DISCUSSION PAPER

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SURVIVAL STRATEGIES AND SUPPORT NETWORKS:
AN ANTHROPOLOGICAL PERSPECTIVE

by

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Income Formation and Expenditure Patterns of Poor Urban Households in Cartagena, Colombia
## TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. BACKGROUND</td>
<td>1</td>
</tr>
<tr>
<td>1.1 History of the Research Project</td>
<td>1</td>
</tr>
<tr>
<td>1.2 Description of the Cartagena Project</td>
<td>4</td>
</tr>
<tr>
<td>1.3 Summary of findings</td>
<td>7</td>
</tr>
<tr>
<td>a. Household strategies</td>
<td>7</td>
</tr>
<tr>
<td>b. Transfer functions</td>
<td>10</td>
</tr>
<tr>
<td>c. Exchange and transfer triggering circumstances</td>
<td>10</td>
</tr>
<tr>
<td>d. Other project impacts on network behavior</td>
<td>11</td>
</tr>
<tr>
<td>1.4 Organization of the report</td>
<td>12</td>
</tr>
<tr>
<td>1.5 Definitions used in the report</td>
<td>13</td>
</tr>
<tr>
<td>2. THE SETTING</td>
<td>15</td>
</tr>
<tr>
<td>2.1 Description of Cartagena's Zona Sur Oriental (SEZ)</td>
<td>15</td>
</tr>
<tr>
<td>2.2 The World Bank-supported project</td>
<td>17</td>
</tr>
<tr>
<td>2.3 Physical diversity: The Consolidation, Interstitial and Marginal Subzones</td>
<td>17</td>
</tr>
<tr>
<td>2.4 SEZ barrios</td>
<td>19</td>
</tr>
<tr>
<td>2.5 Social distinctions and commonalities</td>
<td>22</td>
</tr>
<tr>
<td>2.6 Network, neighbors and strangers</td>
<td>25</td>
</tr>
<tr>
<td>3. ETHNOGRAPHIC LITERATURE</td>
<td>27</td>
</tr>
<tr>
<td>3.1 Seminal works</td>
<td>27</td>
</tr>
<tr>
<td>3.2 Accounting for inter-household transfers: the role of reciprocity</td>
<td>29</td>
</tr>
<tr>
<td>3.3 Other forms of reciprocity and assistance: utang na loob and malasakit</td>
<td>39</td>
</tr>
<tr>
<td>3.4 Inter-household transfer of persons</td>
<td>41</td>
</tr>
<tr>
<td>3.5 Research on household-network relationships in Colombia</td>
<td>43</td>
</tr>
</tbody>
</table>

(Continued)
(Table of Contents - Cont.)

4. **TOWARDS A FRAMEWORK FOR THE ANALYSIS OF NETWORK EXCHANGE**

   4.1 Patterns of network exchange......................................47

   4.2 Household strategies in network exchange:
        an overview.....................................................50

   4.3 Generalized reciprocity and contractarian reciprocity..............51

   4.4 Autonomy-maximization: strategy by choice
        and by default..................................................58

   4.5 Transfer functions................................................59

   4.6 Exchange and transfer triggering circumstances......................65

5. **CASE STUDIES**

   Case study 1: The Velasco-Bautista household
        (transfer-avoiders)..................................................74

   Case study 2: The Colon-Paja household
        (transfer-avoiders)..................................................77

   Case study 3: The Saenz-Juarez household
        (transfer-givers)......................................................82

   Case study 4: The Ceren-Rodriguez household
        (transfer-givers)......................................................89

   Case study 5: The Franco-Jimenez household
        (transfer-receivers)..................................................98

   Case study 6: Dona Trencha Altamiranda Cespedes
        and her household (transfer-receivers).............................103

   Case study 7: The Albornoz-Sandoval household
        (transfer-users)......................................................108

   Case study 8: The Prieto-Nunez household
        (network-deficient unit)..............................................112

Continued)
6. PROJECT EFFECTS ON NETWORK BEHAVIOUR................................. 115

7. ISSUES FOR FUTURE ANALYSIS AND RESEARCH............................ 120
   7.1 Reconciling differences in the quantitative and qualitative approaches to understanding SEZ household–network interactions................................. 120
   7.2 Further specification of the dynamics of SEZ household strategies........................................ 126
   7.3 Calculating the importance of services in SEZ household transfers........................................ 128
   7.4 Project effects on transfers................................................. 129

WORKS CITED IN THE TEXT...................................................... 131
ABSTRACT

This paper is one of a series of working papers which report the principal findings of the study "Income Formation and Expenditure Patterns Among Poor Urban Households in Cartagena, Colombia." The present report focuses on anthropological studies of interactions between particular households in the Zona Sur Oriental of Cartagena and their support networks. The households' strategies for survival, development and "maintenance of social ties" with others are also detailed. The functions of transfers in cash, goods, services, information and affective support between households and the circumstances trigging transfers are also briefly reviewed. Coverage is also given of the effects of the Cartagena Urban Upgrading Project on transfers in the Zona Sur Oriental (SEZ).

In addition to typologizing household strategies and interactions, the report describes the low-income, largely squatter area in which the anthropological research took place, briefly examines the ethnographic literature on inter-household networks among poor urban dwellers and identifies issues for future analysis and research. The anthropological research was undertaken in 1981 and 1982 in tandem with the preparation and application of a questionnaire covering demographic and economic characteristics of households and their transfers of money and goods, to a representative sample of 507 households. The two methods of data collection and analysis produced largely complementary results, with each method contextualizing the findings of the other.

The objectives of the research were to demonstrate the importance of inter-household transfers as survival and economic development strategies for low-income urban dwellers. Other working papers in the series combine the results of the anthropological and quantitative methods, review the research methodologies employed for studying households' income formation and expenditure patterns, and summarize overall results and policy implications for the design and implementation of urban development programs.
1. **BACKGROUND**

1.1 **History of the Research Project**

This study represents an attempt to describe and to some extent account for, in qualitative terms, the relations between low income households and their social and support networks in the Zona Sur Oriental or Southeast Zone (SEZ) of Cartagena, Colombia. The investigation formed part of a World Bank Research Project "Income Formation and Expenditures Patterns Among Poor Urban Householders in Cartagena, Colombia" (RPO 672-57), in which both quantitative and qualitative analyses were undertaken to measure to explain inter-household transfers of income between SEZ dwellers and their networks of relatives, friends, and fellow-workers. The research Project itself was an outgrowth of studies conducted by the Bank's former Urban and Regional Economics Division (DEDRB). Those studies showed that poor city-dwelling households in a number of countries depend to a significant extent upon non-labor market sources of income to meet their basic needs.

The original DEDRB findings were drawn from data collected as part of an evaluation of World Bank-supported urban shelter projects in El Salvador, Senegal, Zambia and the Philippines, a venture co-funded by the International Development Research Centre of Canada. World Bank interest in the topic of inter-household income transfers in particular, and in support networks and household survival and development strategies in general arose from concern about the affordability of both sites and services and upgrading housing projects to the target low-income population. In the effort to determine the extent of labor market income of target households, the measure implicitly assumed to capture the huge bulk of income out of which housing costs were to be met, it was found that some families in the lowest income deciles in El Salvador and the Philippines received up to half of their income via their
kinship and social networks. The transfers to these target households for basic needs, moreover, were often quite stable, and flowed to them as long as they were needed. 1/

Four other important related findings stemmed from the DEDRB research in El Salvador and the Philippines. First of all, household composition and in particular the sex of the household head, affected the transfer flows to recipient families. After controlling for income and household size, results from El Salvador suggested that female-headed households, and/or those with non-working female adults, were more likely to receive transfer income. Secondly, these transfers appeared to be "earmarked" for meeting basic needs expenditures. Transfer-receiving households in El Salvador spent more of their total income on basic needs than did those receiving the same amount of income through earnings. Thirdly, investigations showed that participants in urban projects itself elicited more claims for transfers than did non-participants. The data suggested that the composition and level of income and savings might be affected by participation in a housing project as well as the investment potential implied by certain project features such as housing (referred to by Kaufmann as the "endogeneity effect"). 2/

Finally, data from the Philippines revealed two structural principles involved in transfers between households. The first, utang na

1/ (Kaufmann and Lindauer, 1984). Corroborating evidence of the general importance of transfers was also found in the evaluation of shelter projects in Senegal, Zambia, Indonesia and Colombia. Evaluations in the latter two countries and in Kenya received support from DEDRB after the start up of the original four-country program. For a summary of the latter effort, see Keare and Parris (1982).

loob, is a social debt incurred by a household when it receives help from others. The recipient household feels a strong obligation to repay the debt to the donors, who usually are other member households of the extended family, even if repayment takes many years. The second principle, malasakit, is akin to altruism or charity. Malasakit entails assistance given to a needy household out of pity or compassion with no expectation that the aid will be repaid (Reforma and Obusan, 1981). 1/

As far as they went, these findings were for particular aspects of housing program policy. They indicated that use of labor market earnings as opposed to measures of total income might lead to the exclusion of certain groups, particularly female-headed households, from consideration for participation in housing projects. Clearly, they also revealed that families do have access to income sources which can be used to improve housing. The quantitatively-oriented research did not shed much light, however, on other important aspects of inter-household behavior in the face of low or uncertain earnings. Non-economic determinants of income transfers such as the motivational aspects behind these transfers, and the social rights and obligations attached to these income flows, could not be made clear by most of the original DEDRB analyses, given their econometric bent and orientation toward establishing affordability criteria. The directions, rates, and magnitude of the transfers still required elaboration, before uses of the

1/ For further details on Utang na loob and Malasakit, see the section on ethnographic literature below.
transfer mechanism could be understood, let alone made into an operational tool for housing project managers, in household selection and project implementation issues. 1/

It should also be noted that many of the DEDRB results focused on characteristics of transfer receivers, not transfer givers. Designed as they were for other purposes, the DEDRB studies could not account for the reasons why some households received and/or gave transfers, while other households did not receive or give such income.

1.2 Description of the Cartagena Project

In order, then, to understand transfer relationships better, various operational and research divisions of the Bank supported the launching of a research project to study these relationships. The Research Project aimed to gauge the quantitative and qualitative importance of different types of network transfers among Cartagena households in the city's Southeast zone. Two related research efforts were planned. The first consisted of devising a socio-economic questionnaire, surveying a statistically significant sample of SEZ households about actual patterns of total income formation and expenditures of SEZ households, including transfers given to and/or received from other households. The second consisted of open-ended, intensive, repeated anthropological interviews with a small number of SEZ households, aiming at understanding the genesis, flows and consequences of transfers as they were conceptualized and handled by SEZ dwellers themselves. The SEZ

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1/ Although this paper will not focus on recommendations for policy, it is appropriate at this point to note that the research findings do bear directly on issues of project design, such as the role of transfers for housing as a source of investment as well as a basic needs requirement. See also Bamberger and Parris 1984: 47-49.
locale was chosen because it was the site of a Bank-supported urban upgrading project, where the resident population had been shown to receive transfer incomes (Strassmann 1980, 1982).

The two research efforts were undertaken in tandem, independently of the activities of the Colombian agency implementing the project itself, i.e., the Instituto de Credito Territorial (ICT), or Institute of Land Credit. A team of Colombian and Bank researchers, composed of a Bank economist, two consultant anthropologists (including the author) and a Colombian sociologist from the independent Instituto SEK de Investigacion visited the project site in November-December, 1981. The team interviewed households all over the approximately three-square mile area, chatting informally about the composition of households, earning patterns, transfers of resources to and from households, the conduct of the project itself, and so forth.

By visiting the site daily, the team was able to refine its questions about the differences between "food-sharing units" (ollas) within houses and "households" (hogares) dwelling under the same roof that also ate together; about the recognizability of a household head, or jefe, within the unit; about the intelligibility of a concept like "transfer", meaning any commodity given to or received from other households in the social network of the unit in question, etc. A Colombian social worker who had worked for years in the project area frequently accompanied the team and facilitated communications between them and households, community leaders, local social workers, and other important persons in the Zona. The author began regular visits to a small number of households, to record their "histories" and to ask about the "giving", "receiving", "use" (giving and receiving) or avoidance of
transfers with other households. An additional two dozen households were also interviewed about their transfer relationships, to make sure the comments expressed by the "intensive sample" were not overly particularistic.

In the succeeding months prior to April, 1982, the research team and another Bank sociologist worked to prepare a socio-economic questionnaire on SEZ households' income and expenses. The final version of the questionnaire covered household composition; characteristics of the household's dwelling and their status as owners or renters; household resources in emergency situations; recording of working and temporarily absent members of the household; the presence of other households in the same dwelling; the recording of the network of kin and other close associates with whom material transfers were made; and the actual transfers in money and goods among the network. The survey also queried the households' other income, resources held, business operations, ownership of animals and their expenditures; their savings and changes in their expenditure patterns if they were to receive more income on a one-time or regular basis.

The questionnaire was applied in May, 1982, to a random sample of 507 households in the Zona Sur Oriental by a team of 10 interviewers trained in Cartagena by senior researchers of the Institute SEK. Two of the households in the socio-economic or "quantitative" survey had previously been interviewed, and continued to be interviewed, by the author in his intensive or "qualitative" case-study work. This task allowed for verification of the data obtained by the questionnaire. The author also continued his "intensive" participant-observation of four other households in April-May, 1982 and revisited other households contacted the previous year.

The anthropological investigation differed from the socio-economic survey in three primary ways. First of all, as noted, it attempted to
describe transfer behavior over time through the recording of household histories. The author aimed in particular to discuss "strategies" of household survival and development, the expectations, rights and obligations households had of themselves and/or their network partners. At the same time, open-ended talks with the households in and around their homes, their work sites and places where they gathered socially allowed the participant-observer to corroborate informally if what he had been told privately was borne out in actual social encounters. Thirdly, the author spent enough time with the households to witness the importance of non-material transfers in inter-household networks. The flows of services, information, and affective support either complemented or supplemented the flows of cash, food and goods. Although it was not possible to quantify the value of these non-material transfers, their economic, social and emotional import for the households visited is documented in the case studies section below.

1.3 Summary of Findings

The paper enumerates four salient findings on household strategies, transfer functions, transfer triggering circumstances and project effects on network behaviour, some of which have been reported in Bamberger and Parris, 1984.

a. Household Strategies

Bamberger and Parris (1984: pp. 18-21) have already indicated that in terms of transfer behavior, SEZ households may at any time be conveniently divided into transfer "givers", "receivers", "users" (givers and receivers), or "non-users". Based on the studies of scholars working with poor urban Latin American households and on information elicited from SEZ households, it is possible to suggest the broad outlines of strategies operating to produce the patterns observed in the Zona Sur Oriental. Two
overall strategies appear to be at work, namely, reciprocity and (financial) autonomy-maximization. Each is divided into two sub-types. Reciprocity may either take the form of generalized reciprocity or contractarian reciprocity; autonomy-maximization is either pursued intentionally as transfer-avoidance or by default as network-deficiency.

