structure, culture and agency proposed by the M/M approach to unpack a social phenomenon. I propose and analyse mechanisms from these three elements based on cases from my fieldwork, with no claim to exhaustiveness (Porpora, 2015: 191). My intention is to illustrate the theoretical and metatheoretical contribution of the approach presented in Chapter II. The recontextualization begins with the structural and cultural dimensions which are analysed based on how they have affected the family's economic choices; it then proceeds to analyse the responses in the agential dimension.

4.1 Family economic acts

The previous chapter developed an interpretation of the personal attitudes in economic acts of individuals and families. I classified the individual economic acts, such as cooking at home, free giving within the extended family and buying from a shop, within the institutionalised forms of integration: exchange, reciprocity and redistribution. The economy of the Bogotá families was composed of these institutionalised forms of integration. These forms are compatible and integrate the economy, reflecting how changes happen in the location and appropriation of services and goods. Each of the forms of integration to the economy used by the families generates different kinds of relations. In market exchange, there is a relationship with an instrumental utilitarian value between the \`we´ as a family and other \`we´s, such as corporations. In most cases this relation has the characteristic of generating impersonal exchanges. Through reciprocity, there is another kind of relation based on mutuality/solidarity from family to family.

Usually the two families belong to the same extended `we´ family and strengthen the bonds between them. Through redistribution, there is a relation of cooperation/solidarity, and when the centricity is within the family the redistribution also strengthens bonds. In the case that centricity is via the local and national governments, the relation has an expressive value (Donati, 2003: 254) but does not generate bonds. It is impersonal because it acts as a support to market exchange acts.

Market exchange is the primary form of integration in capitalist economies supported by neoliberal regimes. The family participates in the labour market, be it formal or informal, legal or illegal. The family buys staple goods from different markets. In the case of Bogotá, lower and middle-income families receive subsidies from the state and higher income families should pay taxes, though these wealthier families also have a better capacity (in terms of skills and knowledge) to avoid paying taxes. When the binomial market/state is not enough, the family may be supported by another family in a better economic position (and that belongs to the same extended family), or by friends and acquaintances or possibly by the third sector through civil associations. This is a way that the market-led economy in a particular form of capitalism is supported by reciprocity based on mutuality, and redistribution based on subsidiarity. In the families that I visited during the fieldwork, I found people were expecting either to receive or give to other members of their extended family or kinship groups rather than expecting to claim from and to contribute to the state. The family and kinship group supplied what the market did not, and the families received from the state simply whatever was given. The families did not exercise any power on the state, nor on the market.

4.1.1 The economy of the family: A market-led economy supported by redistribution and reciprocity

The economy of the family, as a social elaboration, emerges in a particular way. In my cases, the market-led economy is supported by redistribution (with different centres, not just the state) and reciprocity (including free giving). Each of these is a necessary relation and their combination (of forms of integration) is a complementarity. This complementary relation is established purely due to the need to survive or the need to find means to survive. By this I mean, if a family cannot find enough income to satisfy its basic needs through market exchange, the state contributes through redistribution or the family needs reciprocity in order to satisfy its needs. In the case of Bogotá families, the binomial market/state does not satisfy the basic needs of some families. These families need redistribution from additional centres beyond the state and reciprocal relations.

A market-led economy supported by reciprocity and redistribution emerges from the relations of the forms of integration to the economy. It is crucial to propose an explanation for this emergence and I propose mechanisms (understood from a realist perspective) that operate from the structural and cultural and are activated or mediated by agency. I also present an explanation of their interplay. These mechanisms provide stability to the configuration of the market-led economy of the family. This economy of the family is a form of double morphogenesis which prevails because contestation is constrained. Contestation could cause change to this market-led economy, but primary agents are passive and so support the configuration. The privileged group can maintain their position through participating as a charity giver as part of the extended family that "helps" the lower income members of the same extended family. They keep their privileged position by building cooperation and loyalty from the non-privileged group. Practices such as tax avoidance are complemented with small gifts for low-income family members and in some cases for domestic or personal security employees. In general, the receivers are people close to the family and belong to the non-privileged community. These gifts can be clothes that they will no longer use, furniture that they wish to replace and other items. In this market-led economy, the non-privileged group supports the power position of the privileged collectivity through what I call informal redistribution and through reciprocity. Contestation for a reorganization of the configuration and the emergence of new corporate agents are unlikely. Reciprocal and redistributive (formal and informal) relations provide stability to this economy and make the market-led economy pervasively viable and persistent because of the unequal distribution of means and capacities.

4.1.2 What affects the family's economic choices?

This chapter addresses the question of what affects a family's economic choices. More precisely, the question is why they choose economic acts classified within the three forms of integration and what mechanisms are mediated by the individual or the family to result in the combinations of economic relations. A realist explanatory framework sees the family's economic choices as being affected by:

> "(a) the pre-existent structures as generative mechanisms, (b) their interplay with other objects possessing causal powers and liabilities proper to them in what is a stratified social world and (c) non-predictable but none the less explicable outcomes arising from interactions between the above, which take place in the open system that is society" (Archer, 1995: 159).

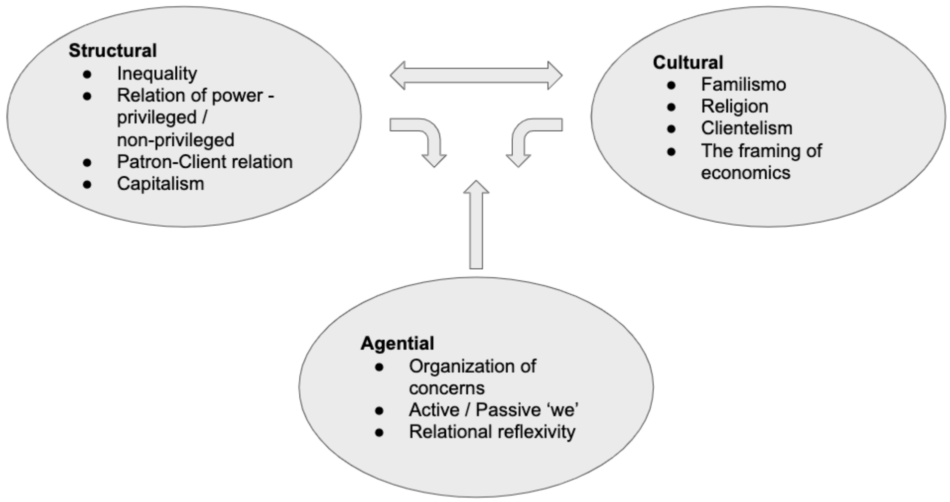
Pre-existent structures as generative mechanisms are the `necessary relations´ and these can be complementary or in contradiction. Their interplay with other objects is contingent and can also be complementary or in contradiction. The outcomes are the social elaboration. Polanyi's forms of integration are necessary relationships. The existence of a price system allows for impersonal market exchanges and the existence of redistribution centres makes redistribution relationships possible. The existence of mutuality in the family generates ties of solidarity which make reciprocity relations happen. How these relationships emerge and generate emergent powers is what we explain in this chapter.

The chapter's redescription/recontextualization of economic choices of the family uses twenty cases of families. Following Archer´s M/M framework, I first propose the mechanisms from the structural and cultural, the downwards conditioning. Afterwards, I propose the agential mechanisms, the upwards responses. Each of these elements - structure, culture and agency - and the particular interplay of their properties, has a particular social outcome. From structure, it is possible to explain the material dimension and the social relations linking social positions and social objects. From culture, the focus is on the ideational dimension associated with collective social constructions. From agency, the mediation of agents in respect to the conditioning of structure and culture can be seen. The analysis focuses on the contextual conditioning of the family's economic choices from which the economy of the family emerges. This analysis of twenty cases of families illustrates how human agency mediates these mechanisms in time and geographical space. The mechanisms operating are studied starting from analysis of their effects, which in this case are the economic choices of the family. These choices are recontextualised by unpacking what has affected them from the three elements. The same framework can be used for analysing different cases and each case will be particular, with different effects, through the mechanisms being mediated and in interplay.

I explore mechanisms contributing to stasis and genesis. My argument is that the economy of these families in Bogotá, Colombia, is a complementary, market-led economy supported by the subordination of redistribution and reciprocity, where bonds of mutuality and solidarity within the family support the instrumental market exchange. The outcome is a configuration remaining between T_2 and T_3, in Archer words: "where morphogenesis and morphostasis still work […] together and [it is] implied that this phase will be long-lasting" (2015: 156). I analyse the mechanisms and how their synergetic interplay keeps the economy in a status quo. In the case of these families, keeping reciprocal and redistributive (with the state and other centres) relations is crucial to cope with perverse market inclusion, observable in their low incomes, high levels of unemployment, and informality, among other things.

Figure 4.1 shows the mechanisms in interplay that I discuss throughout this chapter. These mechanisms are specific for explaining the economy of the families in the study in Bogotá, Colombia. Downwards, the structural and cultural mechanisms and upwards the agential ones.

Figure 4.1 Mechanisms from structural, cultural and agential dimensions in interplay



Author´s own construction

4.2 Mechanisms operating from the structural dimension

The emergent properties operating from the structural dimension condition the forging of the personal and social identity, the agent and the social actor. In the dialogue between the personal and social identity, mechanisms operating from the structural dimension interplay with people's emergent properties. This is the case in the capacity of groups for collective action (from the agential dimension) and inequality. It is more likely that collective action to promote vested interests is generated in the privileged group than in the non-privileged. In a country like Colombia with a high level of inequality, these emergent properties in interplay result in the perpetuation of inequality, due to the privileged group's continuous capacity for collective action.

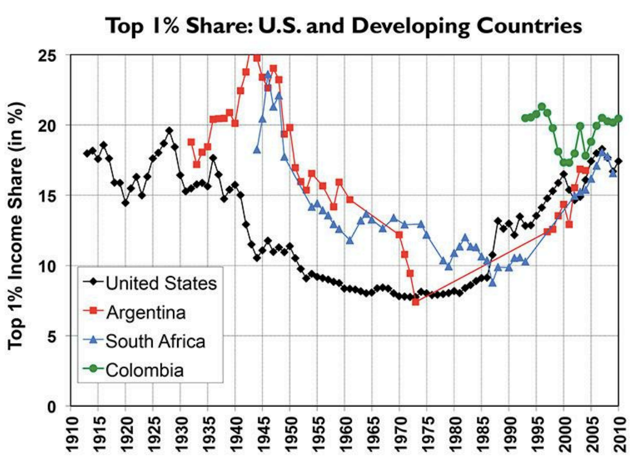
The mechanisms operating on the economic choices of the family from the structural element which are discussed here are: inequality, the power relations between privileged collectivities and non-privileged groups, the patron-client relations, and capitalism. In the case of Colombia and the particular case of the economy of the Bogotá family, these mechanisms are crucial for explaining the economic choices of the family.

4.2.1 Inequality

An important mechanism affecting the economic choices of the family is inequality. The market/state system is not sufficient for families to survive in an economy with high levels of inequality. In Colombia, there is high inequality in wealth, income, land, health, education, gender relations and environmental conditions. Singh (2013) considered the contribution of wealth, land and education inequalities to constraining social mobility. The measure of inequality in health is relatively new in Colombia but this inequality can be seen to contribute in constraining social mobility. 94% of the disabled population belongs to the lower and middle-income families (Rivillas, 2014: 116), and just 6% to upper income families. How can this be possible? This data is calculated without explanation. If a disabled person is part of the lower and middle-income population, they have to live with disabilities, meanwhile the upper income population can reduce them using private health insurance. For example Nelly (family 17), looks after her daughter with a disability and seeks alternatives to cover her living expenses because it is unlikely that she will be able to integrate into the labour system. Gender inequality is higher for lower and middle-income women (there is no data about LGBT) and similarly for environmental inequality in the Bogotá case, as the following discussion will show.

In 2011, 2012, 2015 and 2016 Colombia was the second most unequal country in Latin America, and the most unequal in 2009, 2010 and 2014[60]. The following graph shows that Colombia´s level of income inequality has been above countries such as South Africa in recent decades (beginning from the period in which Colombian data has been included, 1990-1995). Graph 4.1 shows the income share of the top 1% of the population over time in Argentina, Colombia, South Africa and the U.S.:

Graph 4.1. Income share of the top 1% of the population in various countries over time



Source: Hellerstein, E. (2012). https://clas.berkeley.edu/research/inequality-catching-colombia

Colombia's income inequality may be reducing, but it is still great when compared to most other countries.

[60] Data from World Bank. Retrieved September 1, 19, from https://datos.bancomundial.org/indicador/SI.POV.GINI?contextual=max&end=2017&locations=CO-AR-BR-CL-EC-PY-ZJ-UY-VE-HN-SV-GT-BO-SR-DO-CR-PA-PR-MX-NI&start=1995&view=chart

"In Latin America, income inequality has been decreasing since the 1980s but the levels remain high compared to other regions of the world (SEDLAC). Colombia experienced a period of sustainable growth from 2002, registering in 2013 the lowest Gini coefficient value, 53.5, since 1995 (World Development Indicators). But even with this improvement, Colombia still occupies the 127th place out of 138 countries in terms of income inequality, which shows that there is still a need for policies that address this issue". (Liévano-Gómez et al. 2015: 2-3).

In the case of wage inequality, the distribution can be observed with data from the social security system. Liévano-Gómez et al. (2015) show in Table 4.1 their calculation of descriptive statistics of the top 1% wages in comparison with media and median wage.[61] The top 1% wage is over 10 times the median wage, without significant differences between 2008 and 2014. But far bigger inequalities arise from beyond the waged sectors.

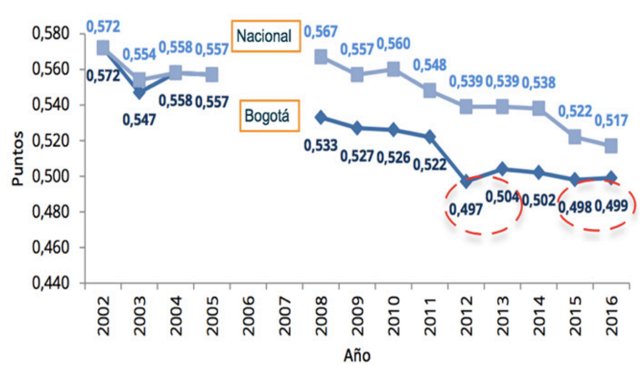
Table 4.1: Descriptive statistics of wages across year (wages are given in Colombian Pesos)

Year	Mean Wage	Median Wage	Top 1% Wage	Number of workers
2008	$797,562	$461,633	$5,323,333	9,847,641
2009	$845,885	$497,000	$5,472,197	10,443,018
2010	$901,460	$515,000	$6,171,840	11,288,276
2011	$931,411	$535,645	$6,138,909	12,435,433
2012	$993,191	$567,000	$6,500,000	13,157,556
2013	$1,038,234	$589,500	$6,832,224	13,651,794
2014	$1,061,225	$616,000	$6,702,310	15,255,258

Source: Data from the social security database, table by Lievano-Gómez et al. (2015: 4)

In the following graph, the evolution of the Gini coefficient of labour income shows a small reduction but remains the highest in Latin America. Bogotá´s Gini coefficient of labour income is in the graph and shows little change between 2012 and 2016.

Graph 4.2. Gini coefficient of labour income



Source: Data from DANE, by Gonzáles (2017)

[61] "This database consists of all the monthly contributions to the social security system that firms pay to their workers. Hence, our population of analysis is the set of formal workers who contribute to the social security in 2014". (Liévano-Gómez et al. 2015: 4).

