Decision Making and Resource Flows Within the Household: Beyond the Black Box

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Introduction

This paper is an experiment growing out of dissatisfaction with anthropological treatment of the household as an economic unit. Households are a problem for anthropologists for a number of reasons, historical, sociological and intellectual. In avoiding some of these problems, in going around them, we have left some significant gaps in ethnographic and ethnological knowledge. Our most glaring failure is the comparative study of household budgets, including the flows of resources and decisions about how to allocate and consume them.

In the meantime, other social scientists rush in where anthropologists fear to tread. Undeterred by epistemological uncertainty, sociologists, social psychologists, and a host of others in applied fields like consumer research, home economics, and family therapy have busily worked on the issues of how households make decisions, manage their budgets, organize their labor and time, and negotiate power and authority. Because most of this research reduces culture to a system of norms and roles, and fails to look beyond the American mainstream, it may seem naive and unsatisfying to anthropologists.

I do not pretend to command this vast and complex literature. But one goal of this paper is to tease out some of its major strengths and weaknesses, to show what is lacking and where anthropology can make a contribution. We certainly do not need to reinvent the wheel, but to mix a metaphor, we do not have to jump on a broken-down bandwagon either.

The more substantive goal of this paper is to suggest some tools and standards of comparison for household economies and budgets. Anthro-
ology has a rich vocabulary of terms for describing and comparing kinship systems and behavior, but very few that can be applied to household systems. I will put some concepts borrowed from ecology to use in suggesting how this particular gap can be filled.

The Black Box

The problem of household budgeting and decision making was forced upon me during ethnographic research on the adaptations of Kekchi Maya farmers in southern Belize to economic change (Wilk 1981, 1984, 1986, 1989). Some households were taking advantage of new economic opportunities, growing new crops using agrochemicals, expanding their cash crop production, setting up small retail shops, trading hogs, and buying trucks for hauling freight. Other households with the same family composition and the same access to labor and basic sources, spent most of their cash income on consumer goods and foods. Each household made different decisions about mixing subsistence production and participation in the cash economy, but some were actively accumulating capital while others did not.

I could find no differences in ‘entrepreneurial spirit’ between the members of the two kinds of households, nor were there sharp differences in diet, desires for cash income or consumer goods. Rather, what enabled some households to invest their cash income in new economic enterprises, appeared to be the way they managed their household economies. Simply put, some households pooled their labor and money and channeled it into productive investments, while other households did not. Within the same culture, with the same set of kinship roles and the same normative values of how household members should behave, there was still variation in household behavior. I could not reduce this variation to individual personalities, to differential exposure to external norms, or to different nodes of articulation with capitalist forms of production.

A number of authors have focused attention on the structural problems that households face in combining subsistence production with market-oriented farming or wage labor (eg. Collins 1986; Meillassoux 1981; Adams 1988; Painter 1984). World-systems theorists have recently identified the household as the crucial social unit where pooling of different forms of income from household and non-household production reproduces labor (Smith et al. 1984; Young et al. 1981). Recent Marxist and feminist literature gives a great deal of attention to the division of labor within the household, and at the ways that power and production roles change during proletarianization (eg. Hartmann 1981; Minge 1986; Creighton 1980). Yet others have looked at the changing economic basis of power and inequality in the household (Young et al. 1981; Curtis 1986; Bould 1982).

This work makes important points about what households do, how they fit into larger-scale processes, and how their economic and social functions change over time. But the details of what goes on inside households, of how they manage and combine their production, exchange, investment, inheritance, sharing, molding, pooling, preparing, and consuming, are rarely the central focus (see Van Esterik 1985: 79). Anthropology has tended to treat each of these activities and functions separately, leaving their conjunction untouched. Households end up being treated as things instead of activities and relationships (Wilk and Netting 1984).

Obstacles

The different behavior of Kekchi households can only be explained by what takes place inside them, in the intimate space of ‘householding.’ But we cannot break open the “black box” of the household simply by refining existing typologies. Households that may look the same, with the same number of members and the same kinship structure, at the same stage of the developmental cycle, can have very different economic structures. They may organize their work, and apportion costs and benefits quite differently.

Two theoretical issues block an analytical approach to intra-household processes. First is the question of whether or not households function as corporate social units. Do the members of households act in their own self interest, or are they behaving in an altruistic (or dominated) way, acting to further the interests of the group at the expense of their own (see Laslett 1984; Creighton 1980; Anderson 1971; Peters 1986)? The first option suggests that the individual should be the unit of study, and the second implies that we can treat the household as an economic unity, a proxy individual with what economists call a joint utility function (Becker 1981; see Folbre 1984 for discussion).