In the case of generalized reciprocity, givers transfer resources of greater financial value to receivers than they receive, or expect to receive in return, due primarily to kinship ties or other social obligations. The circulation of resources, put another way, is from (at least somewhat) better-off to less-well-off households, and may last in this asymmetrical flow for years. In the case of contractarian reciprocity, households exchange resources to reduce the risk of anyone of them failing to meet its basic needs. Among contractarian households, some "giving" units may, when they suffer income shortfalls at another point in time, become "receivers" of transfers from their network partners. Giving, receiving or "using" (giving and receiving) status may and does change from year to year or even more frequently. These two forms of reciprocity are not discontinuous. Over time, due to shifts in employment and income patterns, generalized reciprocators may become contractarians, or vice versa. Contrariwise, autonomy maximizers seek to limit their economic or financial transfers with other households. Transfer-avoiders on the one hand consciously seek to be financially independent of others, believing that they would not receive in return what they would offer reciprocating households. Their incomes are either large and/or enough to "go it alone". Network-deficient households, on the other, lack the confidence or contacts with others to engage in reciprocal
relationships. Comprised largely of female-headed households, retired couples or recent migrants to Cartagena, these households have no recourse but to maximize their autonomy.

The two broad strategies are not rigidly dichotomous, however. Reciprocators who believe they can better accumulate resources on their own may and will weaken or sever their ties to other households and pursue financial autonomy instead. On the other hand, transfer-avoiders who suffer serious downturns in income, or network-deficient households with sufficient social or economic resources to attract others, may seek to engage in reciprocal relationships with their social network. Changes in strategy appear to be due to the stability and magnitude of income as well as to the degree to which networks are able to press claims or offer attractive exchange terms of households. The more workers a household has, and the larger and more secure their income, the more likely they are to maximize their financial autonomy. The fewer the workers a household possesses, and the more unstable and lower their earnings, the more the unit is apt to seek reciprocating partners.

The case studies section below will provide examples of households engaging in each of these strategies. In the discussion of the transfer-avoiders, it will be indicated how one of these household who is currently pursuing generalized reciprocity was once more dependent on others for income, and is still in some ways beholden to a higher status patron. A fourth and fifth household engage in a contractarian relationship, although one unit "gives" more steadily to the other largely "receiving" unit. A sixth household consists of a woman and her adopted children who are dependent on remittances from her natural children for their livelihood. A seventh instance of a network-deficient will also be presented.
b. Transfer Functions

As Bamberger has posited (1981: 15-18), transfers between households serve three primary functions. Households may send and/or receive transfers regularly or sporadically for their survival, that is, the meeting of their basic needs (food, clothing and shelter). Secondly, households may be the donors and/or recipients of transfers for their "development", that is, the inauguration or expansion of their business activities, the enhancement of their education or training, or, more rarely, the improvement of their dwellings for selling or non-consumption purposes. Finally, households may offer each other items or services primarily intended to symbolize the maintenance per se of their social ties. Such transfers tend to reinforce or heighten the ties between households in both material and affective terms. As will be discussed briefly below, transfers may serve more than one of these functions simultaneously.

c. Exchange and Transfer Triggering Circumstances

Once it is understood that households engaged in exchange relationships with others in a network tend to be familiar with each other's social and economic circumstances, the reasons why exchanges (as opposed to transfers) are triggered between them become somewhat less difficult to explain. The households in question generally know what each other's needs, wants (that is, items or services desired but which are not essential to a household's physical survival) and resources are. As a result, persons in need who ask for transfers appear to tailor their requests to what they believe givers will actually allocate to them. Conversely, givers perceiving a negative change in the fortunes of another household in their network will offer the requisite amount of cash or goods to assist the needy unit. The majority of material transfers given, received or "used" (given and received)
in the Zora Sur Oriental, including exchanges for the maintenance of social ties, seem to be fairly steady allotments which do not surprise their network partners.

Transfers, however, do occur in at least four other sets of circumstances where regular exchanges are not in question. To begin with, an emergency situation tends to activate a household's network to help it out. Even in this case, however, SEZ households can and do readily state to whom they would turn in a sudden, negative downturn in their well-being. Secondly, the need to acquire business credit, constitutes another category of transfer triggering that has the potential to change, and especially intensify, the relationship between the households concerned. Thirdly, in more ordinary circumstances, the offering of one service by a potential giver for another service sets up a regular exchange pattern between households. For example, an ailing woman who needs to have her family's laundry done may offer to teach another to sew if the latter will take care the clothes. Finally, the Cartagena Urban Development Project itself has induced transfers between households. Units whose dwellings have been buried in the relleno or landfill may offer to dig each other out. Other households may and did have to seek relatives' help to raise their houses above landfill level, triggering the return of a service or cash to the assisting network.

d. Other Project Impacts on Network Behavior

While the most visible project effect on inter-household network actually appears to have been to have units find others to help dig their houses out of the impacted earth, other more positive results may be cited as well. The project permits squatting households to claim the right to establish title to the parcel on which their dwelling sits, if no other claims are made against it. In consequence, some households have expanded or
improved their dwelling and rented or sublet space to network members, secure that they will not be put off "their" land. The majority of SEZ dwellers, nevertheless, appear to be waiting to see how the project as a whole will progress before taking action themselves to improve their homes, pathways or other parts of the residential space around them.

Some SEZ inhabitants with homes inundated by the landfill feel themselves to be so negatively affected by the project that they have joined neighborhood or community associations (acciones comunales) to protest the project's construction methods. In so doing, they have expanded their networks to seek to have common complaints redressed. Other SEZ households have joined together to speak out against the stagnation in drainage canals which have made their living conditions worse. Many of these households are female-headed units who literally lack the manpower to improve the physical placement of their homes or situations vis-a-vis improperly drained canals.

Other, again more positive effects of the project on network behaviour include greater access to and use of medical, educational, training and recreational facilities in the neighborhood development centers (CDV's). Some female members of households take turns bringing their children to use these services. Some women repay others who have given them cash or goods by taking the latter's children to use the CDV services. As of May, 1982, however, it must be said that project effects other than landlocking houses, limited expansion of housing improvement activity, modest improvements in social services, and political organization to protest project actions appear to have been slight.

1.4 Organization of the Report

The balance of the paper is presented in five sections. The project setting is delineated in the second section, including a physical description of the Zona Sur Oriental, a brief look at SEZ barrios and some social
distinctions and communities across them. A very rapid overview of the ethnographic literature relating to urban Latin American reciprocity networks follows, integrating a few works focusing on other areas and on Colombia itself.

The fourth section covers patterns of network exchange, emphasizing the household strategies for survival and development behind them. Transfer functions and transfer triggering circumstances are also examined. The fifth section presents seven case studies of SEZ households and their relationships with networks, to which a brief section regarding project impact on network behavior is appended. The final section discusses issues for further analysis and research, based on the investigations conducted.

1.5 Definitions Used in the Report

Unless otherwise noted, the present report follows the operational definitions established in the first Working Paper in this series (Bamberger and Parris, 1984). Some modifications are made here, however. It is convenient to present frequently-used terms here in the form of a glossary. These include:

a. NETWORK: If not stated otherwise, "network" refers to a household's "effective network", that is, all households, both kin- and nonkin-based, with which there is an exchange of money, goods, services and information;

b. HOUSEHOLD: A residential group sharing food and at least some budgetary functions (dwellings may be comprised of more than one household);

c. TRANSFER: The flow of any commodity between households or individuals, including

i. EXCHANGES, in which there is an immediate or future reciprocation;
ii. GIFTS (or altruism), in which there is no direct or traceable form of reciprocation;

iii. REMITTANCES, in which the transfer takes place between members or households within the same extended family (in this case, no immediate reciprocation is entailed as the remittance represents a reallocation of resources within the same extended family group);

d. GIVERS: households giving resources to others and receiving nothing or little of immediate financially transactable value in return, but who may receive transfers in the form of services, information and affective support.

e. RECEIVERS: households receiving resources from others and providing nothing or little of immediate financially transactable value in return, excepting transfers in the form of services, information and effective support.

f. USERS: households giving and receiving transfers in a designated time period;

g. NON-USERS: households avoiding or lacking transfers of immediate financially transactable value with others.

h. GENERALIZED RECIPROCITY: a strategy of exchange between households, in which givers regularly transfer resources of immediately greater transactable value than those sent or performed by receivers in return, but whose transfers are of some social, affective or economic value to the givers;
1. CONTRACTARIAN RECIPROCITY: a strategy of exchange between households, in which units exchange resources for their collective good overtime and for reducing the socio-economic risks facing them during that time;

j. (FINANCIAL) AUTONOMY-MAXIMIZATION: a strategy for survival or development in which the household intentionally or by default minimizes transfers of immediate financially transactable value with others;

k. TRANSFER-AVOIDANCE: a strategy typically pursued by households seeking financial independence who believe returns from reciprocity relationships would be less than their contributions to them;

l. NETWORK-DEFICIENT HOUSEHOLDS: Households lacking the social, economic, or affective resources to attract others into entering reciprocity relationships of significant, immediate financially transactable value between themselves.

2. THE SETTING

2.1 Cartagena's Zona Sur Oriental

Over the past 3-4 decades, Cartagena's economic growth has largely been due to the increase in manufacturing, refining and tourism industries. These enterprises have served as "pull" factors in internal patterns of migration within Colombia. At the same time, rural violence ("La Violencia"), in internal regions of the country in the 1940s and 1950s concurrent with the concentration of land holdings in the hands of fewer owners, constituted "push" factors towards Colombia's major cities, including Cartagena. ¹/¹ One

¹/¹ Both reasons were cited in intensive, open-ended interviews as primary motives for migration.
major site of the city's absorption of migrants has been its Southeast Zone (SEZ), which has growth from a population of over 41,000 in 1964, to some 65,800 in 1970, and to at least 80,000 or as much as 100,000 at the present time (Triana y Antorveza 1974: 64; Strassmann 1980: 155). The Zone is close enough to commercial and tourism centers to make it attractive to workers in both formal and informal employment sectors. The cost of owning or renting dwellings in much of the SEZ has moreover been low enough, relative to Cartagena as a whole, to attract many households with very small incomes.

The SEZ is defined as that area encompassed by the World Bank-supported Cartagena Urban Development Project, in the Southeastern sector of the city. The zone is a narrow strip of low-lying territory bordering the southern edge of the Cienaga de Tesca, also known as the Cienaga de la Virgen (the Tesca Lagoon, or Lagoon of the Virgin). It stretches about 6.5 kilometers in length and only some 400-500 meters in expanse south from the swamp's edge. The 355-hectare zone can be topographically divided between those very low-lying areas 1.5 meters or below in elevation, which border the lagoon, and those above 1.5 meters, which are incorporated into the more physically consolidated parts of the project area.

The southern boundary of the Zone lies along (1) the fully commercialized boulevard called the Avenida Pedro de Heredia, (2) a merging, fully developed street called Calle 31B, and (3) a parallel, developed, transport route called the Calle Pedro Romero (see the project area map on the next page). The western edge of the SEZ lies along centers of both residential and commercial activity; the Bazurto Market, a major outlet of goods in the city, is a few blocks southwest of the Zone's southwest corner. Less urbanized areas lie east of the SEZ, with much land either undeveloped or used for raising crops on small holdings. To the immediate eastern edge of
the Zona, bordering the neighborhood known as Fredonia, a new squatter settlement sprang up in 1982. The northern boundary again is the swamp itself.

2.2 The Bank-supported Project

The integrated Urban Development Project for the Zone is designed to upgrade service levels and to support improvements in shelter quality. The SEZ project includes land reclamation to raise street and house levels, construction and improvement of drainage canals, public utility and street drainage works; construction and equipment of community development centers; and loans and technical advice to community groups and individuals for (1) the regularization of land tenure; (2) paving of sidewalks and pedestrian streets; (3) installation of secondary water and sewerage lines; (4) house connections for water, electricity, and sewerage; (5) dwelling construction and improvement; and (6) purchase of serviced sites for house construction. A unique characteristic of the project is that the last five site-specific components are options for resident families. While all must participate in payment for general land reclamation, drainage, community facility, and tenure regularization services, subsumed in point (1), households may choose to buy any or all of the other five features.

2.3 Physical diversity: consolidation, interstitial, and marginal (sub) zones

Within its borders, and beyond topographical divisions, the Southeast Zone can be broadly if tentatively characterized by varying degrees of physical consolidation. Three (sub) zones can be defined by this criterion. Closest to the thoroughfares which form the SEZ's southern boundary is an area which might be labeled the "consolidation (sub) zone". This higher-lying area can be characterized by the presence of more paved streets, more concrete sidewalks, and more houses built of masonry than other
areas lying closer to the lagoon. More houses are legally connected to electrical and water supply services in the subzone. The consolidation area is broadest in the western third of the project areas. It narrows sharply in the middle third of the SEZ, and tapers off to a strip of territory lying along the project area's southern border in the eastern third of the Zone. Overall, it constitutes about one-quarter of the land area in the SEZ.

At the opposite end of the zone, bordering the swamps, is an area which can be labelled the "marginal (sub) zone." This area is characterized by the presence of more wooden houses, and fewer pathways of any kind, than the other two sub-zones and by the absence of paved streets. Water and electricity services appear to fall off to their lowest levels in this marginal sub-zone. All the shelters lying at or over swamp waters, which are built on top of piles driven into the lagoon, can be found here. Many if not all of the shelters slated for relocation by the urban project's implementing agency are located in the marginal zone.  