Bogotá had a Gini coefficient of 0,502 in 2014. When observed by localities, in 2014 Chapinero (0.52), Candelaria (0.52) and Suba (0.50) had the highest Gini coefficient because the highest income people live in these localities.[62] Chapinero has the highest average household income. In the same localities, there are people belonging to the lower and middle-income population. They do not share the same blocks, instead there are divisions marked by a big road or wall.

Another measure of inequality applied in Colombia is the decile dispersion ratio of Haughton and Khandker, discussed here by Singh:

> "In Colombia, the per capita income for the richest 10 percent of the population is approximately 46 times greater than the poorest 10 percent, a measurement that again shows Colombia as one of the most unequal countries in the world. This income gap has actually fallen since 1970, reflecting the difference in workers' and management's pay (Soler). According to Soler, "The poorest two-tenths receive only 3.1 percent of the [country's earned] income, [while] the richest two-tenths take 59.9 percent of the [country's earned] income." (Singh, 2013: 124).

The historical evolution of key inequalities – in wealth, in land, in education, in gender relations and in environmental conditions -- has its main roots in the colonization process and the social classification led by colonizers and creoles (descendants of Spanish colonizers who continued in Colombia and no longer self-identified as Spanish). This characterization guided the formation of the privileged collectivity and the non-privileged groups. As Jaramillo (2013) and Singh have separately argued, it is a history of the preservation of poverty based on lineage:

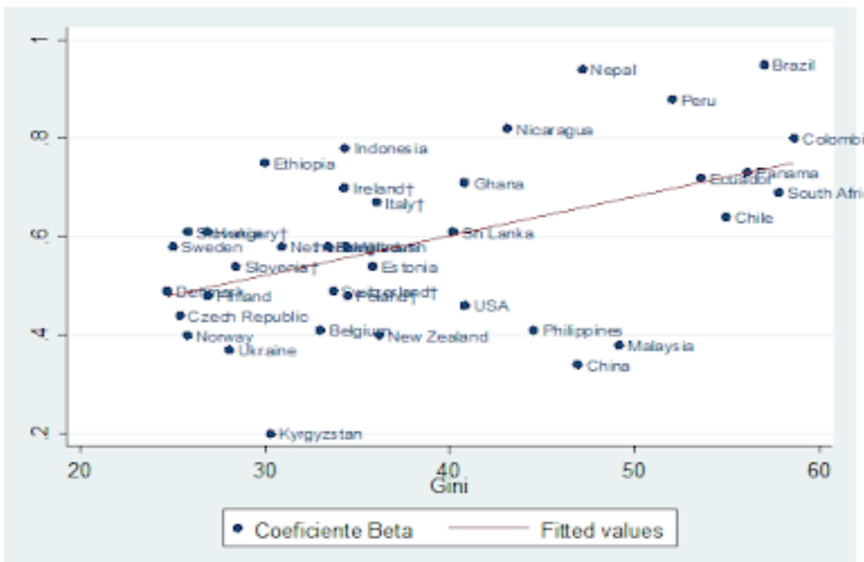
> "Social mobility in Colombia has been low ever since the sixteenth century, and social position today is still significantly associated with ancestry. As Hudson (p. 102) puts it, 'Colombia's classes are distinguished by education, family background, lifestyle, occupation, power and geographic residence.' Moreover, progress remains a challenge related to self-reinforcing economic barriers. For example, Hudson claims that the lack of infrastructure and developed roads has actually helped the upper class to maintain its social standing" (Singh, 2013: 125).

In a report by the OECD (2018) on social mobility and income mobility across generations, to move upwards socially in the case of Colombia takes 11 generations (p. 27) "In Colombia where persistence is the highest [probabilities of earnings mobility are minimal], it would take at least 300 years for offspring of low-income families to reach

[62] In Cediel Sánchez and Sánchez Guerrero, 2016.

the mean" (OECD, 2018: 26). In the same report, calculations of data from Colombia show a combination of high inequality of income (ibid.: 36), a Gini coefficient of 0.5663 and the lowest earning mobility index for all the countries in the OECD report. There is no information for education, occupation and health mobility across generations (ibid.: 38). However, there is an estimation of the Gini coefficient with the correlation between the years of education of parents and children. Graph 4.3 shows the inequality measure in the horizontal axis and the indicator of immobility in the vertical axis. Colombia has high inequality and low mobility (Gaviria, 2012). There is a lack of data to develop an extensive quantitative analysis of Colombian social mobility, but the available data shows a bad situation regarding equality and redistribution. It shows the enormous challenge to change this centuries-long historical track.

Graph 4.3. Gini coefficient and social (im)mobility



Source: Gaviria, 2012.

Efforts to challenge this historical inequality have been made by different governments, however these have often been limited to targeted programs of subsidies. This was the case of the previous two presidents, Uribe and Santos, with targeted programs that did not reach a significant proportion of the population, but that provided some political visibility. These programs constitute the redistribution form of integration. The families in this study receive economic resources and services from local and national government. In family 17, Nelly received a subsidy because she was a migrant to Bogotá who had been displaced by violence. She said it was horrible to collect the subsidy

[63]Data from the period of 1980s and 1990s (OECD, 2018: 36).

because of the long queues very early in the morning (3 a.m.). The families receiving utilities subsidies recognised these subsidies as something established.

In terms of taxes, Colombian´s main tax laws reinforce inequalities. Capital gains taxes are 27.9% in Colombia in comparison with an average of 33.2% for OECD countries. Consumption taxes are 15 percentage points above the average of this same group of countries. According to Rodríguez Cuervo (2018: 47), the Colombian state has not systematically estimated levels of tax evasion and avoidance. Tax reforms have increased consumption taxes instead of taxes on income, capital gains land and property. Tax evasion has not been resolved, though the latter set of taxes could be an important mechanism for reducing the differences between the privileged and non-privileged groups.

Sex inequality is greater in the lower and middle-income population. A report by United Nations Development Program- UNDP et al. (2017) highlights the differences between "two" countries inside Colombia[64] where the disadvantages of women compared to men are related to belonging to the privileged or non-privileged groups. The report analyses available data and finds poverty, exclusion and marginalization in the group of women in non-privileged groups (2018: 291). In a more general analysis, the OECD (2017) estimate that in Colombia women are 70% more likely to be unemployed than men. However, women have better results in school exams and less risk of low salaries. In 2014 51.71% of working women and 45.47% of working men were working informally (UNDP et al. 2017: 35). Within the twenty families examined in detail in the present study, I found women faced difficulties as they were using their time for care activities and this constrained them from finding a source of income. In the case of Nelly (family 17), she wanted to work, but she could not because her daughter needed her full-time care. Nelly's partner did not assume any care activity and he did not support Nelly by doing productive activity at home.

Finally, for environmental inequality, the monitoring of air pollution levels shows that air quality is better in the upper-income localities, such as Chapinero and Usaquén, than in localities such as Ciudad Bolivar, Bosa and Kennedy. Most of the households are lower income in the latter localities. They are exposed to high levels of air pollution and respiratory illnesses and diseases as consequence (Daza, 2019).

These inequalities are mechanisms which contribute to the economic relations of the family having a particular combination of conditions. Market exchange and the redistributive state are not enough for families belonging to the non-privileged

[64]Regarding the privileged groups and the non-privileged groups.

collectivity, so redistribution (from other centres) and Polanyian reciprocity are needed to survive. I make this clarification because in Polanyi, reciprocity is not necessarily a symbolic and direct exchange. Reciprocity is based on mutuality and this can be exercised without market equivalences. Duality (market equivalent return) is not a condition. In the twenty Bogotá families, reciprocity was present in this way: practised from a family in a better economic position to another (in the extended family) in a worse economic position. Though the families in worse economic positions are not necessarily passive receivers and do not always expect support, nonetheless they receive it because they need it. Reciprocity connects the family, generating mutuality and solidarity. The family members in a better position can keep their position and someone has to be in the other position. I show how this combination of economic relations is preserved through the following mechanisms.

4.2.2 The relation of power between privileged collectivities and non-privileged groups

Corporate agents have the capacity to influence the perpetuation or transformation of the social configuration. Al-Amoudi (2015) proposes a relation of the power differences between three significant kinds of social agents and the morphogenesis of codified rules. He argues that powerful agents are: "most capable of swift adaptations fit to their own purposes… and those agents who are not able to adapt fittingly ([are] designated as `less powerful agents´)" (Al-Amoudi, 2015: 128). Privileged groups have political power, whilst non-privileged groups operate in a disempowered position. This disempowered position is the result of a historical configuration in which the privileged/non-privileged power relation has generated emergent properties for its own reproduction and for the perpetuation of retaining privileges such as power.

Jaramillo (2013) analysed the trajectory of family law in Colombia from 1540-1980, from the colonial period to what she calls the modern state. She highlights the critical role of family law in social stratification. Jaramillo develops a historical analysis which provides a rigorous explanation of the relationship between family legislation, race, gender and property. This research is a source of information on both the material and ideational dimensions of the Colombian family. Jaramillo identifies conditioning supported by law for the development of Colombian elites based upon race, gender and property.

One way that the privileged/non-privileged structure has been preserved is through the use of repressive violence against collectivities who are ideologically opposed to the established configuration. A decree was issued in 1965 on the participation of civilians in re-establishing social order and this permitted the use of military arms. The Centre for Investigation and Popular Economy (CINEP) has explained how this decree was the first legal support for a configuration of paramilitary groups which had formed to fight against the guerrillas. The decree was passed as a law in the congress in 1968 and would be declared unconstitutional only 24 years later. From 1970 to 2015, there were 60,630 victims of enforced disappearance in Colombia (Semana, 2016). In 1976, during the government of president López Michelsen, a statute on security was passed as a mechanism for stopping the strikes of bank employees and doctors. This decree gave new powers to military justices to judge individuals who were accused of criminal behaviour. In 1980, during the presidency of Turbay Ayala, the decree was applied in 334 cases, nullifying the right to a presumption of innocence. The homes of academics and artists associated with left-wing ideas were broken into and they were captured. The governments that followed made use of similar strategies (Martínez Osorio, 2005).

A critical case of assassination affected the members of a political party with communist ideological roots, the Patriotic Union (UP). From the 1980s, the party's leaders with positions in the Congress or who were running campaigns for positions were killed. These cases have not been resolved by the Colombian justice system. Some cases have been individually presented to the International Criminal Court (Cepeda, 2006). The impunity of these crimes, because of the Colombian justice system, demonstrates support from the state to this penalty being applied to those who try to disrupt the established configuration.

During the presidency of Alvaro Uribe Vélez (2002-2010), there was a focus on what he called "Democratic security". There were 1,259 cases of enforced disappearance recorded between 2002 and 2007 according to the Colombian Association of Jurists. 97% of these cases were due to paramilitaries and the state, with 3% attributed to the guerrillas (Salazar, 2008). In 2006, there were 1,800 cases of "falsos positivos"; extrajudicial killings by the military forces of civilians reported as guerrilla members, when they were subsequently declared not to be guerrilla members. The juridical concept of "extrajudicial killings" is different in the International Criminal Court compared to in Colombian normativity. CINEP (2008) explores how these acts have been legally institutionalised and the name "falsos positivos" adopted, instead of extrajudicial killings.

Nowadays, during implementation of the peace agreement between the FARC and the Colombian government, the most critical reports of human rights violations are connected to assassinations of local social leaders. From January 2016 to July 2018, the Office of the Defender of Civil Rights (a state office) recognized 311 leaders had been murdered. Indepaz, an independent NGO, recognised 419 leaders had been murdered. This difference in the reported number of deaths indicates the complicity of the bureaucratic administration in this penalty for disruption of the institutional configuration. The administration is connected to the political class through a patron-client relation, where employees are clients receiving benefits for supporting reproduction of existing power relations.

A second explanation of how the privileged/non-privileged structure has been preserved is the regrouping capacity of privileged collectivities. The coalitions of political parties illustrate this regrouping capacity. The Presidential election campaign in 2018 and Bogotá mayoralty contest in 2019 shows this regrouping capacity of the privileged collectivities with the goal of winning elections. In the case of the 2018 Presidential election, the liberal, conservative and ultra-right wing (`democratic centre´ party or Uribe´s party) political parties supported the candidate from the ultra-right wing party, Ivan Duque, who won in the second round and is the president of Colombia at the time of writing. In the case of the Bogotá mayoralty campaign in 2019, Uribe-Turbay has the support from a fraction of the liberal party, the conservative and ultra-right wing parties. This coalition is possible after the traditional conservative and liberal parties lost consecutive elections and the ultra-right wing secured an important place in the political scenery of the country. Liberals and conservatives found it strategically important to join to the ultra-right party which grew away from the liberal party more than 20 years ago. During the presidency of ultra-right leader, Alvaro Uribe Vélez, there was tension with the traditional political parties (the conservatives and liberals). The three groups found a way to cooperate together because this was the best strategy for them. Uribe gained their support for the constitutional reform of rules on re-election of the president through giving favours to Congress members. In the same way, Congress members had access to fiscal resources to give favours to their electors (González, 2006).

The prevalence of organized corporate agency in the privileged groups and only primary agency in the non-privileged groups can be explained partly through the penalties for opposition to ruling power relations. This short overview has noted the penalties for attempted disruption to the Colombian privileged/non-privileged power configuration, including violent repression of the political opposition and of civil society where the generation of fear is an important factor that produces passiveness in the non-privileged groups. This supports our understanding of the reproduction of the privileged/non-privileged relation, which is connected to the extreme levels of inequality that persist in Colombia. In addition, there is the regrouping capacity of privileged groups. These collectivities regroup to remain in the privileged collectivity, it being better to join together than to act separately and lose privileges.

4.2.3 The patron-client relation

Wood and Gough (2004), in search of a comparative theory of welfare state regimes, build upon Esping-Andersen to identify three types of welfare state regime (1999). For Latin America, there is the `informal security regime´ where one characteristic in welfare outcomes is informal rights and `adverse incorporation´ (ibid.: 4). This is a way to rethink the incorporation of the `poor´. Instead of talking about social exclusion, their social position is analysed as `adverse incorporation´, which includes their agreement to a form of dependence as clients:

> "As Wood has argued elsewhere (2003b), this asymmetry typically results in adverse incorporation (i.e. problematic inclusion rather than social exclusion) in which poorer people trade some short term security in return for longer term vulnerability by adopting forms of client dependence. This reproduces underlying patron-client relations as a stratification outcome, and functions to disrupt the arrival of civil society pressures to reform such precarious welfare relationships along welfare state lines. In the meantime, that short term security does provide certain informal rights which have more immediate predictability and reliability than formal statutory ones" (Wood and Gough, 2004: 7).

The patron-client relation can be an important component in the feeling of disempowerment. In situations where political participation has constraints, an alternative is to become a client. The most ambitious survey conducted on Colombian households is the Longitudinal Colombian Survey of the University of the Andes (ELCA)[65]. It was applied to 8,818 Colombian households, with 4,394 of them living in urban areas and 4,424 living in the countryside.[66] The survey has been applied once every three years, first in 2010, then 2013 and finally in 2016. The civil participation section highlights that in Colombia 51.99% or 4,344 households have never belonged to a collective social organization (Sarmiento and Cárdenas, 2017: 173). The authors suggest a possible explanation connected to the murders of social leaders.

The `informal security regime´ described by Wood is reinforced by the structural relation in which individuals perceive themselves to be disempowered and unable to influence the political configuration. This structural relation, between the powerful and the disempowered, is a mechanism that activates clientelism and corruption, which I will analyse further as linked to mechanisms operating from the cultural dimension.

4.2.4 Capitalism

The mechanisms of capitalism are crucial for explaining the economy of the family in the present time. Capitalism is one of the species of the market economy (Zamagni and Zamagni, 2010: 11, quoted by Archer, 2017: 132). Capitalist relations affect the economic choices of families by intensifying the relations of privileged/unprivileged collectivities and of inequality (Porpora, 2015: 199). The accumulation of means by capitalist groups generates the capacity to preserve and exercise power over the

[65]Encuesta Longitudinal Colombiana de la Universidad de los Andes.