The “new home economics” based on neoclassical approaches to individual behavior, has tried to show that household behavior, and the gender-based division of labor within the household, can be generated from individual rational goal seeking (eg. Blau and Ferber 1986). While this mode of analysis has led to some convincing arguments about, for example, the costs and benefits of raising children (Schultz 1981; Caldwell 1981), values and utilities are assumed to be exogenous. The question of where the values come from is left out of the analysis completely, a crippling problem when studying social change.
The anthropological view has tended to stress altruism, rather than self-interest, as the basis of household behavior. Sahlin's 'domestic mode of production' defines domestic behavior as inherently unselfish, founded on generalized reciprocity and uncalculated pooling (1972: 196). Individuals use a different economic logic, founded on morality rather than self-interest, in dealing with their close kin.

For anthropologists, therefore, raising the issue of intra-household resource distribution leads into uncomfortable territory. It requires that we pry into the details of altruism, generosity, kinship, and the moral basis of social life (see Bloch 1973). The degree to which individuals are willing to submerge their own interests in that of a collectivity is often a matter of principle instead of the object of empirical research. Medick and Sabean label the two poles of opinion as interest and emotion, and find they are often treated as opposites, when in fact all domestic life is composed of both in a rich dialectic (1984: 10–16).

Marxist analysis has tended to focus on issues of class and increasingly gender, in determining how households respond to economic change. But the world systems theorists and dependencistas still tend to assume that within the household a moral or pre-capitalist economy prevails. The survival of peasant enterprises and simple commodity production and the continuing subordination and exploitation of the peasantry depend on the household's non-capitalist rationality (see Lehman 1986). In contrasting this literature with traditional neoclassical approaches, however, Folbre observes that:

Whether or not peasants and capitalists, households and firms . . . respond in similar ways to economic constraints, it is not clear whether they respond as individual households or as members of economic classes, or both. But both theoretical perspectives tend to treat the household in much the same way as traditional Neoclassical economists treat the capitalist firm—as a black box whose internal workings are uninteresting and irrelevant. (1984: 23)

This lack of attention becomes especially crippling in trying to understand issues of equity and inequality. Who gets the benefits of increased income? Who will eat and who will go hungry? Van Esterkir says "The subject has become everyone's 'Black Box'—the great residual category." (1985: 79).

The second obstacle is the problem of setting boundaries around the household unit. How can we talk about what is inside the household if we can't agree on the boundary between inside and outside? What functions or attributes can provide a uniform guide to membership? As Laslett (1984) and Sahlin (1972) point out, there is no society in which households are totally isolated and self-sufficient. Households are always connected to each other, and penetrated by other affiliations through age, kinship, gender and class. In a number of cultures, especially those in west Africa, individuals may belong to a number of domestic units. The actual conjugal unit may be of little economic importance in their lives (eg. Woodford-Berger 1981; Gayer 1981, 1986). The slippery and insubstantial nature of many households leads many to question its corporate nature and its usefulness as a unit of analysis (see Wilk and Netting 1984).

The focus on the household as the unit of production and distribution often appears, in this light, to be ethnocentric.

... many analyses of the peasant economy and household production appear to be mesmerized by the concrete existence of the household as a social form in all strata of the socioeconomic structure, in many historical and economic circumstances. This leads to . . .the treatment of the household as a black box. The changing nature of the production, distribution and consumption relations within the household, especially as they are affected by its position in the overall socioeconomic structure, or the changes in that structure over time, are rarely dealt with in many of these models. (Whitehead 1981: 89)

These problems challenge us to refine our concept of the household and re-examine its definition, and in doing this we need to pay much closer attention to what goes on among household members. We need to see the household as social relations and practices that integrate a number of functions and activities, distributing the products of labor, and allocating work and resources. A focus on integrative activities, on the ways that things are shared, and the ways decisions are made, is logically inseparable from the issue of household boundaries.

The inner workings of the household have not been completely ignored by ecological and economic anthropologists. Attention has been paid to the ways that the labor of household members is managed and apportioned to various tasks (eg. Barlett 1982; Maclachlan 1983), the ways that property and wealth are managed and transmitted between household members (egs. Goody 1977; Carter 1984), the ways that food is apportioned among members for consumption (eg. Van Esterkir 1985), and the ways that rights to the use of household resources are divided between members (eg. McMillan 1986).