In between the consolidation and the marginal zones there is another subzone in which features of the first two zones are merged. Some parts of this "interstitial" zone have more paved streets, sidewalks, cement or concrete-finished houses, and more light and water services than others. By inspection, however, neither wooden nor masonry shelters seem to predominate over the other group. It is not claimed that the three sub-zones are wholly distinct. Wooden shacks do exist in the consolidation zone, just as masonry houses with functioning appliances exist in the marginal zone. On the whole,

1/ See below, p. 21, n.1. The implementing agency (ICT) as of 1982 relocated approximately 700 dwellings from their former sites to ones on more secure landfill.
however, different sets of physical if not economic features appear to typify individual sub-zones. The three divisions are offered here as a heuristic device for characterizing physical divisions in the SEZ. 1/

2.4 SEZ barrios

Within geographical boundaries, a number of social and other physical criteria can be used to describe the Southeast Zone more sharply. One principal feature is that the SEZ is comprised of neighborhoods, with populations varying from about 1000 in the smaller barrios to over 29,000 in the largest, as of 1970 (Triana y Antorveza 1974:64). During fieldwork people referred to their neighborhoods by eleven different names, some of which refer to the same area. 2/ To complicate matters even further, some municipal institutions use at least three additional labels to name parts of the Zone,

1/ The ICT and the Bank make reference to two sub-zones in the project area, one called the "consolidation zone" and the other the "rehabilitation zone." The definition of the former used here coincides with that of the two institutions. As for the latter rehabilitation zone, a tentative division is implied within that zone by the fact that, as noted, some 700 houses near the swamp have been earmarked for removal by the ICT and the World Bank. These houses generally, if not entirely, lie north of a proposed "periferico" or proposed scenic route, which would cut through the entire length of the SEZ.

2/ These are, from west to east, La Maria Auxiliadora, Esperanza, La Candelaria, Camino del Medio, Boston, Rafael Nunez, Republica del Libano, ll de Noviembre, Olaya Herrera, La Magdalena, and Fredonia. Camino del Medio, in some Cartagenians' view, is an (older) part of the west edge of Boston; similarly, ll de Noviembre is an eastern sector of Boston. Use of names varies with residents' length of stay in the area (Camino del Medio is a name used by "older" migrants, for example), and with political considerations. Boston, one of the largest barrios, seems to have a more active political constituency than adjoining neighborhoods, and some SEZ dwellers may use that name to bring attention to their barrios' relative political "prominence". Boston also embraces an area which was formerly called Tesca; that latter name is generally used by some city officials and institutions. In the mid-1970s, the name Tesca had become synonymous with a "red-light district"; by 1975, however, prostitutes inhabiting the area had been dispersed. In our survey only long-term residents referred to that area as Tesca. See Espino (1975).
and do not employ four others which are used at times by SEZ inhabitants. 1/

The barrios, moreover, are only occasionally separated by physical barriers as in the case of the waterway separating La Magdalena from Fredonia. More often than not, the neighborhoods are separated by administrative or historical criteria, such as whether or not the area in question was originally claimed by a particular squatter invasion.

As for land use in the Zone, most of the territory (approximately 75 percent) is appropriated for residence. The general layout of the SEZ area is on a gridiron pattern, running parallel and perpendicular to the major drainage ditches which cross from the lagoon to the southern border. Few of the blocks formed by the pattern are bounded by paved streets, but the rectangular sense of the blocks is usually very clear. Other areas, particularly in the central section near the lagoon, contain areas reserved for Neighborhood Development Centers, or Centros de Desarrollos Communal (CDV's) 1/ and an existing telecommunications reserve. One CDV in the western-most sector of the project is already functioning. The areas on which the additional CDV's are being built have been informally appropriated by a few squatters and by children and teenagers as playing fields.

1/ The additional names are Las Delicias (part of Esperanza, from my reckoning); Alcibia (part of Esperanza and possibly Camino del Medio); and Tesca Nuevo (see note 1 above). The names not used officially, but used by residents, are La Candelaria, Camino del Medio, Republica del Libano, and 11 de Noviembre.

1/ In addition to the CDV already in operation in La Esperanza, three other CDVs are planned for the SEZ. These contain 5-classroom primary schools for 400 students in two shifts; an urban health center to be staffed by a physician, dentist, and community health workers ("promotores"); a family and child welfare center with daycare, nutrition, and other services; an employment and productivity unit for job training; and communal facilities for meetings, sports and a library. As of May 1982, the CDV in the second sector of the Zone was well on its way to physical completion.
Many of the social and business service elements to be found in one barrio can be found in the others, although in different proportions. As noted, all the neighborhoods are primarily residential zones but small businesses are scattered throughout the barrios. These largely retail businesses are principally concerned with the sale of snack foods, small household goods and occasionally such items as meat, eggs, and rice, but above all with the sale of drinks, ice and cigarettes. Other businesses provide specific services such as dress-making, manicuring, pedicuring, giving injections, and mechanical and automotive repairs. There do not appear to be any factories operating on a large scale (over two dozen employees) within the SEZ nor does the city maintain full-service municipal offices there.

Other public and social services offices exist in the zones, however. Police sub-stations do function in the SEZ, as do numerous public schools, particularly elementary schools. The one operating Community Development Center in La Esperanza is well regarded and attended for its medical, educational and other training facilities. Some neighborhoods support Community Action Groups (Acciones Comunales), especially in Boston and Fredonia, but other barrio-wide political or civic associations do not engage much interest. The most common daily social activities to be seen in the SEZ include children playing and studying in school; women tending to domestic chores and chatting with neighbors; and (apparently underemployed) men working on house construction, improvement and repair. All groups gather frequently around the radio or television set, and women and children often go to shop for small purchases nearby. The combination of a hot tropical climate, relatively simple house forms, other cultural preferences, and economic circumstances converges to produce a life style in much of the Zone, in which considerable time is spent either socializing in front of houses, or focused on domestic activities within public view in the houses' principal room.
2.5 Social distinctions and commonalities

Cross-cutting these general features of the Southeast zone are specifically social distinctions, as well as social commonalities. That is to say, if there are elements of potential economic heterogeneity dividing the SEZ into two or three horizontal sub-zones or "bands" between the lagoon and the Zone's southern boundary, there are other elements which unite — and again separate — those "bands" in other ways. To start with the similarities, the large majority of all SEZ dwellers are poor. In studies executed both by Paul Strassmann and Bank staff, Zone residents have incomes of only about 60 percent or less of the average for the city as a whole, and only about one-third the average for all Colombian cities. No less than 84 percent of SEZ households are below the World Bank's relative poverty minimum. (Strassmann 1980:156.)

Secondly, the three sub-zones identified above do merge into each other. As will be discussed below, some entire neighborhoods in the zone, particularly Fredonia at the SEZ's eastern end, are characterized from each opposing boundary to the other by socioeconomic homogeneity more than any other trait. The divisions between sub-zones are simply more pronounced in some areas than in others.

Finally, the SEZ is "unified" as an area by the fact that successive migrations in different parts of the Zone took similar steps to found settlements. These migrations were frequently engineered as planned invasions of particular stretches of territory at different points in time (Ubregon and Uzcategui 1972:77-102). The neighborhoods appear to have a similar social "trajectory" over time, moreover. As the original settlers become established, their strong orientation towards community action and development seems to decline. While new forms of community development may replace the
first one, those involved in the first spurt of growth may focus more on their own households' well-being, either on their own household alone, or on a smaller network of households than those involved originally in the invasion.

As for social divisions per se between the subzones, only one observation will be offered here. That is to say, many people living in the consolidated zone in different SEZ neighborhoods claimed not to know anything about the "interstitial" and "marginal" zones which "began" at the end of their streets. These residents contended that they did not know people, or even the names of streets, in the sub-zones beyond the very blocks they lived on. Similarly, residents in the "interstitial" and "marginal" zones often said that their social contacts were found principally in the immediate vicinity of their homes. The point here is not that social interaction is bounded off by patterns of residence, but that residence does play a role in SEZ social relations, bringing inhabitants together for shared purposes or reinforcing barriers between social statuses.

These points can usefully be illustrated by the somewhat celebrated case of the barrio Fredonia. This area at the eastern extremity of the Zone, east of the Cano Chaplundum, was invaded and "took root" in 1964-65. It is hence one of the "newest" barrios in the SEZ. Some 55 households, at least a dozen of which were headed by women, settled on the privately-owned land but were at first expelled by government officials. With the aid of a priest and a Peace Corps worker involved in the area, the households not only returned to Fredonia but proceeded to constitute themselves juridically, in order to secure their tenure further. In so doing, they established a rotary fund to shore up their resources, elected an honorary president and constituted themselves as a Community Action Group (Acción Comunal). With minimal technical and professional help, the founders laid pipes for water and
sewerage systems, established a grid on which residential blocks were formed, and strung lines for electric lighting. Within five years of the invasion, approximately 500 other households joined the original settlers. (Cardona Gutierrez 1968:245; de Puello and de Rodrigues 1976:2-3).

In the intervening dozen years, however, the forms of social solidarity in Fredonia appear to have changed somewhat. There still seems to be a greater social and economic homogeneity in the barrio than in others, if measured by the uniformity of the housing standard throughout Fredonia, by the fact that considerable numbers of Fredonians were and are involved in horticultural pursuits, 1/ and by the visibility still of some communal projects. Some older residents believe that ties based in the early years of the invasion and subsequent neighborhood residence are not as strong as they once were.

One of the original settlers, Dona Tencha Altamiranda Cespedes, calculated for example that only a fifth of the first settlers still lived in Fredonia. 2/ She added that the influx of younger households had not sustained the founders' sense of solidarity. While the success of the "invasion" had brought external sources of funding to support the burgeoning community, in the form of schools, health clinics, and community centers, the

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1/ While this datum awaits further verification via regression analysis of the quantitative survey, more residents of Fredonia reported to be involved in crop-raising than other SEZ dwellers. It is not yet clear, however, whether garden or larger-scale farming as a pursuit has declined over the last two decades as a primary occupation among Fredonians.

2/ Dona Tencha's name is a pseudonym, as are all SEZ dwellers' names used when discussing matters such as income, family history and the like, and the fact that SEZ dwellers themselves cannot control what is done with the information reported here, I believe it imperative to protect the identity of persons and households recounting their life histories in confidence. Dona Tencha and her household are profiled in the case studies section below.
presence of these social institutions did not stop the growth of robberies and other anti-social behaviour such as drug use, in her view.

Contrastively, Dona Tencha and other residents did acknowledge that some sense of community continued to flourish because many residents' shared pursuits in agriculture and desire for additional neighborhood improvements. Beyond that support of social solidarity, community organizers living in the barrio have helped bring in and/or sustain social service centers. What may have been a possible sign of Fredonia's clout in Cartagenan politics was observed one night during fieldwork. A blackout brought civil service personnel to work on the electrical transformer within a few hours of the lighting failure. Social workers reported that not all "marginal" Cartagena neighborhoods would have received such service in such short time.

2.6 Networks, neighbors, and strangers

This view of changing forms of community participation and attitudes in the SEZ is confirmed in other studies and in fieldwork for this study. Residents of older barrios such as La Candelaria and Esperanza, which were established thirty years ago, have been found to participate less in community organizations than those in the newer barrios (Obregon and Uzcategui 1972:116-118). Older barrio dwellers in La Candelaria and Esperanza complained, as Dona Tencha had, that neighborhood spirit had declined over the years. The Sandoval-Albornoz household recounted that groups of families on the same street worked much less together on street and sidewalk construction repair than they did in earlier years. They also attributed the change to the steady entrance of younger settlers into the barrio, who were either too concerned with their individual families' welfare to participate in "block projects", or who were too involved with alcohol, drugs, thefts, contraband, and other "anti-social" activities, to work closely with their neighbors.
These contrasting views of developments at the neighborhood level of the SEZ do not mean that people at the block or street level do not work together on projects in their immediate vicinity, or form close bonds. It is at these more spatially close, even intimate levels of social contact that at least some kinds of network activity are centered. The households cited above, who complained about the lack of social solidarity around them, did have links to a few kin and neighbors who provided them with social support. Their younger neighbors on the same blocks, moreover, were visibly more actively involved in exchanges with other nearby households. Household heads in both older and newer barrios, both male and female, both younger and older in age, often referred to houses within pointing distance as the ones to which they had relaciones de confianza, or social ties characterized by trust. These ties were based on kinship, friendship, and on shared occupation or on working at the same place. A number of household heads also expressed the belief that good relations with their immediate neighbors were per se important to them. The most poignant expression of this value came from a very poor woman living at the margin of the swamp, who depended on the sister living with her for much of their household's basic income. The rest of the household's support came from exchanges or transfers with households living nearby.

The linking of spatially proximate households does not imply however, that propinquity alone in any way determines the creation or maintenance of social networks. Many households call on far-distant kin, or kin in other barrios inside and outside the SEZ, to offer and receive economic and social assistance. Others draw on non-kin in these more distant areas as "support" and "exchange partners." Still others, including both poor but particularly better off households, limit their network activity and focus
their energies on sustaining and developing their households alone. The most
dramatic sentiment in this regard came from a woman who had migrated to
Cartagena six years ago, to join her husband in the city. Dona Nuria Nunez
Prieto, her husband, and her son-in-law all need to work to support their
four-generation household of nine people. They receive no support from
relations in the natal town Orique. Dona Nuria referred to her neighbors as
"shift" and complained bitterly that even with her household members' combined
efforts, they still could barely make ends meet (see also Bamberger and Parris

A few other households in this qualitative survey derive a
significant part of their income from acting as clients of politically, or
economically, better-off patrons. Their higher status partners uniformly live
outside the Zone. The clients receive other job recommendations, work or
support funds from the patrons, in exchange for favors granted earlier, or for
political support in elections, advertising or selling lottery tickets, and
possibly for quasi-legal or illegal aid such as resale of contraband
merchandise.

In general, however, SEZ household support comes from, and goes to,
kin, _compadres_, neighbors, fellow-workers and friends in the households'
social networks. These networks operate both within the zone and receive or
send support from and to network members in Cartagena, rural areas, other
Colombian cities such as Barranquilla and Venezuela. Cases of different kinds
of household network strategies are presented in the fifth section below.

3. **ETHNOGRAPHIC LITERATURE**

3.1 **Seminal Works**

The importance of social networks for the survival of individual
households constituting them has been a topic of interest in the ethnographic
literature on the urban poor, since the 1950s. Oscar Lewis' pioneering studies of poor city-dwelling families in Mexico City, Puerto Rico and New York's ghettos in the 1950's and 1960's focused attention on a so-called "culture of poverty" in many underdeveloped areas. In enumerating the characteristics of this phenomenon, Lewis noted that groups of poor households regularly provided informal credit services for each other's support. Clothes, food and furniture in the domestic domain were shared by families acting in collective interest.

Lewis noted, however, that these exchanges for reciprocal support were subject to social and economic limits. While some families pooled their resources for long period of time, others, especially those non-kin networks based on ties of cofianza, and participation in shared social groups, did not sustain economic reciprocity. Individual households that believed their economic and social opportunities would be furthered more on their own, rather than through material ties to other households, severed or weakened connections to these other households and sought to act independently.