[66]The survey was applied to the same 8,818 households. However, there is analysis of the data of each one of the applications.

disempowered. Keeping a position of power allows positional interests to be maintained. Inequality is intensified by the actions of markets, where the power of corporate agents is able either to manage the legal norms or to adapt quickly to changes in the legal norms:

> "Under conditions of relative equality, markets will perform effectively, serving everyone´s needs before anyone´s desire for luxuries. Under conditions of tremendous inequality, however, markets will run amok, producing more and more for those who already have much and little for those without the buying power to command producers' resources. That is where we are today with a fused mechanism of inequality and market forces" (Porpora, 2015: 199-200)

Market exchange is the dominant form of integration in a market-led economy. Redistribution is subordinated because of corporate agents' capacity to make their vested interests the priority for the state. Reciprocity is subordinated to market exchange by substituting for part of what has not been provided by the market and the state. The generation of bonds of mutuality and solidarity in reciprocity is especially relevant. These bonds could support a move towards a more egalitarian society, where it is possible to join in collective action which challenges the configuration of economic and political powers that have preserved high levels of inequality. Nonetheless, when reciprocity is subordinated in a market exchange economy, the change towards a reciprocity-led economy faces an obstacle in a series of mechanisms that are operating to preserve the social configuration.

4.3 Mechanisms operating from the cultural dimension

The mechanisms operating from the cultural dimension on the economic choices of the family that I will discuss here are familismo, religion, with special focus on the influence of Calvinism[67], clientelism and the framing given in mainstream modern economics to the economy. The first question to ask relating to culture and the economic choices of the family is: 'Where do our values come from?' (Porpora, 2015: 193). Values and beliefs are in a complex interplay and considering ideology is crucial for an analysis to answer this question. I focus my analysis on five mechanisms, which I found to be mediated by agency in my cases, and these help to explain the relation between values, beliefs and ideology in Bogotá families.

4.3.1 Familismo

Gutiérrez (1973) has developed an analysis of the phenomenon of "familismo". The extended family provides the necessary economic, social, psychological and other forms of support to all its members. Thus, the common wellbeing of the family prevails over

[67] In the particular case of Colombia, Calvinism has an important participation within the conditioning coming from religion.

individual benefit as the authoritative value. This extended family becomes the kinship group that keeps status and offers a particular social position. ‘El familismo’ emerges from this important role of the extended family (Gutiérrez, 1973: 27). Familismo is characterised by privacy and individualism at the level of the kinship group, being restricted to the family group. In Colombia, the social phenomenon of ‘el familismo’ was specific to creoles. Nowadays, the creoles do not have the exclusive position that they had until the mid-twentieth century, when they were the `chosen´, privileged group. The creole families now share this position with other families. The idea of `the pureness of the white race´ is not as common as it was in the past. However, familismo and the networks of creoles still prevail.

The family is the central relationship for emotional and economic support in Bogotá. For families positioned within the privileged collectivity, this is a strategy to keep property, wealth and power. For families belonging to a non-privileged collectivity, this is a coping strategy and they now use familismo as part of this. Familismo is crucial for reciprocal economic relations and can be connected to the resilience that individuals and families in Colombia have for dealing with high levels of income inequality. Nina, Álvarez and Aguilar (2008) reflect on poverty traps in the families of Bogotá and find that relatives are the primary source of help when there is an essential problem in the family. The family in Bogotá is usually connected by blood ties. There is a differentiation between family and friends. Members of the family or relatives are the first possible source of support. This support is mostly offered in gratuitousness with a non-instrumental character. The receiver may though still feel that they are in debt and so look to give something in return. In other cases, the relationship is established as just one-way free-giving, where a better off member or members of the family ‘help’ a member or members who are struggling.

I want to return to the differentiation between the family in a privileged collectivity and in a non-privileged collectivity. An important mechanism from culture is ideology and this can materialise in political institutions which contribute to the persistence of a social elaboration. The division between the two collectivities may be supported by religion. An example of this conditioning from culture is the role of Catholicism but also Calvinism in the design of the Colombian political institutions, which is discussed in the middle part of the following section on religion.

4.3.2 Religion and the Colombian political institutions

> “Throughout [Colombian] republican life, the Catholic Church has intervened in national politics to support or question the parties according to their religious orientation, and influence decisions that have affected society” (Cortés Guerrero, 2019, own translation)

The Catholic Church in Colombia has been a fundamental institution in the development of politics and the economy. The Catholic Church supported the Crown during the colonization process. Afterwards, the Church supported the independence process. In both periods, the Church's support, from a position of accumulated power, allowed it to participate in the design of political and social institutions. From independence and until the constitution of 1886, the Catholic religion dominated the spaces of worship. This church supported the conservative political line and a traditional regime, and morally punished liberal dissent, with liberalism being seen as a sin (Cortés Guerrero, 2019: 1). It was around the middle of the 20th century that liberation theology opened a space in Colombia for change and some priests, such as Camilo Torres who joined a guerrilla movement (Ejercito de liberación nacional (ELN)), were in active opposition. It was in 1991 that the new political constitution declared the Colombian State to be secular. However, the Catholic Church, and evangelical churches too nowadays, participate in politics. Economic and socio-political control have historically been exercised by the Church (reviewing Cortés Guerrero, 2016, Salcedo Martínez, 2018: 272).

The participation of Churches (Catholic, new evangelical and other Christian Churches) is key to the formation of Colombian beliefs. Religion is a source of relief for families belonging to the non-privileged groups. The Catholic Church played an important role in keeping non-privileged groups passive, accepting their fate, and facilitating the status quo for the privileged collectivity. The Church was part of the privileged collectivity. This historical process had an impact on the economy. This is observable in the acceptance of the will of God as the best fate for a family. In most of the cases of this study, when I asked how they overcome a difficult economic situation, God was named as the giver of relief and support. I found that for the lower and middle-income families, charity from more privileged families is seen as an act of solidarity. As a complementarity, the privileged collectivity openly avoid taxes, but charity is an accepted practice. Charity is less costly than paying taxes and can be performed with the family's leftovers. It is perceived as important to have someone to give charity to, so as a way to clear sins. Redistribution through the state is not expected.

López Michelsen (1947) has shown how Calvinism too has had an important influence in the development of the Colombian political institutions. He highlights the Calvinist position regarding individual responsibility for becoming rich or poor. The rich are rich because of their individual commitment to work, whereas the poor are poor for the opposite reason. It is seen as predestination, so inequality is the result of the laziness of the poor and the disciplined working and saving of the rich. This is cultural conditioning of the non-privileged groups to accept their political and economic position. According to this ideology, the only possibility for social mobility is through hard work. This idea of the human being neglects the initial positioning of human beings in the subgroups of society. It is a convenient understanding of inequality for privileged groups and supports them to keep their power position. The non-privileged should accept their disempowered position, with only the possibility to enter into the client-dependency relation. Finally, López Michelsen highlights how Calvinism co-supported capitalism by separating the economic dimension of life from the dimension of the divine. This is an important step towards political and economic liberalism. Rodríguez (2006: 146) cites Carlos Mondragón who considers López Michelsen's analysis of Calvinism's influence in the development of Colombian political institutions insightful and of continuing relevance; for Mondragón, López Michelsen's analysis should be extended to all Latin American countries.

In terms of Calvinism as the theory of `the chosen´, Liévano Aguirre (1968) shows how it was a base for the development of political doctrines that protect the property of the chosen:

> "The Calvinist theory of the chosen, of the bourgeois converted into "visible saints", became the political doctrines of Locke, in England, and of Madison, in the United States, according to which the fundamental goal of the state is to protect the owners against the deprived and, in no way, to defend the oppressed against the abuses of the rich classes. From these premises emerged the Bourgeois State of Laws, with Calvinist lineage and Anglo-Saxon, in which the suffrage was institutionalized for the chosen, meaning, the conditional suffrage, as it was during the nineteenth century, according to *property* and *income* of the voters" (Liévano Aguirre, 1968: 244, own translation – original emphasis)

The chosen can practice charity towards the deprived group. This charity is usually with people close to them, for example employees or members of the extended family. Charity is a way of giving a bit of what is left over after managing one's priorities, it is not a form of equitable redistribution. This way of giving ensures that the status of the chosen is maintained and the deprived can survive. This idea of the chosen-deprived relation has an evolution towards the patron-client relation. A society is characterized by a vertical relation of domination which is legitimized and reinforced by every act of loyalty to the patron (Uprimny, 1989: 129). This relation generates political participation based on loyalty to the patron to improve the client's short-term life conditions, but sacrifices the possibility of the institutionalization of a legal redistributive state.

Liberation theology is a counter-ideology connected to the opposition in Colombia. Nowadays, the ultra-right wing sustains a radical discourse in which the political opposition in Colombia are linked to the left-wing guerrillas. This polarization strategy led by the ultra-right wing aims to win support through misinformation. The same radical discourse has been used against the peace process agreement and its implementation. It has been successful since the elected president represents the ultra-right and right wing and the Congress has a majority of senators from the three political parties affiliated with neoliberal ideas and supported by the ultra-right and right wing.

In a social structure where participation in the political sphere is limited to a group of powerful agents, the alternative for incorporation is an abandonment of long-term solutions in exchange for short-term alternatives. This can take the form of clientelism, corruption and patronage. I discussed this earlier when considering the structural elements. In the next subsection, I consider clientelism and corruption as mechanisms that deactivate democratic political participation.

4.3.3 Clientelism

Leal and Dávila (1990) argue that political clientelism has been a crucial factor in the configuration of the Colombian political organisation. This phenomenon transcends the individual sphere of exchanging favours (between a patron with a higher socio-economic status and a client) and has become a generalised form of political integration (ibid.: 17). For these authors, the mechanism of clientelism combined with the dominance of two parties during the period of the growth of the contemporary State - the national front between 1958 and 1974 - were the seeds for the development of administrative corruption (ibid.: 64).

Administrative corruption in Colombia is persistent in public contracts assignation. This practice can be more profitable than drug trafficking, taking in to account that there is no market competition in this activity and those doing it may be less likely to be punished (Robinson, 2016: 31). The practice is extensive across all of Colombia, with Bogotá being where there are the most possibilities to be discovered. One example is the Bogotá Mayor of 2008-2011, Samuel Moreno Rojas. As is common for Colombian politicians, Moreno is from one of the families with a tradition of participation in politics and is the grandson of an ex-president Gustavo Rojas Pinilla (1953-1957). Samuel Moreno Rojas and his brother, Ivan Moreno Rojas (a senator in 2006-2011 and mayor of Bucaramanga of 2001-2003), assigned the contracts of state companies of Bogotá city which collect rubbish, run rubbish dumps, provide transport (the SITP, integrated transport system) and infrastructure (roads, bridges and an aqueduct), to companies which had to pay a commission to the two brothers, a "little bite" (author's own translation). To show the scale of the money that these brothers got through these corrupt activities, from the construction of the transport system they received USD$16400 per day (Semana, 2013). The brothers went to jail because of evidence provided to the court by the person in charge of managing the connections between the brothers and the contractors. However, the brothers did not return all of the money they had received from the commissions.

Corruption is a practice affecting the legal redistribution of goods and services provided by the state. From 2012 to 2017, the corruption perception index lists Colombia as one of the countries with the highest level of corruption (Transparency International). According to Colombia´s comptroller: "Graft costs the country $17 billion a year, equivalent to 5.3 per cent of GDP" (Reuters, 2018). An anti-corruption referendum on August 26, 2018, failed to meet the quorum to be approved. The consultation had seven points, including the reduction of Congress salaries (which are USD$10500 per month plus other allowances, in comparison to the Colombian minimum wage of USD$260). There are many reasons why this democratic consultation of the Colombian population failed. I want to highlight a key reason from the cultural element. To preserve the political configuration, vested interest groups launched a misinformation campaign about the consultation, suggesting that the promoters of the consultation would get a monetary return for each valid vote (whether in support or against) in the consultation.

Another important practice of clientelism is vote-buying. Across Colombia, this practice allows politicians to be elected and, at the same time, frees them of any kind of governance, monitoring or control by the electors. The candidate buys the vote, the voters vote and that is the end of the transaction. In Bogotá, this practice is less common than in the rest of Colombia (Robinson, 2016: 32) but it still happens. Fergusson et al. (2018) analyse data from the Longitudinal Colombian Survey of the University of the Andes (ELCA)[68] and find that one of every five respondents engage in this kind of clientelism. The respondents admit to it and do not feel any shame. This is not, however, a deterministic cultural power and the families in this present study did speak about practicing this kind of clientelism in their own political behavior. Nonetheless, some of them noted visits made by politicians to their neighbourhoods during the political campaigns, for example:

> Mark from family 24 commented during the home visit that the same politicians usually came during political campaigns offering lunch and promising public investments in the neighbourhood. He said: "we do not go to those invitations. They just come during the campaign, they are just interested in the votes, but they do not come again".

In one of the other families I found an act of clientelism with a member of the army:

> Diana from family 18 commented that the family have to pay money for the military service card for her son: "the military service card of my son, we have to arrange that. I met a high-ranked member of the military…we will have to give some money, but what else can we do" (interview, 27/11/2014).

[68]Encuesta Longitudinal Colombiana de la Universidad de los Andes.

These practices are accepted as part of the normality of Colombian life. The justice system is inefficient, so punishment is not seen as a constraint. Even worse, there are cases of corruption in the justice system. Courts can take too long to resolve a case, so that the case expires.

4.3.4 The framing from economics to the economy: family policy in a market-led economy

The dominant concept of economics exercises a framing of the economy as Callon's work, which we discussed in chapter II, suggests. I will discuss this framing by analysing family policy. One way to classify family policy is by the understanding of the family that the policy uses. The family can be understood in public policy design as a residual entity or a social subject. When the family is understood as a residual entity, policies focus on members of the family as individuals and the family is an aggregate of those individuals. These policies are indirect, implicit, privatise values and focus on the woman and her motherhood role. When the family is understood as a social subject, policies focus on the family as a relational entity. The policies are subsidiary, direct, explicit and give value to relational family goods (Donati, 2014: 107-8). In connection with the economy of the family, the 'residual entity' understanding of the family is based on methodological individualism and supports the binomial of market exchange and redistribution from the state. There is no space in this perspective for reciprocity. The 'social subject' understanding focuses on supporting the family for the generation of relational goods such as trust, care and mutuality. This perspective supports reciprocity as a form of integration of the family.

Colombia's family policy can be classified in the first group, where the family is understood as residual entity. This understanding of the family is present in three relevant laws and the definition of the family in the national constitution. Firstly, there is Law Cecilia which created the Colombian National Family Welfare Institute (Instituto Nacional de Bienestar Familiar (ICBF)) in 1968. This law was inspired by the idea of a welfare state which should be responsible for the care of children, where the state can exercise control over parents and take action to reduce the birth rate. The institute was designed with the idea of guaranteeing the father's responsibility within the nuclear family. The aim of Law Cecilia was to support the nuclear family so that it prevailed over other possible forms (Puyana, 2012: 217). Secondly, in the 1990s, there was a conjunction of the welfare policies of international institutions, such as the Interamerican Bank for Development (IDB) and the World Bank, with a package of the Colombian government's welfare policies for lower income households. At the same time, the national constitution board was elected and worked on a new Constitution. This national constitution defined the family as a fundamental institution of society constituted by the marriage of a man and a woman (Colombian National Constitution, 1991). This definition was challenged by 'de facto unions'; families constituted by stepparents and homosexual couples. A court judged on the side of these families, including them as a possible way to constitute a family. Thirdly, the economy of care is included in the national economic accounts through Law 1413 of 2010. The aim of this is to measure the contribution of women's home caring activities to both the national economy and the economic and social development of Colombia (Puyana, 2012: 220).