Nevertheless these separate pieces have not been assembled into a model of the household as a system. In anthropology, the beginnings of such a household ecology can be found in studies of consumer/worker ratios in households, Chayanovian balancing of labor and resources,
and the juggling of waged and unwaged labor in "simple commodity production" (all in some way building on Sahlin's discussion of the domestic mode of production [1973]). These studies are implicitly concerned with the balance of resources, labor, and consumption within households, and recognize that the household is not a closed system. But the "domestic mode of production" has itself not been cracked open, and the conceptual tools of ecological anthropology have not been applied to the contents.

What is peculiar is that anthropology has developed comparative techniques and terminology for almost every aspect of human culture except the daily conduct of household relationships and the handling of funds. There is no comparative "Home Economics" on a par with comparative studies of systems of production. It seems odd that the very heart of domestic life, the daily activities and interactions that are the "habitus" of the household, is not an ethnological subject in and of itself. We need a systematic language to fill this gap. Useful concepts can be found in the work on household decision making in consumer research and the ecological study of energy and resource flows within ecosystems.

Household Decision Making

Anthropological interest in household decision making can be traced back to studies of post-marital residence choice (eg. Korn 1975; Goodenough 1955; Barth 1967; Ross 1973). More recently, the study of economic change and innovation has led many to study of choice and decision making (see Cancian 1972; Barlett 1980, 1982, Orlove 1980). Formal modeling and graphic methods have been used to show the crucial factors affecting decisions.

But the range of choices analyzed in this way has been limited, concentrating on discrete choices among defined alternatives, or on the allocation of a finite quantity (especially labor and land) among a number of alternative uses (Nardi 1983). "Strategies" are often post-hoc deductions based on actual performance, rather than something discovered through ethnography (Schmink 1984: 95). These unitary strategies conceal dissent, confusion, and the complex processes by which goals are set and solutions are structured (Mathews 1987).

While decision theorists in anthropology treat households and individuals as the crucial players in economic adaptation, group decision processes have largely been ignored. Often a single individual in the household is singled out as the decision maker; between the farm and this lone farmer, the household gets squeezed out (eg. Gladwin and Zabawa 1987). The household is depicted as a single entity, or the kinds of interactions between members are subsumed under the term of "generalized reciprocity," assuming that everything is shared equally in a primitive Communism, while the term exchange is reserved for what goes on between households (Hardesty 1977: 82). Consumer researchers have given close and detailed attention to a particular kind of household decision making—purchasing behavior—in Euro-American households (O' Connor et al. 1983; Davis 1976). They have been motivated by the desire to predict purchasing behavior, especially in response to recent changes in American household composition and organization (see Roberts and Worzel 1984). In the process they have generated a wealth of concepts and tools that can be used to study cross-cultural household patterns.

At its best, consumer research approaches ethnographic detail in discussing the ways that purchasing decisions are made within households. Topics include the different means of group decision making, including bargaining, consensus-making, and negotiation, and the variety of means which husbands and wives use (from threats to barter) to influence each other (Spyro 1983; Ferber and Lee 1974). The research asks what kinds of household decisions are made by a group ("syncretic" or consensual), and which kinds are made by husband or wife alone ("autocratic" or accommodative) (Ferber 1973; Bonfield et al. 1984; Green et al. 1983; Douglas-Tate et al. 1984). These sophisticated typologies of modes of decision making, conflict, and the different roles played within household often draw on game theory and cognitive studies of choice. A major reason is why some households are characterized by conflict and disagreement, while others handle decisions in a routine fashion, why some households are highly structured and others are informal (reviewed in Bonfield et al. 1984).

Some of the more interesting studies propose that American households cope with disagreement by specialization, with husbands and wives each taking different roles at different points in the decision process, for example, initiate, shopper, gatekeeper, and information seeker (Sterenthal and Craig 1982; Hempel 1974; O'Connor et al. 1983). Park suggests that some important decisions that appear to involve both husband and wife are not made jointly at all; instead the individuals pursue their own decisions, while attempting to minimize conflict, in a recursive, discontinuous process (1982). While husband and wife may end up thinking they made a "decision together," they actually pursued a "disjointed, unstructured, and incremental strategy," the main goal of which was to "muddle through," keeping the marriage going whatever the actual decision reached (1982: 52). Thus, household decisions are seen as inherently bivocal and recursive; they are simultaneously concerned with their ostensible object, and with maintaining or changing the household itself.
This school of research also has its problems. Though self-reports of decision making are unreliable and spouses rarely agree on what happened, most studies use self-reported survey responses instead of recording actual behavior. The resulting models depict household decision making as a linear process with a beginning and an end, rather than as parts of continuing social relationships.