On the other hand, Lewis made clear how meaningful the social, economic and affective ties were between kin- and nonkin-based households in urban barrios when these could be sustained. In the absence of formal support from financial institutions and in the face of irregular renumeration from cycles of employment and unemployment, the extended family, or fictive kin ties between households, provided insurance for individual households that their basic needs would be met. Children were even transferred between households, so as to place them in the units which could best care for them financially and affectively. Recourse to relatives for economic, social and
emotional support reduced the risks that households would be subject to dissolution borne of poverty, lack of work and the tensions inhering in these economic crises. (Lewis 1959; 1965; 1968.)

A host of other scholars, while not accepting the notion of a "culture of poverty" as an explanatory device for the socio-economic characteristics Lewis reported, also documented the occurrence of the network support system in a wide variety of settings. Lisa Peattie (1968) analyzed forms of intensive social cooperation in an urbanizing barrio in Ciudad Guyana, Venezuela. She showed that mutual assistance was not restricted to the domains discussed by Lewis, but embraced tasks in house-building and maintenance, supplying the barrio with water and constructing other infrastructure. Both Lee Rainwater (1970) and Carol Stack (1974) described similar patterns of intense mutual aid among poor black households in Midwestern North American cities. In both cases, however, households that were unable to sustain expectations for giving and receiving such that all parties benefitted, were cut of from or failed to developed reciprocity networks.

3.2 Accounting for inter-household transfers: The role of reciprocity

About the same time that Oscar Lewis was detailing social, economic and affective exchange relationships among Puerto Rican households in San Juan and New York, Marshall Sahlins published a seminal theoretical essay accounting for exchange relationships generally (1965). Sahlins believed that patterns of transfers between households or larger social groups could be expressed along a continuum of exchange, or reciprocity. At one extreme of the continuum commodities transferred to receiving units are given as donations, with no expectation of return. Such gives are providing the transfers as
expressions of altruism. Moving along the continuum away from altruism, some "givers" transfer resources to others with no specifications or schedule for return. Resources are given with the understanding that if and when they can be repaid in some form, they will be reciprocated. Such exchanges exemplified "generalized reciprocity", typified by the resources parents give children. In exchange for raising them, parents have, or create the expectation that their children will help them at a future time.

Moving further along the continuum, exchanges between social units reach a point where each party aims to maximize its own gain or utility from the transaction. Such "market-oriented" exchanges are examples of "balanced reciprocity". Beyond the point of balanced reciprocity, exchanges are no longer limited by social or even moral considerations. Parties attempt to extract commodities or goods from each other by force. These exchanges can be considered instances of "negative reciprocity."

Sahlins' account of patterns of reciprocity influenced a generation of social scientists, who attempted to apply and refine the continuum in particular ethnographic and socio-economic contexts. Looking primarily at social relationships in Mexican communities, Eric Wolf (1965) agreed that many relations of kinship and friendship, and patron-client ties, could be understood by examining the kinds of reciprocities among them. He believed that economic ties between kin, especially genealogically "close" family members, were reinforced by cultural sanctions binding relatives to help each other on a moral basis. Economic exchanges between non-kin of similar socio-economic status, especially friends or fictive kin (compadres), were not endowed with the same moral emphasis as those found between blood relations. However useful the ties were between economically cooperating friends and compadres, they were apt to be subject to economic and social pressures not
felt to the same degree by kin, and thus more likely to break apart. While kin might reallocate resources among themselves for the good of the extended family, nonkin were more likely to be constantly assessing the value of ties for the good of their households or themselves alone. If or when these households determined they would be better off economically, socially or affectively without their exchange partners, they severed ties with them.

A similar pattern occurred with patrons and clients. By virtue of their different hierarchical statuses, both groups sought to receive and provide services of value to the other. Each group assessed the value of the services rendered to the other over time, and either strengthened, continued, weakened or broke off the ties between them.

Of Wolf's followers, Larissa Lomnitz (1977) has gone furthest to elaborate the kinds of social and economic exchange relationships found among Mexican social networks in urban cities. Lomnitz studied patterns of reciprocity among kin, _compradres_ and neighbors in the shanty town called Cerrada del Condor outside Mexico City. Like Oscar Lewis, she found that economic necessity prompted many Mexican households to turn to each other for economic and social assistance. Low renumeration from work, which itself was fluctuating due to high un- and under-employed rates in the formal and informal sectors of the Mexican economy, caused many members of Cerrada del Condor social networks, especially those based on kinship ties, to pool their resources to keep all households involved afloat. The mutual aid provided in cash, goods, services and emotional support buttressed individual households whose incomes regularly fell short of meeting their basic needs. The primary motivation in this support system was thus to reduce the risk of indigence or household dissolution due to lack of resources. As Lomnitz puts it,

"these social networks are structures which maximize an important commodity, namely security ... Whenever the
physical or social survival of a group is threatened, people mobilize their social resources for whatever economic value they may afford. The Spanish saying 'Hoy por ti, manana por mi' (your turn today, my turn tomorrow) summarizes the principle of reciprocal exchange in a situation of balanced scarcity assumed to persist indefinitely for both persons" (Lomnitz 1977:190).

In accounting for the presence of reciprocity relationships among Cerrada del Condor households, Lomnitz indicated that four dimensions of distance or closeness could help explain whether regular exchanges would take place. These four dimensions are formal social distance, economic distance, psychological distance or confianza (that is, mutual trust) and physical distance. Taken together, the less the "distances are" between households, the greater the chances that the households are cooperating in reciprocal fashion.

By formal social distance, Lomnitz refers to the basis of social interaction between households, such as close or distant genealogical kinship, fictive kinship (compadrazgo, or ritual co-parenthood), friendship or some other basis. She found that in exocentric or "true" social reciprocity networks (where all households exchange with all others), the most common basis of interaction is close kinship. Low-income households that are economically "close" in levels of income are more likely to enter into exchange relationships than those of significantly different earning patterns, given the former's need to find partners to help tide them over in difficult periods. Lomnitz notes, as Wolf had previously, that pressures to redistribute income and remain socially and emotionally close can and do become wearing on the households involved. If the households involved are not bound by true kinship, the ties are likely to be subject to suspicion that each is not doing enough to support the other, that is, that the households are concerned more about their own welfare than that of their exchange
partner's. These affectively loaded relationships, involving drinking partnerships between male household heads, often cannot sustain the initial pattern of intense male spending and subsequently dissipate or dissolve.

Linked to these first two "distance" features is psychological closeness or confianza. This mutual trust must be present to some degree between households, or they will not risk trading resources with each other. Confianza, however, is also subject to strengthening or weakening, depending upon the behaviour of the exchangers. Finally, Lomnitz suggests that the greater the spatial nearness between households, the more likely they are to reciprocate with each other than with those who are physically distant. As such, neighbors are more likely to engage in some kind of transfer relationships than are people who do not live near each other or in the same barrio.

Lomnitz also found that socio-economic and affective ties between lineal kin (parents and children) and between siblings are often stronger than those between conjugates (husbands and wives, legally married or not), and other affines (ties based or traced through marriage). While marriages may last for decades, married men and women do often separate. Kin ties, however, last forever, even if these are subject to lapses in frequent or intense social contact. Both because of the closeness of many sibling ties from childhood onwards, and because of the patterns of divorce, Cerro del Condor women are liable to rely on their brothers (and hence, the rest of the extended family) more over time than they do on their husbands for long-term economic and social assistance. Spouses do not have identical relationships with other conjugal pairs in their social networks; women and men also keep up different kinds of ties with their natal kin and turn to them, or do do so, in different kinds of social situations. Men appear to emphasize the importance of ties to their cuates (closest friends, drinking partners, etc.), while
women emphasize ties to their own extended family and to female help-mates living near them. A man's wife is not likely to be as close to the wives of her husband's cuates as he is to those men. The upshot of these differential patterns is that reciprocity networks are themselves subject to change over time, as men and women's investments of time, money and support to them.

Whereas Lomnitz's contribution is strongest in describing the form and content of kin-based reciprocity networks and the factors (cuatismo, spouses' conflicting loyalties, etc.) impinging on their activity, other scholars have devoted considerable effort towards delineating the motivations behind particular forms of reciprocity. Inspired in part by John Rau's redistributive theory of social justice (1970), by Lomnitz (1977) and by the DEDRB findings on transfer activities among Salvadoran households, Dani Kaufmann (1982) has expounded a provocative theory on a particular form of reciprocity he terms "contractarianism." In Sahlin's continuum of reciprocal exchange, Kaufmann's contractarianism would come between generalized reciprocity and balanced reciprocity.

As Kaufmann sees it, households engage in contractarianism as a strategy to reduce the risk that any participating household will fail to have its basic needs met at any particular point in time. They devise an implicit insurance system against having member households' income fall below a certain threshold. He does not specify any necessary basis for households to enter into "contractarian" relationships, though it is apparent that segments or the whole of an extended family are likely to compose this form of reciprocity network. Contractarian households, in effect, provide a safety net for each other. In the absence of secure, steady income from formal sector sources, contractarian units recognize that their fluctuating sources of income, usually from the informal sector of sale of homemade goods, re-sale of other
goods, simple household enterprises or sale of services, are not apt to provide for all their needs or those of their networks' over time. As a result, they agree to cooperate to see each other through difficult times. When one or more households have a surplus of resources, they in effect promise to transfer a portion of these to households in their network experiencing shortfalls at that time. These latter households may have helped them through their own financial shortfalls earlier. In return, the latter households will send resources back to the "givers" when their incomes permit and/or when the "givers" need such resources to secure household necessities.

Put another way, Kaufmann sees poor households acting as constant "givers" and "receivers" of resources among members of their networks. His theory is general enough to include indentifiably different types or sub-types of contractarianism. Some households, for example, might serve as constant "givers" to members of their network who are in the position of constant "receivers." The givers in this sub-type acquire enough resources to provide for their own household's needs and part of the needs of others. The givers acknowledge, however, that their incomes might not always cover their needs this amply; they thus are giving to the "receivers" as an investment that the receivers will, if able, return transfers to them. In this sub-type, contractarian exchange borders on, if it does not embrace, a kind of generalized reciprocity.

In other instances, "givers" and "receivers" will be constantly changing places. Households giving resources to another one month may require resources the next and receive transfers from the "original" receivers. The periods of giving and receiving may last for considerably longer periods of
time, however. This sub-type of contractarianism appears to embrace the concept in its truest or fullest form, following the Spanish proverb "hoy por ti, manana por mi."

In still other instances, households may give and receive transfers within the same period of time. So frequent are the in-coming and out-going exchanges that the households may be termed transfer "users" (see also Hamberger and Parris 1984:v). Households in this subtype seek to reallocate resources among the network to even out income among the constituent households and they may be termed practitioners of "balanced contractarianism." This form of reciprocity resembles a redistributive policy among the households in the network.

While Kaufmann himself does not identify these sub-types of contractarianism explicitly, he does note that different kinds of social networks will have their own perceptions regarding when and how it is appropriate for them to help, or receive help from, each other. These different perceptions will be related to the networks' demographic composition (numbers of persons in the households, numbers of households with female heads, etc.), their employment and income patterns, and other characteristics such as confianza. Depending upon these factors and others such as frequency of visiting, residential closeness, and extent of the day-to-day knowledge of what the others need or want, households will be in a more or less good position to "earmark" transfers for particular uses.

In a sociological study of low-income urban households in the Alagoas District of Salvador, Brazil, William Norris (1977) brought additional ethnographic specifically to the contributions made by Sahlins, Wolf and Lomnitz though some of his conclusions differed from theirs. Norris' investigation also confirms that Kaufmann's treatment of contractarianism can
be found "on the ground" in various forms among households comprising reciprocity networks. The same will be shown in social support networks in the Southeast Zone of Cartagena.

Norris observed that different forms of the reciprocity Sahlins described were in fact in operation in the Alagoas. Some households, among the poorest in the area, are constant, long-term recipients of transfers from other family members, neighbors or friends. Many of these households were headed by women. As Norris puts it, flows of transfers tended to be consistently from the less poor to the more poor, often over long periods of time. In the terminology employed above, networks evinced generalized reciprocity.

This pattern does not mean, however, that no form of contractarianism exists among Alagoas households. Reciprocal exchanges occur within segments of household networks, that is, between men or women and transfer partners of the same sex. Patrons and clients, moreover, exchange services of value to each, even if the transactions reflect the differential status between the two groups. The clients in Alagoas are usually women, linked to both female and male patrons. Somewhat contrary to Wolf's and Lomnitz's findings, Norris found that conjugal ties and ties between friends appeared to be more enduring in the Brazilian case than in the Mexican ones. Absent fathers continued to support their estranged children, at least in economic terms; although poorer people in Norris' sample had fewer stable marital-type relationships than better-off Alagoans, this result was as much the product of the death of male partners as it was of abandonment of women.

Norris' most ambitious contribution perhaps to the study of households and their involvements with social networks was to document the extent to which households and wives shared ties throughout their network (thereby creating "zones of inclusive density") or pursued these on their own
(and thereby generating independent sector zones). He then analyzed how these zones of density and independent sectors were shaped by the male- and female-headed households' mode of participation in Salvador's economy (by occupation, work stability and job location), kinship and religious participation. Stratifying the results by income (roughly above, at or below $40 per month), he determined there were empirically 7 types of household-network linkages. These include:

**Upper Strata:**
- 1. Male breadwinner household with kinship ties predominating.
- 2. Male breadwinner household with political ties predominating.

**Middle Strata:**
- 3. Two-breadwinner household with kinship ties predominating.
- 4. Male-breadwinner household with religious ties predominating.
- 5. Two-breadwinner household with religious ties predominating.

**Lower Strata:**
- 6. Female breadwinner household with neighborhood ties predominating.
- 7. Female breadwinner household deficient in network ties.

As Norris observed, the upper strata households most closely resemble the traditional working class pattern found in both developed and developing countries, where a man's steady work and his (and his wife's) predominant kinship and political ties largely determine network activity. In the middle strata, two breadwinners are usually necessary to keep households afloat, again using primarily kinship and this time religious-based ties as links to a network. The other form in this stratum, male breadwinner with
religious ties, appears to reflect a structural "slippage" in income due to the presence of only one earner and a set of ties of less economically promising value than those activatable by kinship or political connections. The bottom strata point to a pattern observed by Lewis, Stack, Rainwater and numerous other anthropologists and sociologists working with low-income Afro-American and Ibero-Americans urban communities: Female-headed households, however successful in engaging with others to share resources, still suffer economically by comparison with male-headed households. The worst-off households are those headed by women without the ties to generate reciprocal exchanges with other units.