The national ministry of health and social protection issued a policy for the support and strengthening of the family in 2016. Family members as individuals and as holders of rights are included alongside the family understood in a plural way. An important point is that whilst the policy tries to open space for families' political participation in the design of family policy, the agency of the family and its members are understood in Amartya Sen´s sense. It follows that the government must develop capacities in families, focused on the individual level. This fails to include the relations that emerge within the family. A small exception is the provision in Law 1857 (16 July, 2017), which adds extended family members to the 'family' and includes specific activities by formal employers, telecommunication companies and television providers, that can contribute to support of the family:

> "The duty of the State is to provide the family and its members with tools to develop its affective, economic, cultural, solidarity resources and criteria of democratic authority in such a way that programs for the support of family and its members give priority to their union and the activation of resources for its functioning as a protector tool par excellence of its members" (Law 1857, 2017, own translation).

The inclusion of the intention to potentiate solidarity resources is a step further towards a relational understanding of the family. However the economic dimension is not connected to this solidarity. This policy has also not yet been executed and how it will be implemented is open for further analysis.

Bogotá's local policies

Local family policies in Bogotá have been partially developed. During the mayoralty of Luis Garzón, in 2006, a public policy for the family was developed that aimed to guarantee the rights of the family, respect its diversity and support democratization within the family group. This proposal was not fully implemented, it being the end of Garzón's period as mayor (2004-2007), though the following mayor, Samuel Moreno (2008-2011), continued the policy (Puyana, 2012: 222). The mayor after Moreno, Gustavo Petro (2012-2015), also worked with parents as users of public nurseries.

The concept of family in the public document published by Garzón´s government and adopted by the following mayors is the following:

> "Social organizations, historically built, constituted by persons who recognise and are recognised by the diversity of their structures, arrangements, forms, relationships, roles and subjectivities; which are constituted by two or more members of different or same sex, with or without daughters or sons. The unions of these persons are for blood-link, affinity, adoption or for affection in which emotional support, constant living or house sharing links are established and they are collective subjects of rights" (Secretaria de Integración Social, 2006: 43, in Secretaria de Integración Social, 2012: 45, own translation)

In this policy, the economic dimension of the family is reduced to the market and redistribution. The family is the main provider of the workforce and is also a consumer unit. Family is reduced in its economic dimension to market exchange (Secretaria de Integración Social, 2012: 83). Reciprocity is absent, and redistribution is related with the right of the family for economic security, which is the mechanism to reach its objectives and develop capacities.

4.4 Mechanisms operating from the agential dimension

> "Causal power of social forms is mediated through human agency" (Archer, 1995: 137).

The analysis of agency in this dissertation is based on Archer's stratified model of people. This model includes I, Me, We and You. In this section, I focus on the analysis of the responses that families, as one of the `we´s to which each human being belongs to, respond to the structural and cultural mechanisms that I have discussed in the two previous sections of this chapter. The mechanisms I discuss are the organization of personal/family concerns and active or passive `Me´. Examining these mechanisms requires the analysis of the human being in his relational process with his family, with the other `we´s and with the downward mechanisms. In the last part of this section, I move to relational reflexivity triggered by the dialogue between concerns and the emergence of emotions and emotionality. In section 4.4.3, I illustrate the response from the agential element with some cases from my ethnographic work.

4.4.1 The organization of concerns

The family is one of the `we´s that each human being belongs to. On the one hand, each family is itself placed in a collectivity sharing more or less the same life chances (Archer, 2015: 105). Being born into a family is the first involuntary placement in a privileged or non-privileged position of a society. On the other hand, the family is a social elaboration.

A person is born into a family and can decide to form a new family, a new `we´, or can be placed into another family, as in the case of adoption, or as in the case of family 58 where three members of a family were given a new legal guardian. The family is one of the spaces in which personal identify and social identity are in dialogue and is a space for experimentation with concerns and personification of roles.

Members of the family are, however, not identical. There is a dialectical process between personal identity and social identity. The `I´ is unique. Our concerns and our commentaries upon them are also unique (our emotions and emotionality). The `I´ forges its personal identity in relation to its social identity. The `I´ has its concerns –which have economic and non-economic dimensions- and the family may have shared concerns as well. Whether members share the family´s concerns is connected to a process of relationality between the family members and their activation of cultural and structural conditioning.

An illustration from my ethnographic work, from family 17, shows the process of relationality and activation in connection with the economy of the family. The ultimate concern of Nelly (mother and wife) was medical care for her daughter, Anne. Nelly left her job to look after Anne and lost her income. Without income, Nelly kept looking for services offered by the state and mayoralty for children with disabilities like her daughter. Nelly dedicates her time to accessing these services and bringing Anne to the therapy sessions, music and swimming lessons. Anne´s father did not share this concern; his interest and dedication was his leisure. Nelly was desperate and felt that she did not have any option but to stay with Anne's father because then she could stay at home to look after Anne. She did not consider him as her partner and felt frustration regarding his concerns. Nelly´s mother-in-law supports him. Nelly´s parents support Nelly and Anne and send food from their hometown. Nelly cannot go back to her hometown to live with her family. She had thought about it and said: "Anne and I would be happy there", but it is a rural place with no access to doctors specialised in Anne's disability. Nelly knows that Anne will not be able to work and wants to have savings for her future. Nelly keeps begging Anne´s father to save some money monthly. She managed to get him to buy a flat and is trying to get him to give the legal ownership to Anne because he has an adult son and daughter and Nelly thinks that they could come and reclaim part of the property if he dies (he has had heart problems).

The family offers a social place and a role to the different `I´s. We experiment with the role and our own personification of it. Through our internal conversation, it is possible to keep personifying the role, to try another role, or to try another personification. In the case of Nelly, she experimented with the role of partner and did not feel satisfied because of the different concerns of her partner. Nelly decided to personify the role of partner differently. Now she is the mother with her attention focused on their daughter. She dedicates herself to looking after her daughter as this is her most important concern. She exercises the reciprocity and redistribution forms of integration to the economy and considers her relationship with her partner is over.

In Nelly's case, the emergence of her emotions and emotionality triggered her inner reflective life. She felt frustrated and this is a commentary on her commitment to the care of her daughter. Her frustration is with regard to Anne´s father's concerns and his attitude towards the care of their daughter. Her second source of frustration emerges from the limited possibility of the state to support her commitment. Nelly was displaced by violence and received a small amount of money from the state for household spending. She said: "it was every three months, I had to start queuing at 2am, and sometimes I could not get the money. Moreover the employees mistreated us" (interview, 11/09/14, own translation). Nelly thought that her daughter's disability was caused by inadequate attention to her delivery at the hospital. Anne's doctors have said to her that this is the most probable reason.

Each human being has a particular combination of concerns and commentaries about themselves. This relation is connected to the form of integration to the economy because one or another form is more likely to support our dedication to our particular concerns. There is a process of experimentation in which we learn what is the best way to dedicate ourselves to our concerns. We can be conscious or unconscious about the side effects of our dedication. We can choose reciprocity as the relation which contributes to getting the support to be able to focus on our concerns, though we may not see that reciprocity is based in mutuality and solidarity and that, through reciprocity, we are contributing to the emergence of a civic economy. The civic economy is nurtured from these acts and generates powers too. Something similar happens with the market economy; we can be conscious or unconscious about our support to the market economy. We could decide that we prefer to buy goods in the supermarket instead of the local open market, because we feel more comfortable in an impersonal market exchange act because of something that we have experienced in the local open market. For example, this could relate to the pricing of a product. In Colombia, it is well known that small farmers charge a higher price to those whom they consider to have no bargaining capacity. If we feel that we do not have this capacity, we are likely to feel uncomfortable in situations where we perceive this unequal treatment. Maybe we opt to go to the supermarket where we do not need to bargain and can accept an established price. In the open market there could be lower prices than in the supermarket, but if we prefer the standardized price that the supermarket offers to all buyers then we may feel better in a transaction in the supermarket.

In the case of our relationship with the state, we may feel satisfied when we receive what we want or need and we may feel frustrated when access to the services that we need is constrained. We also may feel frustration when we do not have access to tax privileges. The opposite is experienced by those who have access to these. From this reflection, let us move on to consider collectivities. Tax privileges are for the privileged collectivity; they are not just for individual cases. The privileged collectivity has a double advantage regarding access to tax privileges. On one hand, they have the capacity to know the regulations or hire an accountant to find ways to avoid paying taxes. On the other hand, they can participate in the creation and modification of tax regulations. Through political campaign financing; directly participating in the political scene they can influence the shape of the regulations and who benefits most; or they may have access to corrupt officials.

4.4.2 Active or passive \`Me´

In the twenty families, I found apathy for political participation for a more equitable distribution of wealth and opportunities. Rather, I found optimism for individual improvement. In Nelly's case, she tries to improve her position and provide her daughter Anne with financial security for future. But it is an individual solution. She seeks direct aid from the state; she does not seek to organize collectively with people in a similar situation. I explain this using Archer´s stratified model of people. As the first placement, the micro-social relations of the family can shape the \`Me´ towards a mobilisation for improving life chances – an active \`me´ - or the reproduction of a position – a passive \`me´. The family can hinder mobilisation towards social change (Archer, 2015: 108), but not determine it. To be more precise, in Archer's words:

> "Infant Agents have a long way to go before they become mature Actors. Nevertheless, the kind of Primary Agents, the \`Me´ that they start out being without any choice, because of parental relations and social life-chances, profoundly influences what type of Actor they become. Certain opportunities and information are open to privileged and closed to non-privileged" (2015: 111)

The opportunities and information for \`Me´s born in the privileged collectivity include social relations with other \`Me´s in the same collectivity. The members of the privileged collectivity develop a common language and have access to specialised calculative tools (Callon, 1998). This does not mean that they necessarily develop the skills to use such tools; nonetheless the advantage is present. In the case of market exchange, families belonging to the privileged collectivity develop and acquire experience and knowledge in investment, exchange favours (for example, A helps with the assignation of a contract to B and B will, in another moment, help A in getting something A needs), and share insights concerning the good results of investments in different markets. This collectivity should, in theory, contribute to redistribution by paying taxes on property, capital gains, patrimony and income. Their privileged position often gives them exceptions to these payments and access to deductions. They may be recipients of subsidies, for example through the construction of roads or aqueducts for private users. Finally, reciprocity between families belonging to this collectivity includes an element of status, and economic acts based on mutuality may be built upon the goal of conservation of status.

In contrast, access to information and opportunities are reduced for the `Me´ born in the non-privileged collectivity. The ´Me´ integrates as part of a family which is integrated to the economy through: (1) market exchange, not as investors, but as workers and consumers; and (2) redistribution, as recipients of subsidies and as taxpayers through taxes on consumption. In Colombia, value-added-tax (VAT / IVA) was implemented in 1975 during the government of President López Michelsen. The tax was 10% for manufactured and imported commodities. At the time of writing (2019) the tax is 19% (differentiated by product) and includes staple goods, which means that families in the non-privileged collectivity contribute by paying VAT on food staples such as cooking oil and yoghurt.

The family has a significant impact on the `Me´, though this impact is not deterministic. The position of the `Me´ and the family in the non-privileged collectivity is corrigible but includes increasing costs depending on the corrections needed. It is more likely that a family belonging to a privileged collectivity invests in capital markets than a family belonging to a non-privileged collectivity. The latter often do not have the capital to invest and face more barriers to saving. For example Braulio, from family 37, was interested in learning how to use specialised calculative tools because he had not enjoyed an opportunity to learn this before. He was born in a lower income family which had no interest in developing calculative financial tools.

The family is a `we´ of the micro-level and within the family there are complex micro-relations. The `me´ belongs to the family as an act of solidarity. The `me´ remains only a primary agent so long as it is not strategically involved in social change. One family can become a corporate agent when they are strategically involved in social change or stasis. A group of families can be a `we´ as a corporate agent with vested interests for change or stasis in the meso and macro-levels of society. The twenty families that I studied were all only primary agents; none of them were strategically involved in social change, neither as a family nor as a participant of a collectivity. My earlier discussion that considered the continuity of inequality in the structural dimension in Colombia showed the predominance of the vested interests of the wealthiest 10% of the population and the impacts of them acting as corporate agents. I also discussed the constraints from the cultural dimension faced by the participants of collectivities with any shared aim of the redistribution of property, land and power.

As I noted at the beginning of this section, the family may or may not contribute to the ‘Me’s disposition to the reproduction or change of their economic practices. An active agent who is dissatisfied with his/her `Me´ will look for other possibilities. In contrast, a dissatisfied passive agent will not search and will wait for a contingency, like winning the lottery (Archer, 2015: 117). In family 94, classified in stratum 6 (the highest), the father’s company went bankrupt due to the failure of a contract with the state. The eldest daughter, Diana, did not want to assume a similar risk and preferred a labour contract over being the owner of a company. In this case, starting from a privileged collectivity, there is a change with the daughter choosing to become a civil servant. In a similar way but from a lower income family, Braulio (Family 37) felt dissatisfied with his `Me´ and searched for financial investment opportunities. From this dissatisfaction, passive agents may move towards becoming active agents. Diana and Braulio formulate their motives forging their emergence as social actors. They have decided to make novel choices about their roles. There are also cases of persons who are satisfied with their own traditional personifications of roles. They assume the roles and activate conditioning from the collectivities that they belong to. From these two cases, Diana is looking for protection against risk and Braulio is a risk taker. Both are exploring in an individual way new possibilities; she wants to serve the State and he wants to make money.

It is necessary to recognize the historical reality of repression towards collective responses to inequality to explain how there is such a high level of inequality in Colombia, and why there is relative passivity with respect to change of the social configuration for a better redistribution of opportunities. Repression of attempts at reconfiguration has been violent and bloody, for generations, and the family is a place where one learns to integrate into society harmoniously or, better expressed, to not disrupt the established configuration. Our valuation of the high price of contestation triggers us to be obedient to this configuration and prefer to be clients of a patron, or accept acts of corruption. When the price is very high, often including a risk to life, the decision will typically be to postpone the contestation or not to contest. Here, surviving in the present means sacrificing participation to build a better future. The only possibility is to create an alternative which is (or can be) accepted by the current social configuration. The human being sacrifices their freedom and submits in order to seek to survive. The current social configuration can accept individual improvements when that improvement does not affect the dominant corporate agents’ goals.

4.4.3 Relational reflexivity

From mainstream economics, there is a dichotomy in the human being, with self-interested behaviour expected in the market and altruistic behaviour within the family. This is seen especially in the `New home economics´. In the relational approach proposed here, human beings have been immersed in a social context with mechanisms exercising downwards conditioning from the cultural and the structural dimensions. Human beings constitute social structures such as families. They learn calculative tools, observe family practices in the division of household tasks and responsibilities, and are witnesses (with satisfaction or not) of the family's acts of selfishness and altruism in relation to external persons or other `we´s. Human beings' reflexivity guides the way that they move through life. This internal life of reflection is activated by the dialogue between our concerns and the emergence of emotions and emotionality. The family as a social subject shares a collective reflexivity and, depending on the family's shared concerns, relational goods or evils will emerge. A relational good of mutuality emerges as a decision made by each of the family members towards the creation or preservation of supportive relations based on humanized relations of cooperation and collaboration, as opposed to relations of instrumental rationality.

I will illustrate the response from the agential element with three cases from my critical ethnographic work. It will become clear how the first unintentional position of the person is crucial for the constitution of the `Me'. Later, through the reflexive process of the self, the `I´ may or may not activate this first conditioning. The response is connected to this first unintentional position of the person and to the reflexive process of the self. In the three cases which I will discuss, their first unintentional positions are in lower income families. The reflexive processes of three women activate, in the first two cases, the continuation of altruistic behaviour, and in the third case, instrumental behaviour. This third case also shows the impact on the reflexive process of the woman of a factor which allows a change in her discourse of what she considers good and bad.