A more fundamental problem stems from the intellectual roots of this research in social psychology and social exchange theory. The source of variation is always sought in measurable variables like age, occupational status, and income. Strategies of decision making are often simplistically classified as either husband dominant, wife dominant, or joint. Then exchange theory (Heer 1968; Spiro 1988) or resource theory (Blood and Wolfe 1960; Davis 1976; O’Connor 1968; Rodman 1972) is used to explain patterns of occurrence. The gist of both theories is that the balance of power and influence belongs to the spouse who brings the most economic and educational resources into the marriage (see Oppong 1970; Scanzoni 1972). These common sense notions (similar to those of the ‘new home economists’) contradict anthropological studies that find household roles and power firmly entrenched in wider cultural and social concepts like gender and age (e.g. Hartmann 1981; Curtis 1986; Leacock 1986). Those studies that recognize the cultural nature of household roles tend to reduce it to a single unidirectional variable, often called ‘traditional role ideology’ (Davis 1976; Green et al. 1983; Kenkel 1961).

The lack of a concept of culture or social structure cripples the consumer research approach to household decision making and economic allocation.4 Lacking a comparative sample of households in other cultures, or a concept of corporate social structure as instituted process, each actor is seen as an isolated economic node, guided only by norms and values. The major mode of analysis is to classify the nodes into empirical ‘types,’ which are then correlated with an arbitrary selection of economic and social constructs and measures, called ‘variables’ (Ferber 1973; Roberts and Wortzel 1984).5

To summarize, consumer research has elaborated a set of concepts and tools for understanding certain kinds of household decision-making in a narrowly defined cultural context. Anthropologists would find many of the goals of consumer research in studying American households to be rather trivial (for example, the question of who holds the balance of power in decisions to buy soap). Nevertheless, the descriptive tools and vocabulary they have developed can form the basis for cross-cultural studies and ethnological analysis of group decision-making, even if consumer researchers have not taken on this task themselves. I will not pursue this further here, but will instead move on to borrowing some more familiar tools and concepts from ecological anthropology.

### An Ecological Approach

Ecological anthropology offers concepts and tools that can be used to study the internal operations of households and the ways they change. Most of these ideas come directly from biological ecology, but like most ecological anthropologists I will treat them as heuristic tools and analogies (Moran 1984a: xv).

The boundary problem mentioned above has been persistent in household studies. How can we treat households as corporate budget units when they are so interconnected and their boundaries are permeable? If instead we treat households as systems analogous to ecosystems, the problem of the discreteness of the household becomes less pressing, and even acceptable. Ecosystems are not naturally bounded units either. We put arbitrary lines around sub-units for analytical purposes (Moran 1984b: 19, 1982: 9–11). Closure can never be assumed, though degrees of permeability can be defined. An analogy between ecosystems and household systems therefore suggests that we should place boundaries where we want during our analysis, as long as we remember the boundaries are arbitrary (even if they are emically specified), and specify the flows across them (Golley 1984: 44).

Ecology also offers tools for describing discrete systems and the ways they inter-relate, without obscuring the dynamic and changeable nature of those relationships. A principle method is formal modeling (Smith 1984: 53, Moran 1982), using a variety of graphic and statistical methods to simplify and represent the systems under study. While biological ecology has tended to concentrate on models of energy flow, and some ecological anthropologists have also modeled the flow of energy within cultural systems (Ellen 1982: 96–109), other kinds of human interactions can be modeled. A major goal has been to make the models less static, and more useful in depicting socially relevant flows and connections (for example Foster’s use of network models [1984]). The rest of this paper will draw selectively on consumer research and ecological anthropology to model intra-household processes in several ways. Some of the symbols I use are loosely based on those of Odum (1971 also Moran 1982: 82–90).

Figure 3.1 is a model of the flow of resources, and the major decision points in the Anglo-American household, as usually assumed in consumer research and home economics (e.g. Fitzsimmons and Williams 1973; Ferber 1974), and in some anthropological studies (Lorencsen et al. n.d.). Flows of cash and labor from household members enter a single general
fund (using Odum's symbol for a 'storage' function). A proportion of
this fund is drained off for necessities (determined by 'Engel's Law',
which states that the proportion of income spent on necessities goes
down as the total income goes up), and the leftover, the overflow, is
apportioned to different uses by the household head, or the 'family
financial officer,' to use the language of consumer research (Prais and
Houthaker 1971).