Norris nevertheless fails to document how widespread the general "downward" pattern of transfers is from better-off to less-well-off households, and to delineate how extensive any reciprocating patterns are between network units. He does not elaborate how conscious these patterns of exchange are for the households pursuing them, how they make choices among alternative possibilities of transferring, or whether the households would prefer or could seek a "coping" strategy more financially independent of others. He also views these patterns of household-network linkages ahistorically, that is, without specifying how the households observed were formed from others, or in what directions they appear to be heading. These reservations notwithstanding, Norris does demonstrate how diverse household network strategies are among the lower strata of urban populations, and how valuable contacts with networks (or what he terms "structural imbeddedness") are in themselves and as vehicles for economic, social and affective security.

3.3 Other forms of reciprocity and assistances: utan ng loob and malasaluit

A form of reciprocity differing from those found in Afro- and Hispano-American cultures that has been reported from the Philippines, that
is, utang ng loob or debt of gratitude. As Mary Holinstine (1972) and Reforma and Obusan (1981) describe it, such social indebtedness occurs when a household receives assistance in the form of goods or services from another linked to it by kinship or by some other form of close social relationship. The recipient is compelled by utang na loob (literally, "a debt inside oneself") to return the assistance or favor with interest, to be sure of not being in the original donor's permanent debt.

As noted above, repaying utang na loob can take years. In one case described by Reforma and Obusan, a young man taken into the home of his aunt received care and educational support while he was studying, many years later sought to raise money himself and from other relatives for a surgical the operation his aunt needed. Even though the woman involved has children of her own who can and will help pay for operation, the nephew would feel culturally-sanctioned hiya or shame if he did not work actively to reciprocate his aunt's help to him.

Utang na loob may also be incurred among households not related by kinship. In another instance recounted by Reforma and Obusan, a lawyer helped a couple obtain a residential lot. Years earlier, the father of the wife in the couple assisted the lawyer financially in his own educational career. When the father died at a relatively early age, the lawyer went so far as to transfer the utang na loob in effect to the man's children, providing both monetary assistance and aid in the form of services.

Malasakit in the Philippines resembles concepts of altruism or charity found in other parts of the world. Donors give malasakit to members of their family or non-kin because of the latter's less fortunate socio-economic circumstances. Recipients of malasakit (literally, "commiseration") are not expected to make restitution to the givers.
In a case of *malasakit* among kin-linked households described by Reforma and Obusan (1981), an extended family is regularly providing assistance to one of its member households. The latter household is composed of a marginally employed man, his chronically ill wife and their children. The wife has always been the "baby" of her family of orientation; though married, her parents and siblings continue to provide her with regular financial aid and services because they recognize that her husband cannot generate alone all the income needed to support the family. Incapable of returning even small financial favors to his wife's family, the husband suffers *hiya* and avoids his in-laws. As in many other social situations, including those found in developed countries, the acceptance of *malasakit* on a continual basis can foster both dependence and a sense of shame in the receiving household.

3.4 Inter-household transfer of persons

The above discussion has emphasized forms of transfer of cash, goods and services through inter-household networks. Yet people may be "transferred" through these networks as well. Many scholars believe, moreover, that households can be themselves considered the product of antecedent distributions of persons, goods and services in social networks traced back over time. Households, in other words, are shifting coalitions providing vital functions for groups of people dispersed in different dwellings, all of whom recognize some form of social and economic responsibility toward the rest of the coalition (Peattie 1981; Netting and Wille 1981; Nelson 1978).

The reasons for transferring persons temporarily or permanently to different households in social networks have been accounted for in various ways. In one study from El Salvador, children were frequently moved from one
household to another both to insure their proper care by persons able to look after them and to free parents or guardians to pursue remunerative work (Nieves 1979). In Kenya, Nici Nelson has theorized that children are often sent to live with relatives in rural areas so that the children's mothers might be permitted to work with fewer responsibilities of child care (1978). Bamberger and Parris (1984:40-42) also observed that a redistributive mechanism appeared to be at work among at least some SEZ networks with respect to child care. Household heads or co-heads "adopting" additional children into their homes frequently stated that the children would have suffered neglect if allowed to continue living in their former domiciles. These households did so even though they were raising or had raised children of their own. Those adopted children, however, were a potential source of added domestic labor for the receiving household, as well as representing potential wage earners for that household's benefit in the future.

Yet children are not the only persons to come into or leave SEZ households. Some units took in working-age "strangers" because the latter needed a place to live in exchange for performing tasks or earning income for the household. Other households "sent out" members, primarily to work (and thus remit income) and less often to study. On balance, however, persons residing temporarily in SEZ households generated less income for the host households than did members leaving SEZ households for areas with greater employment and income-generating opportunities.

Two trends, in short, appear to be at work in the transfer of persons in and out of SEZ networks. People, especially children, are on the one hand brought into households able to care for them, if not to prepare them for engaging eventually in productive work. There does then seem to be a strong sense of community solidarity in looking after children's welfare. On
the other hand, being a zone of few lucrative income-generating enterprises, significant numbers of members of SEZ households leave the area to seek jobs elsewhere. Many go to Venezuela or other parts of Colombia such as Barranquilla, where employment opportunities appear to be better paying than in Cartagena (Bamberger and Parris 1984).

3.5 Research on Household-Network Relationships in Colombia

Prior to the current Bank Research Project, many investigations in Colombia concerning household support from extra-household sources such as family-based networks focused on basic facts such as the presence or absence of such support, its purpose if such aid were given, and whether the aid might continue over time. In 1969, for example, the Colombian sociologist, Virginia Gutierrez de Pineda (1975) conducted a 1547-household national survey which included questions on households' sources of income other than that generated from earnings. She found that the extended family was indeed a source of assistance for about 23 percent of all households. In nearly 90% of the cases sampled aid came from one or two sources of kin (1975:313). While her study unfortunately does not quantify the amount of aid given, or when in the history of the household the aid was received, Gutierrez de Pineda was able to determine that extended-family assistance was generally given to households for general economic purposes, rather than for specific uses such as educational or medical needs (1975:315-320). It should be noted, however, that the aid given to recipient households appears to include the traditional support parents give their children when the latter establish their own household at marriage or when children are born.

The Colombian sociologist also found that households could and did receive assistance from compadres, friends and neighbors, though non-kin "givers" numbered far fewer than aid-providing kin members. If households did
receive aid from their religious co-parents, it was generally given at the
time of the baptism of one of the household's children (1975:314). Some 30
percent of 479 households responding to the question stated that they had the
possibility of receiving aid from friends or neighbors. Data on actual
assistance received is only provided for female heads of household, who
reported in 131 cases that the type of help they received was for general
economic purposes. Other kinds of assistance given from friends and
neighbors, in order of their importance, was in the form of advice, aid to
children, work, and aid when a number of the recipient household was ill
(1975:322).

As for continuity of assistance provided by the extended family,
Gutierrez de Pineda found that on average about half of all aid-providers gave
help to "receiver" households over time. This is to say, slightly over 10
percent of the national sample continued over time to receive aid from their
kin. The aid was generally given by other family members, according to
respondents, either because the recipients needed it or because the givers
themselves wanted to help. This finding again points up the fact that the
assistance reported in Gutierrez de Pineda's survey may have occurred when the
receiving households were set up or early in their "development".

In a 1970 survey of the Southeast Zone of Cartagena itself, Humberto
Triana y Antoweza (1974) found that transfers were crucial for the survival of
households. When critical financial situations arose, 42 percent of all
households surveyed turned to family members or friends for financial aid.
Another 25 percent sold items for cash; 19 percent sought credit in shops for
necessary goods; another 11.5 percent stated that they had "no way" to cope
with money shortages; and 2.5 percent said they turned to savings in financial
About a decade later, W. Paul Strassmann found that 17.4 percent of all Cartagena households, including the Southeast Zone, received aid in cash from absent family members (1980:156). The 1978 survey of 296 households sampled randomly revealed that 10.1 percent of those households depended on such transfer income as their primary source of survival. No less than 30 percent of all households had relatives working in Venezuela, who remitted much of the financial help cited here. In another case study conducted about the same time in the Colombian city of Manizales, Ufelia Gomez found that all 18 women interviewed working in a match production factory earned income which was indispensable for the maintenance of extended-family members (1982:126-127).

It has only been in recent years that Colombian scholars have begun to propose theoretical terms for the social and economic conditions prompting and sustaining reciprocity relationships among poor Colombian extended families and their social networks. One such scholar, Nohra Segura de Camacho, emphasizes the economic struggles which proletarianization and rapid urbanization bring to poor households, who must launch daily efforts to provide the resources to reproduce themselves socially. Such households thus turn to others, especially to those linked to them by kinship, to generate the income needed to sustain them collectively. Shared poverty, however, still makes the family unit open to instability. As she puts it,

"in general, the low levels of remuneration, the instability of employment, the conditions of work and life associated with poverty oblige (poor urban) sectors to develop economic survival strategies, through, for example, the greater participation of members of the [extended] family in the generation of income; [such] economic precariousness demands a degree of solidarity and confluence of
efforts greater than that of other social sectors, in that [the former] depend upon each one of [their members] as a generation of income with the aim of maintaining the family group, but at the same time these very conditions of poverty act [in such a way as to] make the stability and the internal cohesion of the family groups more vulnerable" (Segura de Camacho 1982:88).

Segura de Camacho goes so far as to suggest that women bear the brunt of keeping their own households together as a unit. In her view, both men and children place less of a priority on their household's stability than do women. While some of men's socio-economic priorities are aimed at productive purposes such as economic support of the extended family, other priorities of theirs and of their children take the form of extra-familial personal consumption, such as drinking or gambling. In situations like these, especially where male household heads fail to generate the income needed to sustain the household, male control of the domestic domain tends to dissipate. As a result, women often take over the role of household head to keep the unit intact (Segura de Camacho 1982:87-88).

Other Latin and North American feminists also see women as the principal motivations of inter-household cooperation for mutual economic sustenance. Citing a host of case studies from all over Latin America, particularly Mexico and Brazil, Marianne Schmink asserts that extra-domestic exchange patterns observed empirically among networks of poor households throughout the continent serve primarily to substitute for goods and services higher-sector households can afford to purchase outright. Women are the predominant sources of such reciprocity (Schmink 1982:127).

Other Colombian scholars, however, acknowledge that both men and women generate resources for household use and reproduction through their
independently-held connections. Nohra Rey de Marulanda and other Colombian economists have demonstrated that such resources flow from both sexes' "blue-collar" work in the formal sector and other remunerated tasks in the informal sector (Rey de Marulanda 1982; Ayala 1981). Such students, nevertheless, have marshalled significant evidence that over time poor women are obliged to assume greater responsibility for their household's support due to the absence of steady male providers (Sandroni 1982:83). It is in these cases that female-headed households may cooperate economically in the forms observed or reported by Stack (1974), Schmink (1982), Gomez (1982) and Segura de Camacho (1982).

4. TOWARDS A FRAMEWORK FOR THE ANALYSIS OF NETWORK EXCHANGE

All households interviewed and observed in the Zona of Cartagena form part of social networks. Through these networks, different amounts of cash, food and/or goods, and different kinds of services and information, flow. While the primary basis for social interaction among households in a network is kinship; residential proximity, friendship, working at the same location, religious co-parenthood (compadrazgo) and patron-client ties also serve as social means to link households. These social factors are subject to change over time. While many kin-related households in a social network have fairly constant patterns of interaction, other families with members dispersed into constituent households may grow closer together or further apart. Ties between non-kin may similarly be solidified, attenuated, or broken. In both cases, the shifts when they occur are due to changes in employment and income patterns, in the degree of psychosocial closeness or confianza among the households, and to a lesser extent to changes in residence or visiting patterns (cf. Lomnitz 1977:132-135).
Economic and human resources among these kin- and nonkin-linked households, furthermore, are not a priori equally distributed. As observed in this study, households in social networks are in better, roughly equal, or less-well-off positions vis-a-vis each other due to the magnitude and stability of each household's income (which in turn tends to be dependent on the number of workers each household contains, as well as the nature of their employment), to the size and composition of each household, and to the access each household has to formal or informal sources of economic, social and affective support. Even more than in the case of social factors, economic resource-holding by households varies over time. The majority of SEZ dwellers do not have consistent patterns of income-earning month after month, since their work is generally not derived from employment in the "formal" sector of Colombia. The households observed in this study typically earn what money they can through fluctuating sale of their labor in services or re-sale of homemade or manufactured goods or produce. The income patterns thus generated are highly variable on a month-by-month, let alone year-by-year basis. Only a minority interviewed run their own established productive or distributive enterprises subject to the taxation and benefits of Colombia's formal sector, or earn salaried wages in that system. Their incomes, some seasonal adjustments notwithstanding, tend to be much more stable than the first group.

4.1 Patterns of network exchange

Viewed strictly in terms of transfer of resources, in any particular period SEZ households fall into one of four categories, based on the use or non-use of their social networks as a means of exchange and the degree and direction of the exchanges if networks are used. That is to say, in any period SEZ households may be termed transfer (1) "givers" if they primarily
give resources to others, receiving little or nothing in the period in question; (2) "receivers" if they receive transfers and give nothing or little in that period; (3) "users" if they both give and receive transfers in that time; or (4) "non-users" if they neither give nor receive transfers, or give or receive very little (Bamberger and Parris 1984:V).

Taking the two constituent components of "exchange", that is, "giving" and "receiving", and plotting them graphically as a Cartesian product it becomes possible to lay out SEZ household transfer behavior on a grid. Whether transfers are made in cash, goods, services, information or other commodities, any particular household can be placed on a diagram as follows:

<table>
<thead>
<tr>
<th>Giving</th>
<th>Reciprocity</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Network use, emphasis on giving, emphasis on reciprocity (giving and receiving)</td>
</tr>
<tr>
<td>Giving</td>
<td>Emphasis on network non-use</td>
</tr>
<tr>
<td>Low</td>
<td>Receiving, emphasis on receiving</td>
</tr>
</tbody>
</table>

**Figures 1: HOUSEHOLD TRANSFER BEHAVIOR**
Using data collected from 507 households in a socio-economic survey of the Zona, Bamberger and Parris (1984:19) indicated that the distribution of "givers", "receivers", "users" and "non-users" of SEZ transfers was not random on the scale of income, nor in sociological terms (ibid.:19-21). Rather, of the four categories, transfer givers had on average higher incomes than the other three; transfer receivers had the lowest mean income; and that transfer users and non-users had nearly the same median incomes, falling in between those of givers and receivers. Transfer givers, receivers and users, furthermore, seemed involved in an overall strategy of reciprocity for their household's (and network's) survival, maintenance or development. Transfer non-users, contrariwise, appeared divided into two subgroups, each of which pursued (financial) autonomy-maximization as a functional strategy, for different reasons. The following section will offer a tentative explanation for the two-bound strategies in network exchange observed in practice in the Zona, among households interviewed intensively and repeatedly.