> In the case of family 49, it is possible to observe the activation of the conditioning of the first unintentional position. Leyla, the mother, holds a commitment to help people in need. She saw her mother's altruistic behaviour. Her mother started to attend the services at a Christian church and invited Leyla. Now, Leyla and the whole family attend the church. Leyla's first positioning is in a lower income family. Leyla's mother has worked hard, there have not been easy economic opportunities, but Leyla said that her mother always helps people.
>
> The case of family 6 is similar. Luciana's mother adopted a homeless boy. Her mother offered to fund vocational education for him and he enrolled in mechanics, learning to repair cars, and became a mechanic. In a similar way to her mother, Luciana paid for the

education of her niece and, when I interviewed her, she was paying for the education of her nephew.

Family 21 is a particular case where the initial position of a person in a lower income family has influenced their economic choices, with impacts coming from attending a Christian church and financial struggles that the family confronts. Mary´s mother worked selling corn cakes in the street. Mary´s mother said to me: "working in the streets there is no solidarity, no comradeship. One has to be quick to sell first before the others" (home visit, 14/12/2014). Mary sells coffee and sandwiches in the streets and has experienced the same attitude from the other sellers, but she considers it a bad practice. Mary has had problems with alcohol. The situation was difficult because she was not looking after her first child. Mary´s sister invited her to the Christian church because of this and the priest talked to Mary and invited her to the services. She started attending the church and considers this participation was crucial for her changing her life. She stopped drinking, spends more time at home and feels that she is a better human being. From this process of change, Mary started to try other economic activities. All were related to market exchange. The most relevant example is her participation in a pyramid scheme. She knew that the promoters were abandoning the neighbourhood and sold her participation in the scheme without facing losses. She had only told a friend who lives in their house that the promoters were going to leave. Mary and her friend did not consider this act to be immoral, rather it was a competitive behaviour that was required to make an economic return. Mary said that there are still people who phone her to ask for that business. For Mary, it is crucial to support family members including the extended family, but it is not the same with neighbours or acquaintances.

The `I´ may try to activate the natal bonds which can exercise a conditioning. This is the case when families expect support from other families belonging to the same extended family. It can be a social expectation that a family in a better position supports a family within the same extended family with economic struggles. Family A, in a better position, should give free gifts, such as the payment of education of a member in family B, give their second-hand furniture, provide babysitting (the grandmother often babysits during the working hours of a working mother), lend money without an interest rate, and so on. The activation of this conditioning creates relational goods in the family relation based on the collective commitment to collaboration.

In Critical Realism, humans as moral agents "have the causal power to determine freely their own behaviour" (Porpora, 2015: 193). The families in position A can prioritise their expenditures. In the case of family 6, Luciana is retired but keeps working to contribute to the economic commitments of her extended family. In other cases, such as family 55, another family in position A gives the family in position B second-hand furniture because the first family enjoys having new furniture. The prioritisations made by the families in position A in these two cases are different, but both strengthen the bonds within the extended family.

There is a connection between the emergent properties of relational reflexivity within the family and the forms of integration to the economy Reciprocity generates bonds between the persons involved - `internal goods´ such as care, love and trust. The creation of bonds supports the continuation of reciprocity and redistribution within the extended family. People exercising communicative reflexivities and meta-reflexivities will be committed to the preservation of these forms of integration into the economy. Both market exchange and redistribution (where the state is the redistributive centre) are supported by instrumental relations. In this case, autonomous reflexives and fractured reflexives would give support. However, a meta-reflexive family could also be interested in promoting better redistribution by the state.

Let me illustrate this argument with analysis of family 71. This family integrates through redistribution supported by instrumental relations and reciprocity supported by bonds of solidarity. As emphasised above, this family's reflexivity is connected with their economic relations and in this case there is a mix of meta-reflexivity and communicative reflexivity which has been activated by their particular dialogue between their concerns and the emergence of emotions. The family feels supported by their extended family and feel enthusiastic about supporting them too. They also feel satisfaction from a responsible civic behaviour in relation to the state.

> Family 71 consists of Gina and Juan, who are married, and their daughter, Susana. Gina's moral values made her concerned about the functioning of the state in performing redistribution. She has an educational loan from the state and wanted to pay it back sooner than the contract required. Gina asked for the liquidation and found that she had received a discount because she was wrongly registered as a single mother. Gina requested a correction because this was money that should have been given to a real single mother. This is a good example of a meta-reflexive person regarding their redistribution relation with the state. As a family, Gina, Juan and Susana share satisfaction in giving and receiving to and from the extended family. This family´s concern to support their extended family has generated emotions of satisfaction and they dedicate energy to these economic familiar relations. This reflects a communicative reflexivity. For them, redistribution and reciprocity within the extended family are crucial. They rent the house of Juan´s aunt and the rent is cheaper than other houses in the same neighbourhood. Juan´s aunt offers them a special price because she is in a better economic position and is concerned about their financial situation. Gina and Juan give the second-hand toys and clothes of Susana to another family belonging to their same extended family, because they are concerned about the economic situation of that family. They also display meta reflexive qualities in their commitment to contribute to civic

> society. In Bogotá, bribery is a mechanism practiced by some police officers. Gina commented about a time when she forgot to turn the lights on while she was driving in the night. A police officer stopped her and the officer talked about the fine that she should pay and she replied saying: "I am sorry, please apply the fine, I accept it". The police officer was expecting a bribe but could not get one from her.

Market exchange is connected with individualism and individualism is the base of a market economy. The family has market relations and the nuclear family is an essential institution for the transition from a communitarian social organisation. Bonds of other types are created in this form of integration. Redistribution is a complementary form of integration to market exchange and can be classified as another form of impersonal relation. However this binomial of market exchange and redistribution does not exist alone; reciprocity is also present. Donati (2015) reflects on Italian and European society and the generation of relational goods by social subjects such as the family. In the case of Bogotá, the family generates relational goods whilst the market/state binomial is reflected in the political-economic regime, as I discussed in the section which focused on the mechanisms operating from culture.

The operation of passiveness in economic family choices can often be observed in the consumption decisions of the family. Some families consume without knowing about the consequences of consumption and this is like being part of a state without knowing about the participatory mechanisms. A first analysis may indicate that these consumption decisions are related to ignorance, but I want to show that it goes beyond ignorance. One example is the consumption of products or services which do not follow regulations. In family 24, Mark, the taxi driver, had a loan with the taxi company operator. The company did not allow the family to repay the loan in a shorter period of time and the family did not know that this kind of restriction is illegal. The legislation in Colombia allows the repayment of loans in advance without any extra cost. The family reflected on this information about the legislation on repayments in Colombia when they later became aware of it. They felt constrained from exercising their rights because the taxi company is the same company as the taxi operator, which is the biggest operator in Bogotá. The family considered that it was important to be affiliated to the company and thought that a claim could affect their continued affiliation. They were conscious about the practical restrictions of the commercial arrangement and decided to work hard and follow these practical rules. They could not make an impact on societal change. Mark felt satisfaction from working hard and earning money for their shared family concern: "to give education to their daughter and sons". From this conversation between their concerns and emotional elaboration, the parents practice market exchange as a possibility for social mobility for their offspring. They relate to the economy also through reciprocity and redistribution when these forms contribute to the accomplishment of their family shared concern. The aunt of Stella, the mother of the family, paid for private education for Stella and Mark's older son and now their younger son and daughter are enrolled in a state school. They consider that music lessons are a good complement to school, so they looked for music lessons for their second son who was interested. They found classes in the National University where the price is subsidised for them and the classes are of a good quality. He plays a classical instrument: the horn.

Let us consider another case, family 17. Nelly, the mother of the family, knew that it was unhealthy for her daughter, Anne, to eat junk food. Nelly said to me: "She does not drink fresh juice, she likes to eat junk food". Nelly knows the harmful consequences of a diet with high levels of sugar and fat. She has told Anne´s father about it, because he is the one incentivising this practice by doing it himself and inviting Anne. Nelly tried to give healthy food to Anne in different ways, but it was tough. Anne was also exposed to the publicity of junk food on television. Her father did not see a problem in watching television with his daughter and exposing her. In addition, the publicity of junk food in Colombia is a major challenge and children are exposed to this publicity through different sources, not only television.

Donati (2015: 294) discusses the moral responsibility of the consumer and argues in favour of the "reflexive awareness of the consumer". He also argues for the possible influence of corporate agents to make public the violation of human rights in production of goods for the consumer, so that consumers can make consumption decisions based on real information. In daily life, however, families make economic choices with or without reflexive awareness of their contribution to the reproduction/change of the economy of the family.

REDPaPaz is a corporate agent that shares information and knowledge about topics of interest to parents. It is a civil organisation which was founded by parents in Bogotá in 2003. REDPaPaz is focused on the development of symbolic tools that generate changes in the consumption habits of families. They developed a campaign against the sale of alcoholic beverages and cigarettes to children and teenagers. They have also organised conferences with experts in different areas such as nutrition, prevention of teenage drug consumption and prevention of online abuse. Regarding the publicity that promulgates junk food, the association sent a petition to the Ministry of Health and Social Protection requesting the development of a regulation that requires complete information on the ingredients of products that contain high levels of sugar, sodium and saturated fat. The petition has not, however, been successful in causing an active program from the national government regarding regulation of the ingredients of these products.

Concluding remarks

This chapter has offered an initial answer to the research question: 'What has affected the families' economic choices?'. It did this by reference to twenty families from Bogotá, Colombia, and illustrated the operation of the mechanisms. This second phase of abduction moved to explain the forms of integration of the families, where market exchange was the dominant form and redistribution and reciprocity were subordinated. I have presented how this market-led economy is possible through the stability given by this subordination, and this subordination is fed by the unequal distribution of means and capacities. I proposed and analysed the mechanisms that generate the powers for the Bogotá economy of the family to have a form of double morphogenesis, with (almost) no space for contestation.

This chapter has developed the redescription/recontextualization of the social phenomenon - the economy of the family - using the stratified emergentist Polanyian perspective. A stratified emergentist ontology and analytical dualism allowed mechanisms to be classified within the three elements of the M/M approach: structure, culture and agency. I focused on mechanisms that operate on the economy of the family. From the structural dimension, the mechanisms were inequality, the power relation between privileged collectivities and non-privileged groups, the patron-client relation and capitalism. From the cultural, I analysed familismo, religion with a particular focus on the influence of Calvinism, clientelism (including corruption and vote-buying), and the framing from economics to the economy, looking carefully at family policy in the market-led Bogotá economy. Finally, from the agential, I analysed the organization of concerns, the active-passive `Me´, and relational reflexivity using Archer´s stratified model of people.

It has been important to develop mechanisms from all three elements to show the complexity of this social phenomenon. Analysis of the interplay of these mechanisms forms a crucial part of the present study, offering an explanation of the economy of the Bogotá families. This proposal can continue to be nurtured through examination of further mechanisms. In the following chapter, I apply the stratified emergentist Polanyian perspective in fuller detail to three Bogotá families, and present in a more holistic way the interplay of the mechanisms that I have proposed in this chapter.

Chapter V. Analysing the interplay of mechanisms through illustrative cases of families from Bogotá, Colombia, with a focus on reciprocity

> *"in the past workers with dependent families had to weigh providing bread for them today versus jam and justice tomorrow"* (Archer, 2015: 108)

In this chapter I apply the stratified emergentist Polanyian perspective more intensively. I will show the interplay of the mechanisms discussed in the previous chapter, through analysing three of the families participating in the study. To begin with, I underscore intra-family mutuality and solidarity bonds, showing this phenomenon in two specific cases where a family provides care services as a response to lack of provision of these services from state or market. Afterwards, I analyse the interplay through examining cases of the subordination of reciprocity to the market-led economy. The market-led economy is made possible because of the contribution of the economic relations of reciprocity and redistribution, so the relation of subordination is also a complementarity. I have used the cases of three Bogotá families with whom I developed an especially extensive critical ethnographic process. This process was fundamental for gathering the information needed to successfully elaborate the analysis.

Alongside the interplay of mechanisms, I found a paradox of reciprocity. When reciprocity is subordinated to market exchange, the relational good of free giving can contribute to structural and cultural morphostasis. Instead what is needed is a reciprocity-led economy where the market and redistribution are subordinated, because reciprocity generates bonds of mutuality and solidarity which can be the base for a civil economy. The interplay of the mechanisms analysed here - including the incapacity of primary actors to consolidate their goals as strategic collective goals - explains why this has however not emerged in the Bogotá families of this study.

5.1 Intra-family mutuality and solidarity bonds

I found an emergence of bonds of mutuality and solidarity within the families participating in this study. At the same time, acts of reciprocity, including free giving, generate emergent properties which preserve these bonds of mutuality and solidarity in the family. The economic practices of reciprocity are structural, with forces including capitalist relations which are mediated by the families, supporting an intra-family mutuality and solidarity. I here mean family in a broader, more affective, sense, including the extended family and in some cases close friends, the family friends with whom there is a strong connection. Such groups form the physical place and emotional and ideal space to respond to the needs of the members of these Bogotá families. Families 24 and 85 are examples of these ‘indoor’ bonds of mutuality and solidarity. The families are in a similar situation, where they do not have access to care services through redistribution from the state or through market exchange. Extended family provided care in a relation of reciprocity to both families.

> In family 24, Stella looked after her aunt when she was ill and until she passed away. Stella and Mark received Stella's aunt in their house and gave their room to her. The aunt did not have a pension or health insurance. Stella and Mark covered all of her necessary expenses. Their home is suitable for a nuclear family. They gave their bedroom to Stella´s aunt because it is the biggest room in the house and they thought that she would be most comfortable there. Stella shared a room with their daughter and Mark shared with their sons. All of the family members were happy to help with the care tasks.

This case shows the limited access to health services, linked to the privatization of the health system. Stella´s aunt was born in the non-privileged collectivity and did not know about the health system and changes to it. The family supported her, through a reciprocal act with no return expectation. The couple exercised their value commitment and helped a member of the extended family in need. There was no instrumentality; instead there was a disposition to offer the best conditions to Stella´s aunt with graciousness.

> In the case of Gina and Juan (family 85), Gina suffers back problems (discal herniation) and there was a period of a year when she had to stay lying in bed because of the pain. Her mother came to stay with the family to support with household tasks. Gina had a part time job in her father's company and was studying for a masters degree. She now worked less and only from home. She opted to have surgery which offered a possibility to reduce the pain. After this surgery, Gina finished the masters degree and could continue working.

Gina's family decided to pay for private health insurance, so Gina had high quality medical care including access to the best clinics and to see specialists without a long wait. But the family could not afford to pay someone to help them at home with the care activities for Gina and Susana (their daughter). Gina´s mother did not think twice and offered to move in to support the family during their time of need.

The problem with the market economy - as the dominant form of integration - is that the social interaction of capitalist relations that it generates can result in the persistence of and deepening of strong inequality. This is possible because of the privileged collectivity’s capacity to keep their position as corporate agents defending and advancing their established vested interests. In a market-led configuration of the economy, reciprocity is present but subordinated to the binomial market/state. In the case of families who reserve actions of solidarity and mutuality in the micro level to their own family members and close friends (privatization of morality), extending such solidarity from this micro level to the meso and macro levels would contribute to the broadening of the relational goods of mutuality and solidarity and collective action could be nurtured from these bonds. The transition from the micro to the meso level is constrained however by various forces, including from the agential dimension and by ideology based on familismo, clientelism and patronage from the cultural dimension. The existing forms resolve the short-term needs of the family rather than providing medium and long-term justice.