This model lies behind the research agenda of consumer research, and
many problems stem from using it as a model for all households. The
crucial node is the decision box, and most consumer research is concerned
with how this allocation function works. Most 'resource theory' in
consumer research looks for linkages between who produces the inputs
to the general fund, and who gets to allocate those resources (eg. Davis
1976), or at the ways that household members interact in making those
allocation decisions (eg. Olshavsky and King 1984). Anthropologists and
economists have often assumed that household budgets also take the
form of a general fund or pool. McGuire et al. (1986) see household
change in Mexico as a product of changes in the kinds of contributions
to the pool (ie. cash vs labor), as well as in the kinds of kin who are
contributing to and drawing from the pool (men, women and children).
In other words, they are not concerned with the shape and nature of
the pool, only with the kinds of things going into it and who provides
them.

This 'general fund' model of household budgets has been challenged
by anthropologists working in Africa, who have found the notion of a
single household fund or pool, and a single nexus for allocation decisions
to be inaccurate, and deceptive in understanding household change (see
Moock 1986, Gayer 1981, 1986). Their objection has much wider
applicability, because some degree of individual ownership and self-
provisioning is found in every culture studied by anthropologists (eg.
children often procure food that is not contributed to the household
pool). The single household fund is as difficult a concept as the idea of
perfect altruism or complete self-interest.

More accurate models for the ways that household funds are differen-
tiated can be found implicitly in the work of several anthropologists.
Figure 3.2 is derived from Eric Wolf's (1966) proposal that the the
peasant household maintains a series of different funds, each obligated
for a particular purpose. He implies that they are hierarchically arranged
by order of priority, as I have shown here with the notion of overflow.
Once the most basic fund is filled, the overflow goes to the next, and
so on, leaving discretionary funds for the last. This model implies that
for peasants the allocation of funds is largely pre-determined, and that
the only place for the exercise of decision making power is with the
small 'profit' fund left when the crop is in.
of ownership extending into the future through inheritance. Both of these nested models carry clear implications for studies of decision making, ranking, and authority.

Even these divisions are not sufficient in many cases. In much of west Africa, the ownership and management of real property is not vested in the household at all, but in the lineage, and individual funds are not in any way nested inside household funds. Ashanti households described by Abu (1983) are modeled in Figure 3.4. Lineages own property, individuals own property, and in many cases married couples also acquire household property. These funds are distinct, but there is a degree of overlap and transfer by virtue of an individual’s participation in all three at any one time. Lineages are linked to each other by a series of individual and household funds.

Maps of funds are static and say little about the flows between funds and people, and about the purposes for which the funds are used or obligated. Figure 3.5 is a flow chart for an Ashanti household at the stage when children (represented at the right), are too young to work. This model shows the flows of work and funds and makes the decision points clear, disclosing an asymmetry where men and their lineage do not contribute equally with women to the maintenance of children.

Still, this model makes no clear distinction between different kinds of funds. Figure 3.6 is modified to show that there are both capital funds used infrequently to buy goods, and operating funds used daily to buy food. Men contribute to a household fund of capital and permanent goods of value, while women do not (Abu 1983). Women put more into the household maintenance fund than their husbands. Both husband and wife eat out of this fund, which the wife controls. Obviously this flow chart would be considerably more complicated if step-children and polygynous marriages were included, and if the contributions of grown children to the household budget were added, but even these simple charts provide a basis for comparing the dynamics of different household forms.

In some societies (for example the Japanese Dozoku, urban Ashanti and Effitu fisherfolk in Ghana), there is no communal household property at all. With duolocal residence, husband and wife do not even share the use of a house. In these cases, conjugal economic relationships are best modeled as exchanges (as suggested in Clark 1986). Figure 3.7 shows the flow of labor, goods and cash in marriage among the coastal Effitu in Ghana (Hagan 1983). Males live in patrilineal mens' houses, while women live in matrilineal women's houses. Children live with the mother until about age ten, when boys go to live in their father's house. Husbands and wives have two different kinds of exchange relationship. During the fishing season the husband gives his share of the fish he catches (with
Figure 3.4 A model of property ownership in Ashanti marriage from Abu (1983). Individual and household funds link property-owning lineages.

Figure 3.5 Flows between different funds in Ashanti marriage, showing the unequal contributions to child care between husband and wife.

Figure 3.6 Ashanti marriage, showing different kinds of funds, and flows of resources between them.