4.2 Household strategies in network exchange: an overview

While many Zona households profess that they would like to maximize their own economic or financial autonomy, having to give to or depend on others materially as little as possible, their real economic and social circumstances often do not easily permit them to do so. Given their variably-remunerated work as ambulatory vendors, domestics, free-lance construction workers, non-unionized drivers, supernumerary dock workers, etc., a proportion of SEZ households have difficulty regularly accumulating the resources to take care of all their basic needs. Those households with more steady employment -- as wholesalers, small-scale manufacturers, teachers, registered dock workers with libretas, small store owners, and the like -- are usually part of kin-based social networks whose other households have problems meeting their
basic needs. These latter households, through culturally-sanctioned claims of kinship, then request their better-off relations to help them out.

Many of the better off households, furthermore, recognize that they are only relatively better-off than their kin, compadres, neighbors or close friends. Part of their motivation for assisting the less-well-of households in their networks stems from their own concerns about being able to meet future needs indefinitely. To reduce the risk of future adverse circumstances, to insure that others in their network will help them in an emergency or to further "develop" themselves, and/or to maintain social ties for their affective value, better-off households will regularly or occasionally aid less-well-off ones. In turn, the "receiving" households will often offer non-material services to the "givers" as a token of their gratitude or intention to return fully what they receive, to acknowledge the affective value of the social ties for themselves, and/or to keep the social ties maintained in case of their own future emergency or development needs. Put simply, the household reciprocate in ways they can afford, with an eye on both present and future circumstances.

4.3 Generalized Reciprocity and Contractarian Reciprocity

Reciprocity, it should be noted, does take at least two indentifiable, related forms. In some social networks, especially those linked by kinship, certain households regularly remit to others. There is, in other words, a pattern of "givers" periodically sending resources to "receivers". This form of exchange may be called generalized reciprocity, following its conceptual development by Sahlins (1965). The most common instance of this pattern is that of working parents remitting transfers in cash, kind, goods and services to their aging or elderly parents, especially their mother's. If the children and parents live near each other, the parents
may provide services to their children such as clothes-washing, child care, watching the children's house, shopping, etc. Older women, female household heads with younger children still at home, are most likely to perform these services. If the parents live some distance away, especially outside Cartagena, they may send gifts in gratitude for their children's continued support. The primary reason for the direction of this set of remittances is, however, that the children are in effect "repaying" their parents for having raised them, by helping them with their basic needs.

Regular exchange of resources of greater net value from givers to receivers does not only occur inter-generationally. Some better-off siblings will periodically help less-well-off brothers and sisters, especially if the latter have larger families than the donors, are trying to set up some small business of their own (and hence will be able to repay them), or if the latter are subject to chronic illnesses. The direction of the net flow of remittances in material value may go for years from a "giving" sibling to a "receiving" one. As in the case of inter-generational transfers, intra-generational remittances entail reciprocity. The less-well-off siblings will assist their better-off ones by helping out with domestic chores, including household repairs, clothes-washing, child care, house-watching, running errands, and so forth. Although it occurs less frequently, intra-generational exchange may flow in net value constantly from one unrelated household to another. As will be discussed in the case studies section below, however, such households closely linked by friendship or compadrazgo usually involve the current givers having received a major favor or service from the current receivers years earlier.

The second form of reciprocity entails more "balanced" exchange. Following Daniel Kaufmann (1982), it may be called contractarianism, or contractarian exchange. Numerous scholars, including Oscar Lewis (1959, 1965,
1968), Sahlin (1965), Peattie (1968), Stack (1974), Lomnitz (1977) and Norris (1977) have made analytical contributions accounting for the form as noted in the ethnographic literature section above. In contractarian exchange, parts of a social network transfer resources to each other when one or more of its constituent households require them for their basic or other needs. As such, certain households may be "givers" in one period, "receivers" in another and "users" in still another period. The unwritten "contract" between or among the households is to reduce the risk that any one household will fall below a threshold at which its needs cannot be met. Contractarian exchangers may be linked by close or distant kinship, compradrazgo, friendship, residential proximity, or work at the same location.

Whatever its origins, contractarianism often appears to occur among households of roughly equal economic and social status. Because each of the households involved recognizes that its earning patterns may or may not cover all its needs at any particular time, it turns to households like itself which may have a "surplus" of resources when the first household encounters a "deficit". Contractarian exchanges may go so far as to pool their resources, and redistribute income equitably among participating households, but the practice is rare. "True" pooling, as Lomnitz notes, is an extreme form of reciprocity that occurs for any lengthy period of time only among very closely related kin (1977:157).

The study only identified one small network interviewed of four households of close, lineally-related kin living in two spatially proximate dwellings appeared to pool their resources. Members of each of the households worked together as ambulatory vendors re-selling casual clothes in the Bocagrande section of Cartagena. Given that they were all aware of the wholesale cost of the goods and could observe each other's sales volume, the
households could, if they wanted, ascertain whether all units were contributing what they earned to the extended family unit. The trust or confianza among the households, together with their residential closeness, were such that exact verification of the contributions appeared largely unnecessary. The presence of a matriarchal figure, to whom the whole family was lineally tied and who helped supervise the business operations, served to reduce the potential for financial conflicts to arise among the small network's households.

In general, however, contractarian exchangers tend only to request transfers from their network partners if they need the resources, or to give the transfers to those whom they see or know need assistance at a particular time, rather than pool resources and redistribute them according to some formula for precise equity. The patterns of giving, receiving and "using" transfers does vary from one inter-household relationship to the next. The closer the households are to each other in formal social distance (that is, whether they are related by close or distant kinship, compadrazgo, friendship or co-work, etc., here listed in descending order of close social reckoning), in confianza and in residential proximity and visiting patterns, the more likely transfers are to be exchanged between them in some form (cf. Lomnitz 1977:132-135).

It should not be thought, moreover, that the two forms of reciprocity are in practice rigidly dichotomous. The two ought to be viewed as "contiguous" strategies of exchange. "Giver" households engaged in generalized reciprocity may through loss of employment, illness, increase in household size or other factors initiate a more contractarian relationship with former steady "receiving" partners. Alternatively a household involved in contractarian exchange with another may have its fortunes improve through
more regular or better remunerated work. That household could be sufficiently grateful to its former contractarian partner to enter into a generalized exchange relationship and "give" more to it consistently over time than it receives. This latter case does not appear to occur frequently, however. Instead contractarian households that manage to accumulate resources on their own tend to otherwise break off relationships with their former exchange partners and seek to maximize their financial if not social autonomy.

Reciprocal exchange, especially in its contractarian form, is thus subject to strain. Households constantly assess whether contractarianism is in their best interests, or whether they might be better off economically and socially on their own. Although economic and social necessity prompt households to recognize the value of having transfer partners help cover their needs and wants in times of financial shortfalls, it is not easy for those households with greater development potential than their partners to transfer out more than they take in. When this imbalance becomes apparent (and rea) to a "net-giving" contractarian household, it is then likely to sever or weaken its ties to the constant "net-receivers". Although such separation occurs more often among non-kin than kin, it does occur between consanguineous households as well. As will be discussed in the case studies section below, a reciprocal relationship ended between two households headed by half-brothers, when the better-off one perceived that the outflow of exchanges to the less-well-off one was not being returned over time. The better-off household head thereafter concentrated on his household's autonomy-maximization, doing little
more than exchanging greetings with his half-brother's household, whereas previously cash, goods and services had flowed between the two. 1/

4.4 Autonomy-maximization: strategy by choice and by default

Not all SEZ households, however, engage in reciprocal exchanges of transactable financial value, such as in cash, food or goods, with others. Some of these households intentionally strike out on their own economically, believing that exchanges to family, compadres or friends should be limited to the maintenance of "purely" social and affective ties. To them, economically-oriented reciprocity means they would unjustifiably give more than they receive. Such households tend to have the financial and human resources to do so, through well paid or at least regularly remunerated work. These households may be termed (material) transfer-avoiders and their conscious strategy, transfer-avoidance or autonomy-maximization. They are network "non-users" in the sense that they shun turning to other households, or having the households turn to them, for regularly or occasional economic assistance.

A second set of network "non-users" are autonomy-maximizers by default. Such households do not possess or lose the financial and human resources to make them attractive to other households as exchange partners. These units may be termed network-deficient households, as many of them would like to engage in reciprocity relationships, but are unable to find households ready to transact regularly with them. Network-deficient households in this

1/ Defined in this very general fashion, contractarian exchange may here include exchange of services or other resources between households of unequal economic or social status, that is, patron and client households. Other analysts prefer to separate transfer relationships occurring between households of more or less similar social and economic status and resource-holding. Given the fact that very few SEZ households acknowledged having patrons to whom they regularly or occasionally turned for help and whom they served on a comparable basis, however, it is convenient to amalgamate the two.
study included female-headed households that, without working-age men present, fail to accumulate resources to exchange with others. The subcategory also included households that have migrated to Cartagena within the past five years or so, and which have not been able to establish ties of confianza, social closeness, to others, obliging them to seek financial independence alone.

Autonomy-maximization in either form should again not be considered to be rigidly dichotomized in practice from strategies of reciprocity. Although generalized and contractarian reciprocity are heuristically separate from transfer-avoidance and network deficiency, in reality actual households pursue strategies over time that could move them nearly imperceptibly from one category to another. Few if any transfer-avoiders are so completely secure in their financial autonomy-maximization as to cut off all ties to members of their family, neighbors or compadres. On the contrary, while some households may emphatically resist transferring cash, goods or food, they may enjoy exchanging services of social, religious and affective value with the people psychosocially closest to them. These people, moreover, are often members of households practicing their own financial autonomy. The economically transactable value of the services between them usually is not significant. The services may only remotely be interpretable as surrogates for assurance that in a financial emergency, the other household in their network will come to the needy member's aid. All the same, transfer-avoiders will sustain ties of symbolic and social worth for both their present and future value. Put another way, intentional autonomy-maximizers retain the capacity to become material reciprocators if their own or their network's economic and social circumstances warrant it.

Network-deficient households, similarly, are not irrevocably relegated to this category. If their circumstances improve, that is, if they
become perceived as worthy of confianza by their neighbors, or the social distance between them and others is reduced by the arrival of other households willing to exchange with them, etc., the network-deficient units might then become reciprocators. It is further possible for network-deficient households to do sufficiently well on their own over time to prefer network non-use and adopt it as an intentional strategy, or in other words, to "become" transfer-avoiding autonomy-maximizers. No single strategy for household survival, maintenance or development of the four described here is so distinct from the others that it cannot be transformed into one of them.

It should be emphasized here, nevertheless, that one of the strategies described will best represent the general or "net" orientation of particular SEZ households toward their networks, at least in economic terms. Zona households can and do carry on different kinds of specific transfer or relationships with different households, the sum of which form the household's effective or "egocentric" network, to use Lomnitz's term (1977:133). At any particular time, however, it is possible to identify one primary strategy prevailing over all others. A household that does not use its income to give cash, food, or goods to any others, but engages in regular service exchange (providing mutual housing repairs, information swapping, clothes washing traded for taking care of children, etc.), will still optimally be characterized as pursuing (financial) autonomy-maximization. Another household that regularly gives cash, food or goods of significant value to one set of families, and exchanges services or resources of lesser transactable value with others, may best be considered pursuing generalized reciprocity. The co-occurrence of these different types of relationships, still in all, points up the fact that household strategies can and do change over time.
4.5 Transfer Functions

It is possible to distinguish three functions of inter-household transfers. Transfers may first be used for survival, or the meeting of basic needs. Households receiving transfers for this purpose are hence kept at or above a basic socio-economic threshold, below which they are threatened with hunger, severe illness, dissolution or other dire consequences.

Transfers, secondly, may be given or received for a household's development, that is, the improvement of the household's economic or social conditions. Developmental functions include support of household members' education, starting or expanding a business, or building or adding to a dwelling, among other purposes. Finally, transfers may be given to exemplify the maintenance of social ties. Such transfers, which may take the form of small amounts of cash, food, goods, gifts, services or information, symbolize the fact that network connections in themselves in the Southeast zone are considered resources. While transfers for maintenance of social ties entail no immediate reciprocation, they indicate that the ties are considered valuable enough to the transferrers for it to be worthwhile to keep them in "working order." By such transfers, households let each other know that they may call upon each other to give or receive assistance for survival or development purposes in the future. Numerous examples of each of these categories of transfer functions are included in the case studies section below.

Survival

Each of the three types of transfer function will only be briefly illustrated here. To begin with, transfers for survival are constantly sent as remittances from working-age children to their more elderly parents. These transfers may be sent on a regular basis (see the instance of Uona Tencha
Altamiranda Cespedes, case study 6), to maintain the receiving household's basic consumption level, or on an emergency basis when funds are needed to deal with illness or a costly event such as a funeral.

Not all transfers for survival, however, go from children to their elderly parents. While one household interviewed in the zone was entirely dependent on remittances from their five children working in Venezuela, another retired couple, with six children working there, received nothing from them. The husband of the latter couple had a pension from the Cartagena Lions Club where he had worked as a custodian, and needed no support from his children. In a rare occurrence, an elderly woman without kin living alone in an extremely run-down house in Barrio La Esperanza had her subsistence needs met on a rotating basis by several neighboring households. Because she primarily needed small amounts of food and occasional help with clothes washing and housing repair, the woman was looked after altruistically by her neighbors.

More typically, two or more households may provide each other with cash, goods and services for at least one of the unit's survival. That is to say, households reciprocating with each other on a contractarian basis may have one unit take care of the other's survival needs, while the latter contributes to the former's "development". Both units may offer each other transfers as symbolic of the "maintenance" of their social, economic and affective ties as well. This type of contractarianism is exemplified in the relations between the Ceren-Rodriguez and Franco-Jimenez households, presented as case studies 4 and 5 below.

Development

SEZ households may and do offer each other transfers for small scale or large-scale reciprocal "development." In other instances, a household
providing for another's development will receive transfers thanking the first for its support and symbolizing the desire to maintain ties in the future. In case study 3, Edgardo Saeny's patron is seeking to help him locate a good-paying steady job. Edgardo, in return, "repays" the patron by performing political favors in the barrio such as speaking up for the patron and informing him about which leaders' support is important on particular social or political gains. Each, in other words, is promoting the other's development.