5.2. The interplay of mechanisms, analysed in three Bogotá families

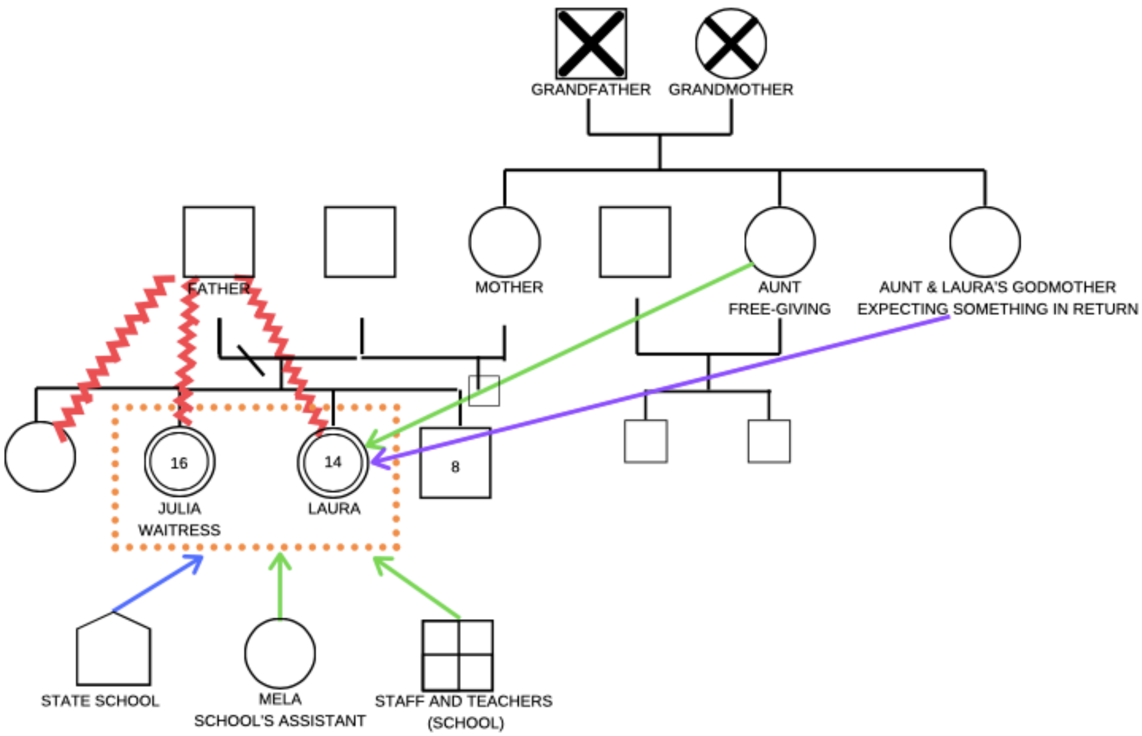
Now I proceed to illustrate the recontextualization of the economy of the family with the proposed relational approach, through analysis of three families selected from the eighty in my study. Families 18, 34 and 58 show the relevance of reciprocity and redistribution in integrating to the economy. The first family to be considered (#58) benefits from an important component of reciprocity from their friends making a contribution to the family. They are two sisters supporting each other and getting support from their friends. They have created the bonds of solidarity and mutuality with a group of friends. Market exchange does not provide much to them, instead, they are simply consumers of market products. The second family considered (#34) consume and are immersed in a productive activity of market exchange but the reciprocal and redistributive relations with the extended family are crucial for their daily survival. They are part of the group of people who subsidize markets exchange. The third family (#18) shows a combination of three forms of integration. This family has three women heading it and supporting all the members. They do not look beyond the household for reciprocity.

5.2.1 Family 58

In family 58, reciprocity transcends the family sphere. Friends and acquaintances have supported the growth of the two sisters. In figure 5.1, the genogram of the family presents the forms of integration[69]. The genogram includes reciprocity (as purple lines), free giving (as green lines) and redistribution (as blue lines). The genogram highlights the movement of goods and services. I explain the emergence of the relations in the analysis which includes the interplay of mechanisms.

[69] This is an adaptation of a family genogram. It has been developed for the interdisciplinary research group of the Financial Family Advisory Center of the Pontificia Universidad Javeriana, Bogotá, Colombia (August 2019). An X shows deceased members of the family, the mauve (grey) lines shows a relation of physical abuse and the mauve (pink) lines show a relation of sexual abuse.

Figure 5.1 Genogram family 58



Author´s own construction with data from Fieldwork

Julia and her sister, Laura, (family 58) were 16 and 14 years old when I interviewed them. They ran away from the Colombian Institute of Family Welfare (Instituto Colombiano de Bienestar Familiar (ICBF). This institute is responsible for children who do not have a legal guardian. The sisters told me that it was a horrible place to live. They were sent to the institute when their parents lost legal custody of them. The girls left the institute when a temporary family was assigned to be their legal guardians, but then were sent back to the ICBF when this family renounced their legal custody. The sisters begged one of their aunts and the school where they had studied previously to help them. Their aunt and the school decided to make an arrangement where the aunt would be the legal guardian and the school would support the girls informally. They live in a rented room in a house in front of their aunt's house. The sisters cannot live with their aunt because her husband would not agree to this and she and he do not have enough resources (space and money) for the sisters.

The teachers and administrative staff of the school help these sisters by buying the raffle tickets that they make, sharing their lunch with the girls (one of the workers brings extra

> lunch to share with them), and giving them extra snacks (the state gives snacks to students in state schools in Bogotá city). The girls' aunt provides them with dinner and is responsible also for their youngest brother. The sisters do not think about political participation.

Julia and Laura were born in the non-privileged collectivity in a rural town in Colombia. They had access to calculative tools through an exploitative job that Julia took when they first arrived in Bogotá (Julia was 12 years old at that time). This family needed reciprocity and redistribution to pay their bills. The contribution of market exchange was marginal and only enabled them to get money for products for personal care.

Julia and Laura consider themselves to be in a disempowered position. Julia was offered a grant from the national government to study an undergraduate degree because of her good grades in school. She rejected this because the grant did not provide enough money for their living expenses. Julia thought that she would have to work to earn enough to pay the bills and that this would take up her studying time, meaning that she could fail and would have to pay the grant back to the government. Julia thought about this and was feeling anxious. She thought that she had to keep her weekend job as a waitress in a bakery to be able to pay their bills. Julia preferred to reject the offer and go for what she thought was the less risky option. This was to continue the technological training that she had started at school with SENA, whilst working in an apprenticeship connected to this training process at the same time. At the time of the interview, an acquaintance of Julia's had contacted a person in a company who could help Julia to get a paid internship. Julia just had to get the uniform. Julia´s sister, Laura, said: "It would be very nice to go to study and be a doctor and this is what Julia says is her dream, but she cannot. She has to go for the technician training because she cannot cover our expenditures if she goes to study the undergraduate program" (home visit, 14/12/2014).

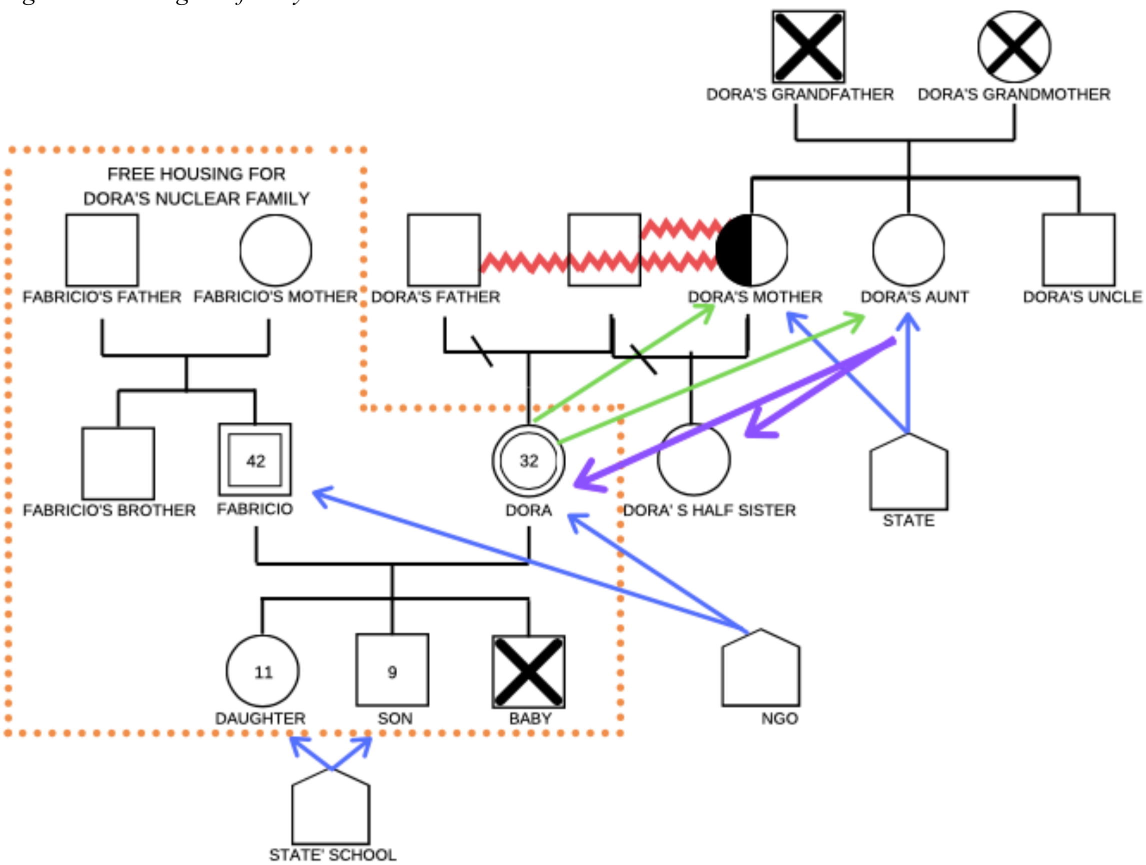
Laura is a teenager facing the influence of global pressures on women, with some pressures coming from capitalist relations, in which the incentivisation of consumption is fundamental. She spends 2 to 6 hours watching soap operas on television and on Facebook every day. Laura was suffering from bulimia and was making body piercings in the school restroom with her schoolmates. They had easy access to piercing products from a shop in the neighbourhood and the products were not regulated by the national health department. Laura did not know anything about the materials or safe practices for making the piercings. Laura was activating a complementarity between the consumption of a global ideology concerning the commercial forms of teenage emancipation and her organization of concerns, giving priority to fit into her social peer group. Julia tried to support Laura and said to me: "But I cannot be her mother; she does not allow me to have authority. I can just be around" (interview, 15/03/2015). Julia would hide the television cable to try to reduce the time that Laura spent watching television. Laura´s `expressivism´ was effectively displacing her reflexive review of a worthwhile commitment, such as supporting her sister´s life plan (Archer, 2017: 129). Laura's personal story was complex and the difficulties she had faced through her life are possible reasons for her position. Julia felt a strong solidarity with her younger sister and a commitment to caring for her. The relation is of support from Julia to Laura. Julia is older and understands Laura´s concerns. Laura does not support Julia, but knows that she can find support from her. The particular situation of Laura and Julia has contributed to the development of solidarity from the school staff and Julia's behaviour, being honest and thankful, has created the best conditions for solidarity to emerge.

Unfortunately, when I revisited the sisters three months later, Julia had not been able to get the paid apprenticeship. She had not given up and had got the uniform from a relative. She kept working over the weekends and doing raffles to make money to pay their bills. Julia is Catholic and considers her faith in God to be a significant support for her. She enjoys going on retreats organised by the school (a Jesuit school). Her closest friend, Mela, who has been a crucial support for Julia and Laura since they arrived at the school, decided to move to the same neighbourhood where Julia and Laura live and where the school also is. Mela is the administrative manager of the school. She has offered incentives to the sisters for them to continue studying and offered a relationship that respects Julia and Laura´s individualities. Mela´s value commitments are the main reason that she supports the sisters. She supported another friend similarly in the past. Mela feels happy offering her support. She is also Catholic and is concerned about the sisters having a good life. Mela and the sisters' relationship was not instrumental. Relational goods of solidarity, trust and mutuality have emerged in the micro-level.

They have another aunt who is Laura's godmother and exercises this role by giving her money. For Laura she is a reference, and she says that she is an elegant woman, who has had plastic surgery and looks great, travels around the world and has a very nice apartment. She gives them money three times a year and Julia uses it to complete the rent payments for the room they share. Mela believes that this aunt may be waiting for something in exchange from Laura in the future. This was thus perhaps in reality an instrumental relation.

5.2.2 Family 34

Figure 5.2 Genogram family 34



Author´s own construction with data from Fieldwork

The mother of Dora (family 34) is an old woman with Down´s syndrome. Dora is worried because her mother lives in her hometown and there is nobody there who looks after her. In the past, Dora brought her mother to Bogotá to live with her, her husband Fabricio and their children. Dora's mother was not used to living in a big city and in a small apartment. Once she went out of the apartment and got lost in the busy streets of the neighbourhood (Suba). A person took Dora´s mother to the police and Dora was able to find her. At a later time, Dora gave birth to a third baby. When the baby was eight months old, he was diagnosed with blood cancer. Dora spent her time between the clinic and the house, so she could no longer adequately look after her mother. She could also not work in the family's small printing business. Without this work contribution, the family could not afford to pay the rent of the apartment. Fabricio's parents offered for the family to come and live with them. Dora, the children and Fabricio accepted, and Dora decided to take her mother back to her hometown. In that town there is a geriatric home managed by an old woman. Dora´s aunt was already living in this geriatric home at that time. Dora's aunt had raised Dora and looked after Dora´s mother too. Dora decided to send her mother to the same geriatric home. They were both in the geriatric home when I was working with

> Dora. The woman in charge of this home receives the equivalent of €15 per month in subsidies from the government for rural elderly people. This is not enough for their expenditures. Dora sends extra money for both of them. She is thankful to the mayor of the town because she considers that he helped her to get this subsidy.

When Dora came to work with me, she was worried because Fabricio did not recognise the contribution of her working activities in their printing business. Fabricio spent the income of the business on alcohol. Dora was fed up because they did not have enough money for their expenditures. Dora was feeling uncomfortable living in her parents-in-law's house and wanted to buy a house with Fabricio. Dora and Fabricio have a home business; they print t-shirts, concert tickets and also make crafts like earrings and bracelets. They did not learn calculative tools to manage their business. Dora wanted to learn but it was not easy for her, nonetheless she kept trying due to her motivation. In a notebook, Dora registered the movement of money and the economic practices of the family. Dora had suggested continuing the register in an Excel worksheet and looked for support from their children. They helped to record the accounts on the computer. During the time that Dora and I worked together, Dora registered all of the movements of money of the nuclear family. She was learning to differentiate the accounts of the business from the accounts of the family. For Dora, this was critical because her husband was monopolising the management of money and he did not think to save to buy their own house or save for contingencies. For Dora, the most important goal was to buy a house for the four of them to live in (the sick baby had eventually passed away) and they would then probably bring her aunt and mother too, so that Dora could look after them. Her main concern was caring for her family members. She was not passive, she was active and was looking for a way to change her role in the couple; as she sought a way to clear accounts with Fabricio, in this way she led the process of confronting these roles. She does not think of political participation or collective movements.