Figure 3.7 Marriage modeled as a series of exchanges, among the Effutu fisherfolk (from Hagan 1983). There is no household fund.
his agnates) to his wife, who smokes and markets them. At the end of the season she gives him the cash value of the fish (discounted below open market price). This delayed exchange is counted as a debt if it is not paid on time (there are many other cultures in which husband and wife make loans to each other). The husband and wife also have a direct exchange relationship in which she provides one meal a day to him and his sons, in exchange for cash. He is also supposed to give her cash payments towards the feeding, schooling, and medical costs of his daughters and his younger children. The most important productive economic relations for both men and women are with the members of their lineages, but the marriage relationship forms a crucial link in the processing and marketing of a seasonal and variable resource. Divorce is frequent, and men and women often have single-stranded exchange relationships with partners outside the marriage, as shown on the left.

It may appear that we are dealing here with two basic types of household; one like the Effuru which has no household pool or fund, and one like the Euro-American single-account household. But most of the world’s households actually lie in between, with some communal or conjugal funds, and other funds that are individually managed. A combination of mapping funds and flows helps distinguish between various kinds of mixed-fund households.

Figure 3.8 shows a working-class English household (summarized by Segalen 1986: 266). The husband splits his income, keeping part for his own personal discretionary fund, and giving the rest to his wife as a housekeeping fund for food and daily expenses. Part of his discretionary income goes for personal items like beer and tobacco, and another part goes for periodic household expenses like large bills, furniture, or educational costs. His personal expenditures are his own business, but the control of the household fund is negotiated between husband and wife. The wife’s wage goes into the “housekeeping money” (which presumably pays the costs of substituting services like child care for her own labor). Children’s wages go to the mother, who puts some in the housekeeping money, and returns some as allowance. This model is a much more accurate representation than Figure 3.1, and it shows that the issue of control is more complex than is often assumed; there are both group and individual decisions. The model also serves as a better basis for predicting what will happen if some of the flows change (see Whitehead 1981).

These maps of exchange relationships are especially useful in understanding households in parts of the world where long-term wage migration is common. In the rural Caribbean, for example, men may leave and send cash payments to a number of households where they have children, sisters, or parents, and women may leave their children with a caretaker and do the same (good examples are Rubenstein 1987 and Palacio 1982). Households that may look the same in terms of social structure (i.e. the number of people and their relationships to each other) may actually prove to have quite different economic structures, when mapped out in this way.

Conclusion: A Return to the Kekchi

This discussion is meant to be provocative rather than conclusive. My goal is to show that households can be productively seen in other ways than just through lists of activities, members, inputs and outputs. In particular, we need to differentiate cash, labor, and material flows, and to define (and perhaps create symbols for) more kinds of funds and decision processes. It should be possible to distinguish the degree to which the household budget and household processes are structured as opposed to being amorphous. For example, Segalen (1986: 269) finds that lower middle class French households have very organized budgets, while upper middle class households handle every expenditure through...
a separate decision process. She also points out that models must incorporate aspects of rhythm and timing if they are to be complete.

Another issue that needs further investigation is that of real vs ideal behavior. Abbott (1976) found that there were consistent and patterned differences between cultural ideals and actual practice in the gender-based division of authority in Kikuyu households. Yet even her measures of ‘real’ were self-reported behavior. There are actually three levels of data that need to be taken into account therefore; the stated cultural ideal, the self-reported instance (how people perceive their own actions), and the actual behavior. We should not expect congruence between any of the three levels. The major challenge remains the elicitation and recording of actual decision-making behavior. Discourse analysis may be our most powerful tool in this task (e.g. Mathews 1987; Gaskins and Lucy 1986).

The ultimate goal of this attempt at a household ecology is not just a cross-cultural catalog of the various forms that households can assume. As Firth pointed out in his study of Tikopia, households adapt to changing circumstances by changing their internal arrangements, their structures of sharing and decision making, to serve new purposes (see Lees and Bates 1984). Economic change leads to alterations in boundaries, in the economic bargaining and balances between household members, in the allocation of labor and resources to different funds, and in the economic roles taken by different people (McKee 1986 and Jones 1986 for excellent examples). By adding this kind of analysis to existing studies of household decision making, households can be seen to do much more than passively adapt to changing environments.

In the Kekchi case, and perhaps in others (Hyden 1986; Rudie 1971) the form of the household ecology actually restricts and channels the household’s ability to adapt to new circumstances, and affects the kinds of strategic choices made by members. To return to my brief example at the beginning of the paper, I should ask once again, why some Kekchi households are able to pool resources and allocate them to productive investment, while other households do not.