More commonly, one household will provide for another's development while receiving material thanks in response in the form of goods or services. Ramona Rodriguez (Case study 4), a mother and seller of fritters (fritos or churrios), sends her sister Ana an occasional monetary gift to start a fritter stand (churreria) of her own. In return, Ana may do some clothes-washing, baby-sitting or errand-running for Ramona. Ana is eager to show her gratitude to her sister and to keep the social, economic and affective channels of communication between them open.

Several households let their relatives use small plots of land they had legally acquired or claimed through squatting to construct dwellings of their own. In so doing, the household's ceding the plots to their kin are not only providing the opportunity for the relations to have cheaper shelter than if they had to purchase or sent land from strangers; they enhance the value of the plot by having housing stock constructed on it. Other households sent funds to the parents of favourite nephews and grandchildren, "earmarking" the transfers for the children's education. In return, the parents may provide services to the transfer-givers or visit them more frequently than they otherwise would have.
Maintenance

Finally, nearly all households in the Zona who are connected to social networks through kinship, friendship, work or residential closeness make exchanges with each other to indicate that they are interested in maintaining social ties. Many of these ties are kept up for the mutual emotional support the households give each other. Others reflect taking care of each other's "wants" rather than "basic needs." "Wants" in this context refer to goods or services known to be desired by network partners, but which are non-essential. When "wants" are provided for in this way, households are reminding each other that the goods or services transferred are tangible proxies for the value of the social relationship existing between them, a social relationship which may be used for more pressing need in a future situation.

Transfers symbolic of the maintenance of social ties include SEZ household members serving as compadres at their children's ritual sacraments (baptism, confirmation, etc.). They also include more functional services exchanges. When Consuelo Paja (case study 2) had problems with the arm she used to iron clothes, she offered to teach one of her neighbors to sew in exchange for doing her ironing. Ricardo Leren (case study 4) and his fellow fruit-sellers around the central plaza of Cartagena show their interest in maintaining socio-economic and affective ties by exchanging cigarettes, making change for each other, joking, and passing along information. Other households may also work together to bail each other's houses out, shovel away accumulated mud blocking their homes, in the rainy season or unplug a stagnant drain in their area of their homes in the dry season.

Individually, these transfers made to sustain social ties represent variable degrees of financial worth. For example, while the Velasco-Sautista
and Colon-Paja households (case studies 1 and 2) no longer cooperate on a regular economic basis, both households continue to enjoy each other's company, preserving the memory of having helped each other financially. Taken together, maintenance-transfers often represent the multi-purpose, socially, economically and emotional significant bonds found between SEZ households.

In practice, it is often difficult to identify transfer functions as belonging solely to one category or another. As stated above, allowing relatives to live cheaply or rent-free on SEZ dwellers' property may both insure the relatives' survival or development and maintain the social ties between owning and renting or squatting kin. When households are helped by relatives to make small improvements on a house or go over lessons with their children, it is possible to consider that development and maintenance functions are being performed simultaneously. 1/

It should also be pointed out that there seem to be few exclusive or necessary connections between household strategies (generalized reciprocity, contractarian reciprocity, transfer-avoidance and network deficiency) and particular kinds of transfer functions, where transfers do take place between households and their networks. Generalized reciprocations, to begin with, may offer network partners transfers for the latter's survival, development or maintenance of social ties between them. While the generalized reciprocators are not as likely to be offered transfers for survival in return, excepting the case of a financial or medical emergency, they are very likely to have exchanges returned to them for development or maintenance purposes.

1/ But see Bamberger and Parris (1984:9-10), for a brief discussion of possible ways to sort out the pre-eminence of one transfer function over another.
Contractarian reciprocators, concerned as they are with each other's mutual survival "maintenance" and development, may offer each other transfers for any of the three separate functions.

It is only when households change their strategy dramatically that transfer functions will also change. A household traditionally pursuing a contractarian or generalized reciprocity strategy but accumulating enough resources on its own to start emphasizing autonomy-maximization, may give or receive fewer transfers for survival and emphasize only maintenance or development transfers. A transfer-avoiding household historically seeking to maximize its financial autonomy but over time less able to do so may start emphasizing transfers for survival or development more than for maintenance of social ties alone. A network-deficient household aiming to increase its ties to other households will probably seek transfers with functions of all kinds.

It is notably in the case of transfer-avoiders, however, that transfers seem restricted to particular kinds of functions. Transfer-avoiders tend to offer transfers for others' survival or development on a highly restricted basis; they do not want to be perceived as a limitless source of aid. Transfer-avoiders, nevertheless, may often make exchanges with others for the maintenance of social ties, both for the affective reassurance they give and for the possibility of being helped in an emergency.

As a category, finally, network-deficient households lack significant ability to make or receive transfers. What transfers they do give or take in are usually perfunctory exchanges of information, and less often, of small amounts of cash, goods or services. Other households generally become interested in helping network-deficient units provide their survival, maintenance or development once those units open themselves up to performing the same functions.
4.6 Exchange and transfer triggering circumstances

Transfers triggered between SEZ households and their network partners tend to fall into two broad categories. Firstly, some transfers, particularly those made between kin, fictive kin or others who are affectively very close to each other, occur on a regular basis. These transfers include remittances sent or received by kin to each other on a near-scheduled basis, as well as the ritual exchanges of gifts or services many households offer each other as a token of their desire to maintain social ties.

Other transfers, secondly, are given and received on a more sporadic basis. These transfers may or seek to elicit a "change of state" between the households involved, as when considerable assistance may be needed for a financial or medical emergency, development, or some other dramatic change in relations. Each will be discussed in turn.

Circumstances triggering regular exchanges

Regarding regular remittances, Dona Tencha Altamiranda Cespedes (case study 6), for example, receives a check from one of her two daughters every month for her financial survival, while the other daughter sends her cash every other week. These remittances are so stable that Dona Tencha doesn't have to ask for them. They are part of her basic interactive patterns with her daughters. It is only when receipt of income is delayed from one of the daughters that Dona Tencha calls or writes to make sure that the remittances has gone through. The "trigger" for such a remittance is one that has long been institutionalized between Dona Tencha and her daughters.

Similarly, Carmenza Juarza (case study 3), gives her parents money every week she resides with them, while teaching Monday through Friday at a local school away from her permanent residence in Cartagena. Carmenza doesn't have to be asked for the cash. She remits the cash in token of her gratitude for her parents' raising her. Carmenza further knows that her father is
ailing, that her "household of orientation" (her natal household) needs her financial help, and that part of the money will be used for her own board while she is with her parents. No other external trigger, beyond the ones mentioned, is necessary to impel the inter-generational remittance to be made.

In both of these kin-related instances, moreover, the remittance offered reflects what the donor is able financially to give and what the receiver needs for his or her immediate welfare. The exchange partners are sufficiently well aware of each other's economic and social circumstances not to give so much as to create expectations of greater remittances in the future. The receivers do not ask for more, or much more, for fear that particular requests for assistance will not be fully met in the future.

The same pattern generally holds true for triggers between exchange (or remittance) partners in the same generation. Ramona Rodríguez (case study 4) sends her sister Ana small amounts of cash occasionally to help Ana set up her own fritter-stand. In return, Ana may help with Ramona's child-care, clothes-washing or running errands. The pattern between the two is fairly well fixed. One transfer triggers another that has a lengthy history of exchange and set expectations behind it. To give or ask for much more than what has traditionally been given or requested is to initiate a potential "change of state" between the exchange partners, a change that is considered very carefully before it is initiated.

However regular exchanges may be between long-term network partners, nonetheless, there are usually identifiable but complex triggers in activating transfers from one household to another. A case in point involves Dona Tencha Alfamirande Cespedes (case study 6) and one of her compadres, Augustino Perez. During the author's fieldwork, Don Augustino, a mason, was working to repair a stone wall in Dona Tencha's rear patio. Yet Don Augustino did not
perform the work simply because he had the skills to do so and because Dona Tencha was a comadre of his, whose association dated back nearly twenty years to the invasion of Barrio Fredonia. Don Augustino worked on the wall for the price of the materials alone, because Dona Tencha wanted the work done and because she knew that as he grew older Don Augustino was being offered less and less work. Don Augustino's work kept his reputation alive as a skillful mason, creating the possibility that others would pay him at market rates for his work. By asking that he refurbish the stone patio wall, Dona Tencha was serving both her own and Don Augustino's interests.

Even this account, however, fails to justify the delicacy of the response. The transfer (or exchange) between the two was not limited to serving material functions for both of them. The wall repair, in economic terms, could probably be interpreted as a financial improvement on Dona Tencha's home, raising its possible re-sale value. The repair certainly increased Dona Tencha's pleasure in her patio, a consumption value of no small import to her. If the exchange served as a development function for both partners, it was equally important to them as a reaffirmation of their social ties. While the work proceeded, Tencha and Augustino inquired about each other's families, joked, gossiped, reminisced about old times, and bemoaned what they believed to be declining standards in the neighborhood.

In short, they continued to show the affection and respect they have had for each other since 1965. The two have exchanged services and visits for years: Dona Tencha provided child care for Don Augustino's grandchildren in recent months, just as his household has visited Dona Tencha when they knew she felt neglected and lonely. When Tencha asked Augustino to work on the wall, she offered to pay for the materials he would use, and have some neighborhood youths around to help him transport the stones, stir the cement
and clear debris. It was understood that she would give him whatever soft
drink or beer he wanted to quench his thirst or revive his energy as he
worked. By repairing Dona Tencha's wall and fixing it well, Don Augustino let
it be known that others could engage him as a mason who would perform work of
high quality. Tencha in effect also gave Augustino the chance to feel proud
of his work by giving him the opportunity to demonstrate his skills. Dona
Tencha's request for assistance was preceded by many others and is apt to be
followed by many others aimed at maintaining Tencha's and Augustino's social,
economic and affective links.

Still in all, exchanges do take place between network partners where
each calculates what he or she is apt to receive when making a request for
assistances, and where the other calculates what he or she can afford (and,
usually, not engender too much risk in the process). When Julio Franco (case
study 5) was in regular need of financial assistance, he turned to his best-
off network partner, the fruit vendor Orlando Pinero, for help. Julio asked
for about 100-200 pesos a day, knowing that Orlando could afford this amount
and knowing that it represented what he, Julio, would need to feed his family
that day. Orlando, aware that Julio had not been able to find construction
work for several weeks, knew that the request was a fair and legitimate one.
Julio had been a neighbor of his for nearly a decade and had shown himself to
be of assistance when he could, in making housing repairs on Orlando's house,
keeping an eye on the house when the Pineros were away, sharing tools, etc.
In this context of neighborliness, trust and absence of major risk for
Orlando, he gave Julio the money.

Such was Julio's need and such were Orlando's resources that these
small transfers went on for several weeks. Orlando calculated that Julio
would eventually get work and repay him in as best a manner he could. Failing
that, Orlando could let it be known that Julio had not been worthy of his favores or confianza, and heighten the chances of the Franco-Jimenez household being socially looked down upon or shunned. The latter scenario is unlikely, however, as Julio has constantly made good on the bulk of his debts to his network partners in the past.

**Other transfer triggers**

Transfers may also be triggered under at least four other circumstances, apart from regular exchanges or remittances. All four of these circumstances represent potential changes in the existing relationship between SEZ households and their networks. To begin with, medical or financial emergencies may trigger resources to be given or received that otherwise would not have been offered or accepted. A case in point involves Dona Consuelo Paja (case study 2). When Consuelo fell ill in 1980, she was taken to a nearby hospital by one of her neighbors, the son of her well-off sister Nubia living in Cartagena. Because Consuelo does not care much for Nubia, she has constantly resisted exchanging services, goods or other signs of emotional closeness with her. In her weakened state, however, Consuelo was thankful for her nephew's and Nubia's assistance, and accepted it. Had she not been sick, however, it appears that she would have avoided the transfer, stemming as it did from persons (albeit kin) she prefers not to include in her effective network.

Secondly, a neighbor's helpfulness at a death of a member in an SEZ household may trigger a new quality in the relationship between the two households. Dona Marta de la Corona Hidalgo, for example, was not particularly close to a neighboring woman, Adelina Munoz, when Adelina's mother became severely ill. Dona Marta, who has financial and physical problems of her own, was so touched by Adelina's grief and need at her mother's illness that she offered to help Adelina. She lent her a little
money that she had on hand, shared medicine with her mother and accompanied Adelina to her mother's burial when the woman died.

In return, Adelina has become a regular help-mate to Marta for her kindness. She lends Marta's household substantially more money than she was given, and also contributes food to their welfare. Adelina's household is smaller than Marta's, and she can more easily transfer goods to Marta than Adelina expects in return. But Adelina will never forget Marta's kindness at her mother's fatal illness. A relationship between neighbors became one between friends and mutual network partners, although of unequal economic status.

Service exchange per se may also engender closer relationships between two households. Consuelo Paja (case study 2) several years ago became troubled with a weak right arm, the arm she used to do her ironing. Consuelo knew that one of her neighbors was eager to learn how to sew. She offered to teach the neighbor, a customer at her store, to sew if the neighbor would do her ironing for her. The neighbor agreed. The initiation of the service exchange transformed the relationship between store-owner and shopper into a more symmetrical, warm partnership between two women helping each other in ways important to both of them.

The offering of substantial business credit by one household to another contributes a third trigger of significant magnitude for SEZ households. Don Octavio Velasco and his household (case study 1) have been friends for many years with Don Alfonso Colon and his household (case study 2). Nearly twenty years ago, Don Octavio and his wife Doña Antonia had acquired enough experience working in a bread factory to attempt to open one on their own. They lacked capital, however, to purchase the ovens, storing equipment, wholesale dough and bicycles to manufacture and sell the baked
goods they would prepare. Alfonso Paja was prepared to lend Octavio the money, although the large sum involved was bound to put a strain on their friendship until the debt could be repaid. Eventually, Octavio was able to raise the money through credit arrangements with the manufacturer.

The fact that Alfonso was prepared to help Octavio start his own business drew the already-reciprocating two men and their households extremely close together. As it turns out, Don Octavio has gone on to earn more than Don Alfonso, although the latter is doing well enough not to want to borrow substantial sums from his former potential loanee. Instead, the households each pursue financial autonomy-maximization, but maintain warm social and affective ties. Neither they nor their immediate neighbors in the Barrio Republica de Libano have forgotten, however, how much the two households were prepared to risk for each other two decades earlier.