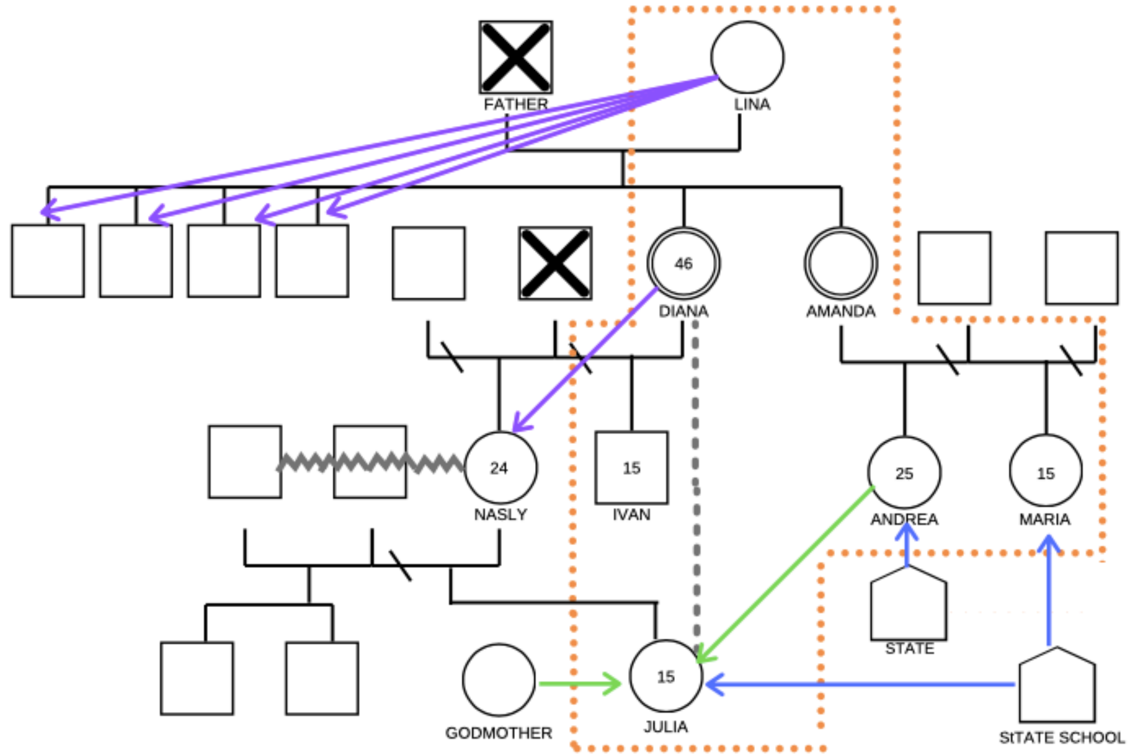
For this family, reciprocity and redistribution were crucial relations and the market did not satisfy their needs. They could not find formal jobs and their informal work required the free labour of Dora, otherwise they could not cover costs. This family belongs to the non-privileged collectivity. In Dora and Fabricio's case, redistribution from the state included their children attending the state school of the neighbourhood. The family had state health insurance - a twice-a-year subsidy for low-income families – and they also received a small and insufficient monthly subsidy for Dora´s mother and aunt. They had received support for their baby's treatment including toys, food and psychological services from an NGO. This NGO's acts of redistribution were an important economic and emotional support for the family. The NGO (Fundación Sanar) recycles plastic lids and sells them. They also receive donations. Dora is thankful to the NGO and collects plastic lids and other recycling materials to take to them. She also donates crafts she has made for them to sell. The acts from the NGO have generated solidarity and mutuality between Dora, the NGO and other families around the NGO. Dora did not take the money that the NGO gives to other families for her baby's funeral. She said to me: "I thought that we have the funeral insurance, so we do not need that money and it is better if it is given to another family who do not have the funeral insurance" (interview, 20/09/2014). The process of the baby's treatment and death had a significant impact on Dora´s reflexivity. She said: "After seeing the strength of my baby, I decided to change. I started thinking that I could do better and build a better life. I do not have to put my head down and accept all that my husband says" (interview, 01/11/2014).

Dora's concerns about caring for her family were an activated mechanism seen in the support that she gave to her mother and aunt. Dora was continually phoning them and looking to offer them a good quality of life. She was Catholic and found emotional support from her faith in God. Dora did not think about political participation. She saw the subsidy that her aunt received as a favour from the mayor rather than as a right, even though the mayor had not asked for anything in exchange. He contacted Dora because he has known her family for a long time and knows about their situation. Dora's felt position in this relation was one of a receiver of patronage, a client. She did not feel that she could exercise any power. Her family were focused entirely on getting daily work to have money to pay the bills.

Dora and Fabricio work with chemicals for printing on different materials. They had not had any formal training in chemistry. Fabricio had worked with two chemical engineers and considered that he had enough knowledge to combine chemicals. None of the family members knew safe working practices for this work. Dora told me that she feels dizzy when using some of the chemicals. We must connect this situation to capitalist relations. This family produces goods at very low prices and the prices are low because of the intermingling of mechanisms that are operating. They do not have to include a cost of training for the use of chemicals in the price of their goods, but their health is at risk. The family also do not have to add the cost of rent to the price of their products because they do not pay rent. The extended family provides the space where they make the products. This situation has generated tensions between the nuclear and extended family, since there is not enough space for the development of individualities. The bonds of mutuality and solidarity are at risk because of these tensions. The family do not put a monetary value their working time. Dora does not get paid for her working activities nor for the household tasks that she does. Their children help with some activities of the business. The system of prices allows the family to exchange their products but the family's market integration through these prices is based upon their access to unpaid inputs, via redistribution and reciprocity.

5.2.3 Family 18

Figure 5.2 Genogram family 18



Author´s own construction with data from Fieldwork

Diana and Amanda are sisters who ran away from northern Colombia to Bogotá 25 years ago, looking for work opportunities. They arrived at a maternal aunt's and she got them work as domestic maids. Their father was a cattle breeder who did not support his daughters to study, only his sons. In Bogotá, Diana managed to work, finished school, and graduated as an assistant dental technician. Diana and Amanda have supported each other. They began living together 20 years ago when they had their oldest daughters. Both continued to see their partners but preferred to live without them. Their aunt helped to look after the girls until Amanda quit and dedicated herself to looking after the house and their children. Diana has been working for the last 23 years for a compensation fund. She is looking for alternatives because the company are reducing staff numbers and she thinks that there is no kind of protection against losing her job. Diana, Amanda and their mother Lina (who is 80 years old) share the responsibilities of the house. Diana has a daughter, Nasly (23 years old), and a son, Ivan (15 years old). Nasly lives in another apartment with her new partner and their two children. Nasly also has another child, Julia, who lives in Diana's room. Ivan lives in Diana and Amanda's house. Amanda herself has two daughters, Andrea (25 years old) and Maria (15 years old), who also live with them.

The family's economic relations are an intermingling of exchange, reciprocity and redistribution. From market exchange, there is rental income. Part of the family's house is rented to others, Amanda has a house that she rents out and Andrea has a flat that she rents out too. Diana and Andrea each have a salary from their formal employment. Andrea is an accountant. She saves her salary for traveling and also has supported Nasly. The grandmother, Lina, has a pension and gives money to all of her offspring (eight in total) when they need it. Lina also brings shopping to the house.

The family receives redistribution from the local and national governments. Julia and Maria attend one of the public schools in the neighbourhood, which is the same school that Andrea and Nasly attended and is funded by the municipality. Amanda used a national government subsidy to buy a house. She rents this out and that is her income. Andrea bought a flat with a similar subsidy and rents it out too. She offered the flat for all of the family to move in, but they decided not to because it was too small for the seven members of the house. Without these subsidies, they would not have this education or income. However, they did not know about other subsidies that are available, such as for art and sports classes for children. Finally, the economic relations of reciprocity within this family are crucial. They support each other, activating familismo. Lina contributes for the shopping and other needs. Lina gave some money to Diana for building the house that they live in and Lina moved to this house after her husband died. Amanda has been in charge of the household tasks and looking after the children, including going to school parents meetings. Diana shares her house and income with all of the members.

The family activates familismo with their extended family too, supporting Diana's daughter, Nasly, who lives elsewhere, and receiving support from uncles and from Julia´s godmother. Diana gives support to her daughter, Nasly, when she needs it. This reinforces bonds of mutuality from Diana and she feels that this is her obligation as a mother, even though she is conscious that Nasly would not give help to any of the family members. Diana adopted Julia because she considered that she was in danger living with Nasly and her new partner. Andrea gives presents to Julia and invites her to the shop for sweets. Andrea buys clothes for Nasly´s children and has given her money in the past, but the bonds between Andrea and Nasly were broken. Andrea does not trust Nasly and prefers to engage in free giving to her offspring. Nasly has also lost Lina's trust. Nasly borrowed money from Lina but did not pay the money back. Nasly did not say anything about it again. Lina acknowledged this and decided not to ask for the money back and she also decided not to help Nasly anymore. Nasly´s behaviour generates relational evils within the extended family.

Reciprocity from Julia's godmother helps Diana. The godmother takes Julia for holidays, buys her clothes, which are sometimes second-hand (Diana said: "well, it is sometimes second hand clothes, but they are in good condition at least"; interview, 27/11/2014), and brings Julia food, including nutritional supplements. In this case, this reciprocity comes from outside the family from the godmother. Godmothers and godfathers are important sources of economic support for low-income families in Colombia. In this case, the godmother assumes the expected social role and helps her goddaughter in many ways.

Diana is conscious of barriers to social mobility in Colombia and keeps trying to overcome them. She pays for a private school for her son with money from the rented part of the house. She recognises that he can have better possibilities from studying in a private school, including the chance to get a grant to study for an undergraduate degree in a private university. The family are active in supporting each other to counteract social inequality and at the same time they activate religion as a mechanism to keep calm. Diana trusts in God's will and is devoted to the `divine child´. She makes a novena when she needs the `divine child´s´ blessings and seeks his miracles or accepts not receiving them with resignation. The `divine child´ is a Colombian creation of the early twentieth century. The Salecian priest, Juan del Rizzo (1882-1957), made an adaptation of the cult of the child Jesus of Prague, in response to a new restriction made by the Carmelite community. Juan del Rizzo and a craftsman created the 'divine child', which is addressed to the working population of Bogotá that was growing at that historical moment (Cabrera Hanna, 2017: 156). This cult contains the idea that everything that is requested by the merits of the divine child will not be denied.

Diana activates clientelism as a client. She does not participate in politics and looks instead for solutions to overcome constraints in different ways, including by avoiding regulation. This can be observed in three examples. Diana is planning to buy the military service card for her son from a contact who does this kind of transaction. She wants to buy another house and asked about housing subsidies. These subsidies do not apply to her family because their income is higher than that of the target group. Diana was thinking about how to present their income only partially in order to have the possibility to apply. Finally, Diana has a problem with her residence. She bought the plot but it proved to be a fraud. The person who sold to her was not the owner. The same thing happened with the neighbour's plots and all of the block was sold in the same way. The neighbours have tried to join together to make a legal process and secure the property of the plots where they have built their houses. They have failed in this attempted collective action because they would have to hire a lawyer and the neighbours do not want to or cannot contribute.

Diana is resigned to being just a primary agent who has to pay to get things done in her favour. The family responds to its social context as a family unit, with no participation in collectivities. Diana looks for individual (family) solutions. This has worked sufficiently for her to survive and to look for a better future for the family. Their relational reflexivity is mainly autonomous. They are focused on educating their offspring so that these have opportunities to access the skilled labour market. With this goal in mind, reciprocity is exercised inside the household without any restrictions. The relational goods of mutuality and solidarity and their powers remain however in the household and friends with a special connection, such as Julia´s godmother. Nasly, as a member of the extensive (external) family is beneficiary, but this does not seem to be replicated and reciprocated in a major way by her.

5.3 The paradox of Reciprocity

From the analysis of these three families, I must emphasise that they did not give up. The families kept trying to achieve better living conditions. They did not consider political participation or association because they shared a feeling of disempowerment and instead had economic support from a group of their extended family and friends. Patronage is a practice which the families accepted. They saw the practice of receiving favours from people as helping them. The families did not see a connection between this practice and the perpetuation of the power configuration. Patronage is a form of adverse incorporation in which people see however a real immediate possibility to improve the conditions of their everyday lives. The three families are integrated into the economy through each of market exchange, redistribution and reciprocity. Nonetheless, reciprocity within family and with friends has been crucial in all three cases for their ability to cope and for improvement of their short-term living conditions.

In the family, free giving is generated and this is a relational good in itself. I have classified free giving within Polanyi´s 'reciprocity'. Reciprocity is possible because of the existence of symmetrical groups and is based on mutuality. In mutuality, there is a recognition of the other self and of my self (Zamagni, 2008: 18). The positive aspect of mutuality is that it feeds relationships with solidarity. It is important to note here, though, that the family as a relational subject collaborates with rather than challenges the configuration of the economy. When reciprocity is subordinated to market exchange, helping people to cope within a market system that would otherwise crush them, the relational good of free giving can contribute to structural and cultural morphostasis. The market-led economy is not altered and instead finds support from the state and the family bonds of mutuality and solidarity. The privileged collectivity can continue shaping public policies, for example by increasing consumption taxes and reducing income, capital gains and property taxes. I argue here that what is needed is a reciprocity-led economy, where market and redistribution forms of integration are subordinated to more democratic articulations of human needs and capacities. Significantly, reciprocity generates bonds of mutuality and solidarity which can be the base for a civil economy.

Concluding remarks

In this chapter, I applied the stratified emergentist Polanyian perspective in a more elaborated and detailed fashion, by exploring the life-realities of family economy in three different families, showing the interrelations and respective roles of different modes of integration. I started by highlighting the subordination of reciprocity and redistribution to supporting participation in market exchange on unfavourable terms, and analysed two families (24 and 85) where there is extensive reciprocity, including free giving without any definite return expectation. In family 24 Stella looked after her aunt when she was ill and until she passed away, and in family 85 Gina´s mother came to stay with the family to support with household tasks during the period Gina had to stay lying in bed due to her back problems (discal herniation). I analysed in detail one situation for each of these two families. These situations involved a service that the families needed being provided through reciprocity (free giving) from the extended family. The families did not have access to the health system, and so could not access the services that they needed through the state or market. Afterwards, I analysed in more detail three other families who had participated in this study (58, 34 and 18). This analysis showed the intermingling of the forms of integration and the interplay of mechanisms which were proposed and developed in the previous chapter.

This chapter illustrates how the middle range theoretical proposal made in Chapter II helps to explain much more adequately the economy of the family. I highlighted that the presence of reciprocity within the extended family generates bonds based on mutuality and solidarity and this makes reciprocity crucial for the family. In addition, when the market/state binomial is unable to meet the needs of the family, reciprocity from the extended family is necessary to cover this gap. This chapter could be seen as pessimistic in showing the active ‘indoor’ reciprocal and redistributive capacity of the families, contrasted with the neglected capacity to extend these bonds ‘outdoors’, beyond the family. However, to explore this terrain adequately requires future research. After offering the proposal in this study, that would be an interesting path for continuing the study of the family from this perspective, based upon the open nature of reality and the “re-emergence of the human being”. For now, I have offered a theory to better explain the crucial presence of reciprocity and redistribution in the economy of the family and their contribution to sustaining the market-dominated economy.

Chapter VI. Concluding remarks: the relational approach for the study of the economy of the family, a step forward

> *"We rediscover family and friendship bonds as relations that, despite constituting obligations, nevertheless give a meaning to one´s life that no other relation can supply"* (Donati and Archer, 2015: 15).

When the study of the economy of the family is reduced to the market/state binomial, the bonds within this central social form are ignored. Public policy designed using this understanding responds to the vested interests of the most powerful agents for whom the economy is shaped. This is why studying the economy of the family from a different perspective is crucial for a healthy society. This dissertation has aimed to contribute to an ontological, methodological and conceptual shift in the social sciences. It has devised and presented an innovative methodological and theoretical framework for the analysis of the economy of the family which adequately recognises the economic relations of reciprocity.