One part of the problem is that money, labor, and food are not equivalent within the household economy. As money becomes more important in the household, it provides an uncontrolled and therefore objective standard of value that undercut existing concepts of equivalence (Wilk 1989; Maher 1981). As the cultural definitions of costs and benefits change, the balances and bargains that underlie the household economy are also changing. Monetary values have certainly penetrated some households more quickly and deeply than others. A crucial event is often when sons who still live in the household take wage-earning jobs. Parents must then decide how to treat those earnings, and reach some accommodation with the son about them. But even among the households where some members earn wages, there is a good deal of variation in how wages, income from crops sales, and subsistence production are pooled and managed. The two most common Kekchi systems are shown in Figures 3.9 and 3.10.

In Figure 3.9 we have a patriarchal system where the male household head controls a single central fund which includes most agricultural products, cash from selling crops, and the cash income earned by all members, including children. He allocates some of the agricultural products and some cash income to an operating fund which is managed by his wife. She transforms the agricultural products into food, and spends the cash on clothing and other consumable goods as needed. The labor she spends in raising pigs does not result in autonomous cash income, for the money from selling pigs goes into the central fund. Similarly, sons’ cash earnings go into the central fund, where they are allocated by the male household head.

Decision making about expenditures from the central fund in these households tends to be authoritarian, and wives and children often resort to overt bargaining to get cash for their own personal use (“I will provide meals so you can participate in the ritual dance, if you will give me money for the children’s schoolbooks.”). The man has a general obligation to meet his family’s needs, but these needs are vague and nonspecifically defined, and are often themselves the subject of dispute. Because women and children lose control over the products of their labor when they contribute to the central fund, both try to divert some of their production into their own individual fund; sons keep some of their earnings for themselves, and women sell small amounts of eggs, forest and craft products, and food in order to get their own cash.

In Figure 3.10, the central fund and the operating fund have been merged, and management is not patriarchally controlled by the male household head. All household members contribute to the single fund, and share rights to its use. Each decision is a matter of joint management, conceived as a group decision over group resources, rather than as a process of bargaining between individuals over funds controlled individually. While the operating fund could be analytically separated, because it is not eminently separate, goods and money can flow back and forth between them on an ad hoc basis. School supplies, for example, are paid from the household general fund, rather than from the wife’s operating fund. Paying for school supplies is therefore a household decision, rather than an occasion for the wife to ask the husband for money.
In households with budget structures like Figure 3.10, all household members have a say in the management of the central fund, but this greater participation is balanced by less autonomy. The male household head is less autonomous in controlling household resources, and women and children do not have their own individual funds to manage as they want.

In the short run the patriarchal household budget is capable of motivating and concentrating its resources for particular goals, like buying young hogs to feed, or box hives for keeping bees. But these projects run into problems, because while they require the help and labor of all household members, they are not household projects, but those of the patriarch. The patriarch must now convince, cajole, threaten, or bargain to get his wife and children to tend the hogs, separate the honey, or process the cocoa. What is their incentive? Only the promise that some of the increased income will improve their standard of living, but they have only vague ‘moral’ claims on this fund. Often the new income just goes back into the business—his business. The result is resistance; everyone is reluctant to contribute their labor, their products, or their money to the household pool. In the long term, wives and daughters cut back their labor in household production, and hoard whatever resources they can keep for themselves. Sons work on their own fields if they can, and they keep aside their profits or their wages. Each person tries to conceal at least a portion of their income. As soon as sons have a chance, they leave the household to set up their own farm, so they will have some control over the products of their labor. As a business, the household fails in the long run because it provides no incentives to its members.

In the long run the most successful households have adopted the second form of budgeting. In these households there is more overt discussion of goals and expenditures. The household may be slow to take new opportunities or expand its enterprises in response to changes in the market or the labor supply. But when the members of the household agree to pursue a strategy, from buying a horse to transport crops, to planting several acres of cocoa, or opening a small village shop, they act together. The consequence is that each household member is more willing to contribute extra work time, extra effort, extra attention, to the project.

Many Kekchi men begin projects with income-earning in mind, but later abandon them because they did not have time to manage them during the dry season when they have to devote full time to subsistence farming. They were unable to get their wives and children committed to the project. Managing both income-generating projects and subsistence production, in this environment, requires a great deal of coordination and informal task-sharing that must be based on mutual interest. House-
holds that organize their budgets along the centralized lines depicted in Figure 3.10 have an easier time promoting this mutual interest. Household ecology is therefore a crucial variable in the economic success or failure of households. Articulating two-economics, subsistence and cash, is a difficult and complex management task that places very specific demands on the household budgeting process.

My analysis of Kekchi household budgeting turns some of Sahlins' ideas about the dynamics of the domestic mode of production around. Sahlins argues that generalized reciprocity within and between households—pooling—reduces the incentive to produce (1978: 84–88, 94). Households set their production targets in relation to other households, below their optimum capacity. The mechanical solidarity of the household encompasses a simple gender-based division of labor that is linked to low work intensity. Sahlins implies that relations of authority and inequality, of coercion, extraction and competition, provide the incentive for increased production. While the issue of how demand for goods is generated and mediated within the household remains unsettled (and important), the Kekchi case shows that in specific circumstances, more equal pooling of household labor and resources may increase production, and authoritarian relationships may lead to a long-term decline.

My fieldwork among the Kekchi did not concentrate on budgeting and this sketch is based largely on anecdotal material and study of relationships between fathers and sons (see Wilk 1989). A true test of the hypothesis would require a census of family budget strategies and a long-term correlation of these strategies with various indices of economic success. Nevertheless, this mode of analysis points out the need to go beyond the study of personality or of the proportion of households in understanding economic and social change. It may be that a great deal of household-centered research has focused on the wrong variables. Perhaps studies of household typology and change would be more productive if they shifted from descriptions of kinship composition, and household size or developmental cycles, to patterns of sharing, exchange and decision making.

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Notes

1. Much of the recent literature on the role of households in capitalist penetration has little historical depth, counterpoising the timeless encapsulated self-sufficient household of pre-capitalist times with the households of a fully- commercialized proletariat or marginal peasant society (eg. Wallerstein 1984). My historical study of the Kekchi economy found, on the contrary, that their households had been mixing various forms of subsistence farming, cash crop production, and wage labor for at least 400 years (Wilk 1986). Yet Kekchi villages still seem traditional and unenculturated, and each time a new wave of peripheral-capitalist development washes over them, it appears to be the first time they have emerged from the primeval forest.

2. I have appropriated Bourdieu's (1977) term here with some understanding of its implications. I find his concept fruitful in understanding how seemingly corporate and structured aspects of households exist without being normatively determined.

3. The issue has some theoretical weight since it is parallel to the controversy about group selection in evolutionary ecology. What is the unit of human adaptation (see Lees and Bates 1984)? Some researchers feel that treating the household (or any group) as an adaptive unit raises the issue of altruism. In rejecting altruism or group selection, they assume that groups themselves do not adapt, except through the cumulative action of individuals or the manipulative actions of powerful individuals (Ellen 1982: 246). In this way the issue of what goes on inside households, the most fundamental human social group, questions and threatens some of the core concepts of ecological and economic anthropology, and poses difficult problems about the origin, structure, and function of all social groups.

4. It is clear that people working on household decision making are aware that something is lacking in their analysis. This is reflected in the somewhat confused response to understanding changes in household decision making that are occurring because of increasing female participation in the workforce (Hill and Klein 1973; O'Connor 1983; Douglas-Tate et al. 1984; Rodman 1982).

5. Without serious cross-cultural experience or a concept of culture, consumer researchers have not even asked the question of whether ideology and customary rules, or economic rationality and pragmatic practice are the primary cause of household and family behavior, an issue that anthropologists are deeply concerned with (Yanagisako 1984; Bourdieu 1977). The cross-cultural research done by consumer researchers seems concerned mainly with finding differences in the relative power of husbands and wives; researchers assume that the variables established in North American studies are cross-culturally valid. Sometimes the typology of cultures used to 'explain' differences in decision making is dangerously simplistic and naive (eg. Green et al. 1983).
6. This model, as well as the previous one, assumes that there is a sharp dividing line between luxuries and necessities, when in fact the definition of what is necessary is largely itself a cultural matter.

7. The disposition of cash earned from selling crops is much less problematical for Kekchi households. Crop surplus falls within the traditional definition of the male economic sphere, and male household heads retain rights to them whether they are sold or not.

8. Both of these budget arrangements are "traditional." Neither is a recent product of capitalist penetration, for the Kekchi have been producing for the marketplace for hundreds of years. Instead the two forms of budgeting are perceived as two forms of marriage, resulting from differences in personality, relative ages of spouses, the different political positions and ambitions of men and women, and such accidents as birth order.

References Cited


Decision Making and Resource Flows


Decision Making and Resource Flows


### PART TWO

**Case Studies of Household Decision Making, Resource Flow, and Power**