During this theoretical journey, I have addressed the question: 'How should the economy of the family be studied?'. After discussing contributions from the main schools of thought working on this subject, I highlighted the need for a relational and non-transactional (or trans-transactional) approach for the study of the economy of the family. I argued for a relational approach because of the alignment of its ontology with the open nature of reality, bringing more explanatory power than a closed-system ontology, and also because a relational approach is better aware of and helps to avoid the epistemic fallacy, the neglect of ontology.

Polanyi´s concept of the `human economy as an instituted process´ is the beginning of this proposal. Polanyi's perspective is relational and transcends the transactional view taken in Zelizer´s idea of `relational work´ (2012, 2011) from economic sociology. Polanyi opens space for the emergence of economic relations. The `human economy´ carefully reflects the connection and disconnection of the economic dimension of a society. Callon (1998) elaborates upon Polanyi´s framework, explaining the disentanglement/entanglement process, where all disentanglement comes with an entanglement. However Callon remains in a flat ontology which does not provide the possibility to understand the emergent properties of relations and their emergence.

This dissertation is grounded in critical realist metatheory and has used relational and realist social theory to enrich the field of the economics of the family. The family and the economy are explained as social structures conditioned by causal mechanisms operating from the structural dimensions ('structure' and culture) and activated - or not - through the agential dimension. Bhaskar´s metatheory of Critical Realism provides a stratified ontology, attentive to emergence and emergent properties which preserve the open nature of reality. Donati´s relational sociology provides the upwards integration theory. Archer´s morphogenesis/morphostasis approach, the M/M approach (1995, 2000a, 2003, 2012), offers a complementarity through its concepts and explanatory framework. The M/M approach provides the toolkit to explain the social elaboration which is the economy of the family.

6.1 The relational approach for the study of the economy of the family

The field of economics of the family has developed through perspectives based on a flat ontology. In the four main schools of thought discussed - mainstream modern economics, the Marxist-feminist perspective, feminist economics, and the relational perspectives of Polanyi and Zelizer - the analysis typically remains largely at the level of events. The proposal that I have developed in this dissertation is grounded in the metatheory of Critical Realism, which uses a stratified ontology containing the empirical, actual and real strata of existence. The economic acts of families are in the empirical stratum. I used Polanyi´s concept of the human economy to classify and analyse the institutionalisation of these economic acts and then advanced an explanation of these processes of institutionalisation by discussing the mechanisms operating and the emergence of relational goods and evils.

As underscored at the start of these concluding remarks, the economic acts of the families must not be reduced to market exchange. Classification of these economic acts has required the analysis of personal attitudes. In Polanyian terms, the personal attitudes are bartering, cooperation and mutuality, and these provide the basis to move away from an understanding of the economic dimension reduced to market exchange. The contention comes from the development of the social sciences where economic theory has focused on the market exchange component of the economy and other social sciences have offered some support to this restrictive view. Polanyi, who proposed the three forms of integration to the economy, critically analysed the separation of the economic from the political and social dimensions. Using Polanyi´s concept of the `human economy´ allows an analysis of economic acts of the family which transcends only thinking in terms of the instrumental character of exchange. The approach of this dissertation offers an alternative to the binomial of market/state and also demonstrates the relevance of reciprocity for understanding the economy of the family. The Market-State binomial (Donati, 2015a) represented by market exchange and redistribution is not sufficient to explain the economy of the family. Reciprocity is an economic relation which is both based in mutuality and solidarity and generates bonds of mutuality and solidarity. These relational goods are often generated in social forms such as the family. Polanyi´s `human economy´

approach has an explanatory capacity for the economy of the family that gives space to the interplay between market exchange, redistribution and reciprocity.

Polanyi's thoughts and reflections on the freedom of individuals within society is complemented by Bhaskar and Archer's work on freedom and emancipation where individuals are conditioned and not determined. Contextual conditioning from the culture and structure is activated/mediated by the human being. An explanation of the emergence of economic relations can be developed from the theoretical position on the structure-agency relation which Critical Realism provides. The M/M approach offers a theory and methodological framework to unpack the social phenomenon of the economy of the family and allow its more adequate explanation. These are key components of the stratified emergentist Polanyian perspective which this dissertation has offered. The system of prices operating in different forms of capitalism, the centrality of the state, and the symmetrical groups were all created in previous morphogenetic cycles. Human beings use the system of prices, pay taxes and receive subsidies and belong to a family. Human beings either activate or do not activate this contextual conditioning. The interplay between this conditioning and its activation explains the social elaboration of the economy of the family.

There is the possibility of morphogenesis or of morphostasis of the economy of the family. Particular social interactions can explain change or persistence in this social phenomenon. Analysis of the mechanisms operating towards change or persistence in a particular space (geo-historical position) is required. In this dissertation, I have focused on what has affected the economic choices of the family, in particular in Bogota, as one locus for exploring the structure-agency relation. I hope that complementary examples can also be explored.

6.1.1 Abduction and the dialectical analysis of science and reality

I have argued that abduction is a mode of inference which can - in combination with the theoretical proposal - advance a dialectical analysis of the social elaboration of the economy of the family. Abduction is a mode of inference that can move between the three strata of a stratified reality for their analysis. I worked with the two phases of abduction: first, interpretation; and second, redescription/recontextualization. The interpretation stage was theory-driven by the stratified emergentist Polanyian perspective. I classified the empirical and the actual; the economic acts of the families and the institutions respectively. The stratum of the real was addressed in the redescription/recontextualization of the social phenomena, which also used the stratified emergentist proposal.

Polanyi´s understandings of the personal attitudes and forms of integration to the economy provided theoretical bases for classification of economic acts of the family. I developed this interpretation in chapter three, using eighty families from Bogotá, Colombia, as illustrative cases. Economic acts based in mutuality and solidarity found a place in Polanyi´s human economy, alongside instrumental exchange acts. An ethnographic approach, theory-laden with Polanyi´s forms of integration, was used to collect, interpret and analyse data on the families' economic acts and the attitudes supporting those acts. The suitability of Polanyi´s proposal was illustrated through the cases of the Bogotá families. The Polanyian concepts mentioned here provide tools to approach the empirical and actual strata of reality in relation to the economy of the family.

6.1.2 The stratified emergentist Polanyian perspective for the study of the economy of the family

The second stage of abduction, the redescription/recontextualization of the social phenomenon of the economy of the family, was conducted through using the stratified emergentist Polanyian perspective. Analytical dualism was the methodological tool for analysing each of the elements - structure, culture and agency - to unpack the social phenomenon for its explanation and for the analysis of the interplay of those elements. With no claim to exhaustiveness, I explored a number of mechanisms operating on the economy of the family from these three elements. I began with the structural and cultural downwards conditioning and analysed the agential upwards responses in the micro level relations of the family. The question framing this discussion was: 'What has affected the families' economic choices?'. I answered this question by analysing how the mechanisms were operating and being activated by the families. The stratified model of people is fundamental because the family is the first place to forge personal and social identity and because of the unintentional position in which it situates persons from their birth. This position is the first conditioning where the `Me´ belongs either to a privileged or unprivileged collectivity. The calculative tools and other skills available to integrate into the economy differ from one collectivity to another. In sum, the stratified emergentist Polanyian perspective gives meaning to the complexity of the families´ economic relations, providing the field of family economics with the theory and a framework for the better explanation of the economy of the families.

From the structural dimension, I discussed the mechanisms of inequality, the relations of power between privileged collectivities and non-privileged groups, patron-client relations and capitalism. These mechanisms operate to deactivate change in the configuration of the economy of the family in the cases studied. The economy of the family in Bogota is part of a market-led economy which subordinates redistribution and reciprocity. In an unequal social configuration, reciprocity is crucial to fulfil the needs of the ordinary family. The vested interests of the wealthiest 10% of the population prevail over the interests of the unprivileged majority. The most powerful agents are within the wealthiest 10%.

From the cultural dimension, I discussed the mechanisms of familismo, religion (with attention to the influences of both Catholicism and Calvinism), clientelism and the framing giving in mainstream modern economics to the economy. Only the family and friends are the beneficiaries of reciprocity or informal redistribution. Reciprocal acts within the family in Colombia - familismo - are classified according to the collectivity. Families belonging to the privileged collectivity are able to keep property, wealth and power. For families belonging to unprivileged groups, familismo is a coping strategy. Familismo appears to connect to Calvinism´s idea of the `chosen´ linked to the privileged collectivity, which supports the keeping of their positions of power. For others, religion is a source of hope which displaces the idea of social mobilization by conformism.

From the agential dimension, we considered the organization of a person´s concerns (analysing the initial position of the human being and interplay of personal and social identity), the active or passive `me´ and relational reflexivity. The analysis of all of these mechanisms connects with relational goods such as bonds of solidarity and mutuality, and structures such as exchange systems (centrally, the system of prices) and centres for redistribution, as I explored through the analysis of the household cases. Fundamentally, the connections are through social relations.

In sum, the economy of the family has been investigated using the stratified emergentist Polanyian perspective. I started though from empirical observation. The economic acts were then interpreted and classified with the ideas of Polanyi´s `human economy´. Then I classified the level of the actual through the forms of economic integration. Finally, I analysed the level of the real through examining the interplay of mechanisms from agency, culture and structure. I presented the interplay of these mechanisms by analysing in detail the cases of three families from Bogotá.

I agree with Archer (2017) that: “our task is to help and to show that in practice building up of civil society and a civic economy on the basis of reciprocity recommends itself to all through the generation of relational goods for all” (p. 25). This is a configuration where economic relations of reciprocity would be the dominant form of integration of the economy and which subordinates market exchange relations and redistribution. In a market-led economy, morphogenesis of the society faces challenging constraints. Inequality is a central feature which operates towards a morphostasis of the power holders from previous morphogenetic cycles. In a market-led economy, the powerful agents are corporate agents who are able to manage or adapt changes for their own purposes. Bonds of mutuality and solidarity can lead a transformation from a market-led economy towards a dignity-oriented economy, which is a reciprocity-led economy. As Archer and Sayer have concluded: “a necessary condition of dignity for all ‘therefore implies far-reaching equality, not just in what people get in resources, but in terms of what they are allowed and expected to do. It requires contributive, as well as distributive justice’” (Sayer, 2011: 214, quoted by Archer, 2017: 16). This dissertation contributes to development of the field of economics of the family and the dissertation’s basis in Polanyi´s relational perspective, which gives space to reciprocity in an interplay with market exchange and redistribution, underscores the relevance of the emergence of reciprocity as a crucial contribution to the development of a dignity-oriented civil economy.

Conclusion

The overarching objective of this dissertation has been to develop an innovative methodological and theoretical framework for analysis of the economy of the family. The dissertation’s major contribution has been to offer a relational approach for the study of the economy of the family - the stratified emergentist Polanyian perspective - developed upon the basis of a relational and realist approach to social science and by using Polanyi´s concept of the `human economy as an instituted process´. The dissertation has presented this contribution by addressing research questions that were outlined in the introduction through the chapters that followed. I have used Donati´s relational sociology to embed Polanyian concepts - including a central place for reciprocity - in Critical Realist metatheory. Where Polanyi offers a relational perspective of the economy, it is Donati who develops an approach with a relational emergentist understanding of social phenomena. The M/M approach has contributed essential elements of the theory and methodological framework. I used abduction as a mode of inference, with interpretation being theory-driven by the middle range theory proposed by the dissertation. Redescription/recontextualization was developed using the elements of this theory, analytical dualism and a stratified ontology. I used analytical dualism to unpack and analyse the three elements proposed by Archer - structure, culture and agency - including their interplay. I illustrated the explanatory power of the proposal with cases of families from Bogotá, Colombia, and information gathered about them through critical ethnography. This demonstrated how the proposed theoretical framework can generate explanations which transcend the strata of the empirical and actual, connecting these to the stratum of the real.

This work has emphasized the need for a relational ontology for the study of the social phenomenon of the economy of the family. It is my hope that a program of study grounded in the a relational realist theory of social science and which includes reciprocity as an emergent form of integration gives insights for a better understanding and explanation of the economy of the family and for future steps of societal improvement.

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PUBLICATIONS

03/2017 **Rural savings and loan cooperatives: Five cases in the south of Santander. In:** Cooperatives, Grassroots Development, and Social Change: Experiences from Rural Latin America. Ed. by Marcela Vásquez-Léon, Brian J. Burke, et al. University of Arizona Press; 3rd edition. Pp. 187-202.

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07/2005 **El Microcrédito Productivo Rural.** II Simposio Nacional de Docentes de Finanzas. Universidad Javeriana, Politécnico Gran Colombiano y Universidad Externado de Colombia. Bogotá, Colombia.

10/2004 **Metodología para la valoración financiera de una empresa cooperativa de Ahorro y Crédito Rural: caso CoopValle Ltda.** VIII Seminario Internacional de la Red Unircoop, "La identidad de la cooperativa, el corazón de su éxito: presentación de herramientas de gestión" Sherbrooke University, Canada.

11/2004 **Metodología para la valoración financiera de una empresa cooperativa de Ahorro y Crédito Rural: caso CoopValle Ltda.**. I seminario de investigación en Economía Solidaria: Universidad Javeriana Bogotá, Colombia.

PROFESSIONAL AND RESEARCH EXPERIENCE

07/12/ – 01/20 **Erasmus University Rotterdam** The Hague, The Netherlands
PhD researcher, International Institute of Social Studies

- GLSJ: Government, Law and Social Justice
- Member Research Committee (2016-2017)

09/2007 – 06/2010 **Junior Consultant** of corporate finance, independent team. Bogotá, Colombia

- Developed and analyzed financial analysis, cash flow analysis, financial valuation. Cooperativa de ahorro y crédito del Valle de San José, GRICOL, Gimnasio Fuentes del Río School, GALÉMICOS SALUD IPS.

01/2003 - 05/2007 **Pontificia Universidad Javeriana** Bogotá, Colombia
Researcher and Research Assistant for the Rural Studies Institute, Faculty of Rural and Environmental Studies

- I formulated and prepared research proposals.
- I was co-researcher for these projects:
  - **Economic integration into the global world of the indigenous communities through the cooperative model.** Financed by UNIRCOOP. Multi countries investigation.
  - **Transformation through the modernization logics in four organizations of black sugar (Trapiches) producers in the town of Valle de San José (Santander, Colombia).**
  - **Regional study of savings and credit cooperatives, comparative analysis of financial variables.**
- I developed and carried out interviews for these projects:
  - **Success and Innovation in Cooperative Management: Cases of study cooperative organizations of savings and credit of Guadalupe and Valle de San José – Santander, Colombia**.
  - **Research - Action for the development of the democratic management in a cooperative organization. Participation and democratic management in cooperative organizations**. Financed by UNIRCOOP. Multi countries investigation.
  - I collected and analyzed statistics of the financial accounts of the cooperatives in the studies and national accounts.
  - I designed and carried out an opinion survey for the cooperative organizations of savings and credit of Guadalupe and Valle de San José, Santander, Colombia.
- I coordinated and organized the rural program for students from different faculties of the university and integrated them into the projects of the institute.

05/2006 - 08/2006 **Ford Foundation** Bogotá, Colombia

Junior consultant: Local self-management organizations of savings and credit: The strengthening of the microfinance market in Colombia. Financed by the Ford Foundation.

- I developed and carried out interviews
- I collected and analyzed statistics of the finance accounts of the local self–management organizations of savings and credit.

COMPUTER SKILLS: Nvivo, AtlasTi, Microsoft Office, Eviews, SPSS, Crystal Ball, Bloomberg, Economatica.

LANGUAGES: Spanish (mother tongue), English (highly proficient), French and Italian (initial level)