A fourth major category of transfer trigger occurs in the Southeast Zone when households' dwellings are negatively affected by the landfill, rains, or mud piling up as a direct or indirect result of the project. Some households proceed to get help from each other to dig or bail themselves out, or work together to clear the mud away to make streets and sidewalks passable again. These sporadic triggers are covered in the sub-section "project impacts on network behavior" in section 5 below.

5. CASE STUDIES

The eight case studies of SEZ households presented here include (net) givers, receivers, users and non-users of material transfers. With the exception of one household not using material transfers with others (the Prieto-Nunez household, case study 8), the rest of the households are also the donors and recipients of nonmaterial flows of services, information and affective exchanges with their network partners. In the case of the 4 "giver" and "receiver" households (case studies 3-6) the label attached to each
represents the general direction or status of the transfer flows in overall terms. That is to say, while "giver" households empirically may receive services of significant social, economic and affective value from "receiver" households in their social network, the financially transactable value of these services is not large enough to call for re-labelling of the original giving household as a "receiver" or "user" of the combined flow of material and nonmaterial transfers. It has not been possible up to this point to quantify the value of nonmaterial services, information and above all affective transfers made to or by SEZ households.

The households may also be characterized by the strategy they employ for their survival or development. As was pointed out above, however, household strategies do change over time. The first two households discussed, the Velarco-Bautista and Colon-Paja units, are both material transfer-avoiding households with at least two breadwiners actively pursuing a strategy of financial autonomy maximization. Twenty years ago, nevertheless, these same households were engaged in a much closer pattern of social and economic cooperation. Each unit has worked hard to win its financial independence, but the two retain affective, social, but overwhelmingly nonmaterial ties. Like the transfer-avoiding households, the third and fourth households covered, the Saenz-Juarez and Ceren-Rodriguez units, are headed by conjugal pairs who both work for their respective households' benefit. Both are net transfer givers, tied into complex relationships with many other households. Both, too, were less well off at the time of household formation than they are at present. The Saenz-Juarez pair, on one hand can be said to be pursuing a strategy of generalized reciprocity, giving on a regular basis to receivers who consistently repay them less in return.
On the other, the Céren-Rodriguez pair are closely tied economically, socially and affectively to another married pair living in an adjoining dwelling, the Franco-Jimenez household (case study 5). The Céren-Rodriguez and Franco-Jimenez households are contractarian partners for their households' growth and development. In general, the Céren-Rodriguez unit transfers more of immediate financially transactable value to the Franco-Jimenez household than they receive in return. As will be discussed below, however, the latter household gave land to the Céren-Rodriguez unit on which to build their home, a dwelling which shares a common wall with the Franco-Jimenez household. Though the Franco-Jimenez unit contains three working-age males, they have had difficulty finding regular employment and as a result constantly obtain transfers from the Céren-Rodriguez household and from others. They are consistent, net transfer receivers.

The sixth household is headed by Dona Trencha Altamiranda Cespedes, one of the original founders of Barrio Fredonia (see section 2 above). Dona Trencha depends largely on two biological daughters for her income, as she raises three adopted children abandoned by their natural mother. Although Dona Trencha is a net transfer receiver and beneficiary of her daughters' generalized reciprocity, she does sell bottled drinks to earn some income on her own. Dona Trencha is still linked socially, economically and affectively with numerous households, with whom she exchanges services and information on a steady basis. The seventh and eighth case studies consist respectively of a transfer-using household pursuing a contractarian strategy with other units (the Albonez-Sandoval household, case study 7) and a network-deficient household with few close economic, social, or affective ties to other households in Cartagena (the Prieto-Nunez unit, case study 8). Wamberger and
Parris (1984: 29-30, 32-33) have already reported on some of the transfer-related features of these households. Both units face a constant struggle to make ends meet, despite the presence of three working-age adults in each household, because the workers in each household do not have steady sources of employment or income.

The case studies presented here are generally illustrative of, but do not exhaust, the types of network exchange patterns of the 507 households recorded in the first working paper in this series (Bamberger and Parris 1984). As that paper notes, for example, some "giver" households may be found among the poorest households in the Zona Sur Oriental. The giver households here, however rank by income in the top half of SEZ households. Conversely, some "receiver" households fall into the top quartile by income of the 507 SEZ households sample (while the ones described here are in the lower 50 percent of households stratified by income). The need for additional analysis to account for these results from the socio-economic survey will be found below in section 6 of this working paper.

Case study 1: The Velasco-Bautista household (transfer-avoiders) 1/

Octavio Velasco, 46, and his wife Antonia Bautista, 42, live with six of their children in a substantial dwelling with masonry-finished walls on the Avenida Pedro Romero in Barrio República de Libano. Each of the spouses formerly lived with different conjugal partners. Octavio had two children by his former wife, but he ceased paying child support over two decades ago and does not visit them, though they live in a nearby barrio. Antonia, similarly, has no economic, social or affective dealings with her former spouse. Antonia and Octavio first met about 25 years ago while both were working in a bread bakery. They started their own wholesale bread-making business thirteen years

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1/ All data, unless otherwise noted, are reported as of May, 1982.
ago. The bakery now occupies two rooms of their five-room house and although they have a total of eight compadres, very little is financially exchanged with them. The couple's energies are focused on their business and their children; four of their sons work alongside their parents in bread manufacture and assist in distribution.  

Their economic independence is such that Octavio is fond of saying "solo se cae, solo se levanta" (you fall down by yourself, you pick yourself up). The Velasco-Bautista unit are conscious transfer-avoiders. They do not wish to be seen as "soft touches" to whom relatives or neighbors could turn as steady sources of financial assistance. What transfers are made are in the form of emergency supports and service exchanges. The first are offered as gifts, "altruistically." The second reflect the household's desire to be on good social terms with their neighbors and a few close kin.

Octavio and Antonia's income is large and steady enough to allow them to give away emergency supports, in the form of cash, gifts and bread, without any expectation in return.  

The one person receiving assistance from the household is a sister of Antonia's, who recently had an accident and needed funds for medicine. They give the aid, without being requested.

1/ The household's income averages 36,000 pesos monthly, putting the family above the 90th percentile of SEZ households in income distribution. Transfers average substantially less than 1,000 pesos per month.

2/ This is not to say, however, that the household's income is the same every month. Sales of bread are better in some months than others; when business is particularly good, Octavio hires additional workers (besides his sons) to help with bread-baking and selling. When the market falls off, the workers are all let go. In general, however, the Velasco-Bautista units income is consistently in the top quartile of SEZ households. Their house is one the more attractive dwellings in their barrio, sporting a tile front patio, palm trees and attractive metal fencing around the dwelling.
to do so "desinteresadamente," that is, without anticipation of response in kind. It should be noted, however, that the sister helped is one Antonia is emotionally close to, and hence the transfer may have been motivated by the psycho-social identification (confianza) between the two. \footnote{\textit{Not all of Antonia's siblings or relatives would necessarily have received such report. For example, six months earlier, a niece of Antonia's, with her four children, stayed with the household for two weeks while looking for a place to live in Cartagena. The household discourages such visits, believing that "cada uno vive por su propia cuenta" (each lives on his account alone). They do not visit that niece at this time.} }

The bakery owners, nevertheless, are not so absorbed in guarding their household autonomy that they don't keep up any social ties. As noted above, the household at one time did exchange favores or services, cash and goods with neighbors on a reciprocal basis. Octavio, in fact, was on the verge of borrowing money for baking equipment from the neighboring Colón-Paja household (the other transfer-avoiders, to be discussed in case study 2 below), but at the last moment decided not to when he worked out credit arrangements on his own. Although their own financial need from neighbors has dropped off to a non-existent point at present, Octavio and Antonia stay quite friendly with 2 neighboring households, 2 compadres, and with Antonia's sister. They exchange services with this segment of their social network as a kind of insurance of social good will. These services include mutual vigilance of each other's houses, tool-sharing, information-trading and so forth. Although it is possible that these social ties might be

\footnote{It is possible that the sister may have aided Antonia previously, and hence is receiving repayment in return. Neither of the "bakers" acknowledge remembering anyone helping them in a substantial fashion in the past, however.}
maintained at present as a justification for receiving financial support in case of real need at some future time, that consideration does not appear to enter the content of relations currently. Conversely, Octavio and Antonia do not wish to become higher-status "patrons" for needy neighbors. They limit the amount of bread they give away and do reclaim tools which have not been returned to them, for fear of being taken advantage of or being thought to be "wealthy to a fault."

These Cartagena-born "transfer-avoiders" have minimized the potential claims of a very broad kin-based network (consisting of 11 siblings) to one focused on their own children, and a very few close kin, neighbors and compadres. Over the past 20 years, they have conciously and growingly restricted exchanges to ones in the form of services and easily affordable gifts. Located in the consolidated sub-zone of the SEZ on the Avenida Pedro Romero, they typify those upwardly mobile, business-owning households who, while not fully integrated into the formal credit market or "social security sector," have "transacted" making financially-motivated reciprocal exchanges.

Case study 2: the Colon-Paja household (transfer-avoiders)

Like the Velasco-Bautista household, with whom they exchange largely nonmaterial services and maintain neighborly ties; Alfonso Colon, 48, and his wife Consuelo Paja, 42, are eager to keep financial claims from their effective network down to a minimum. They are now not quite as well off as the Velasco-Bautista unit, to whom they once offered to lend money for Octavio to purchase baking equipment. The difference is visible in the smaller, less-finished look of the Colon-Paja dwelling, which is located on a dusty street within the interstitial subzone of Republica de Libano. Alfonso and Consuelo, nevertheless, do not engage in financial exchanges
with other households to secure their own survival. They have saved enough in recent years to make progressive improvements on their home, and to expand each of the spouses' businesses. While less well financially endowed than Octavio and Antonia, Alfonso and Consuelo are no less eager in their pursuit of upward mobility for their children.

Alfonso and Consuelo's household consists of themselves and their six children, a nephew and two grandchildren. The household's income is derived from several sources. The bulk of their income comes from Alfonso's work as a produce wholesaler, transporting yams, bananas and yuca from nearby rural areas within a radius of 50 miles in the state of Bolivar, centering around the towns of Media Luna and La Magdalena, to Cartagena. The towns are the municipalities from which he and his wife migrated over 25 years earlier. The produce is sold in the Bazurto market, one of the largest produce depots in Cartagena, located just outside the Zona Sur Oriental.

Alfonso also works with three of his sons to manufacture pieces of hand-crafted furniture from time to time. The pieces are commissioned individually; Alfonso will not take on a commission unless it is financially well worth his while, that is, above 25 percent of cost. He also slaughters pigs 1/ as a secondary sideline, but performs the butcher more as a service to neighbors or friends than as an expected or steady source of income. All together, he earns about 25,000 pesos monthly. Consuelo runs a store selling comestibles and small manufactured products (aspirin, toys, notions, etc.) from one of the two front rooms of the

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1/ Pigs are kept in pens and are allowed to run free in the Southeast Zone. They are the most numerous form of livestock in the area, raised both for household consumption and sale. The Colon-Paja household does not keep pigs, only poultry.
Colon-Paja dwelling. When not attending school or helping their father make furniture, Consuelo's three sons help her operate the store. Income from the store serves to meet the household's own eating needs; that is, it yields about 10,000 pesos on an average monthly basis. This combined income is large enough to put the Colon-Paja household well above the 80th percentile among SEZ households surveyed in terms of income distribution. The variety of sources from which it stems, however, reveals that Alfonso and Consuelo must do more to "keep up" financially with Octavio and Antonia around the corner. The variety of income-generating activities also shows, moreover how generally "self-reliant" this household has become and remains at present.

Alfonso and Consuelo do not allow their social relationships to detract from the economic well-being of their enterprises, especially the retail goods store. Although neighbors and people with confianza or trust may be allowed some added leeway in credit for the food and household items sold in the store, Consuelo and her sons keep careful books on customers' credit. Consuelo has only very rarely been taken advantage of or "burned" by customers who leave the area suddenly without paying their bills. A few such regular clients, however did run up credit of 5000 pesos or so and fled the area without paying.

Ownership of the store, moreover, does provide a "built-in" way for the household to barter with other households. Lacking their own telephone, for example, the Colon-Paja household do give a discount on a food item in exchange for making a long-distance call. In other instances, however, the household's own services are exchanged for others. Because Consuelo has a week arm, she taught her knowledge of sewing skills to a neighbor in exchange for doing her ironing. Similarly, her husband has
given to neighbors with whom his household is socially and affectively close, small pieces of furniture or some of the fowl he keeps, in exchange for a letter of recommendation to a technical school for one of his sons or for helping identify new customers at Bazurto for the wholesale food business. Again, Consuelo and Alfonso and their neighbors keep an eye on each other's houses when one household goes away, share tools and information about goings-on in the neighborhood, and seek and give each other advice on personal matters.

These favors or "favores," as they are called, are often part of a general flow of services between the Colon-Paja household and the units to which they are closest in their social network. Even more than Octavio and Antonia, Alfonso and Consuelo put considerable store in the maintenance of such social ties. These close affective and informal, service-oriented social exchanges, again, do not appear so much to be kept up as insurance for assistance in some unspecified time of future need, as to represent the mutual meeting of households' "wants" rather than their basic "needs." When Consuelo went to the hospital for a recent operation, for example, she was visited by a few friends, who grew in her esteem and confianza for having taken the trouble of seeing her. For such a favor, the wife reciprocated with taking special care in preparing the traditional Good Friday meal she sent to them. Similarly, Consuelo accepted a ride to the hospital from her nephew, a son of her better-off sister Nubia, of whom she is not particularly fond. While Consuelo could have afforded a taxi, she was grateful for the service offered her. In effect, she "repaid" repaid her nephew (and Nubia) by being more warm to her than Consuelo might have acted under other circumstances.

Like Antonia and Octavio, however, Consuelo and Alfonso are aware that others might seek to take social or economic advantage of them if they
are not watchful. Although Nubia, who lives in Cartagena, is economically much better off than Consuelo is, two or three of their siblings (of a set of 10 in all) prefer to come to Consuelo periodically to ask for financial assistance, accommodation, or other kinds of services. Her warm personality, compared to the more aloof attitude Nubia takes, indicates why their siblings would prefer to seek Consuelo's aid. Consuelo, however, limits her transfer-giving to small favors such as allowing her relatives to stay in her home while they look for work or a better place to live.

Like Octavio and Antonia, ultimately, with time Consuelo and Alfonso have pared down their close social ties over the years to only one of Consuelo's sisters, two of their seven compadres, and a few of their neighbors. Beyond this intimate network, transfers tend to be triggered only by emergency circumstances. The wife might not have accepted her other sister Nubia's favor of offering a ride to the hospital via her nephew if she had not felt quite ill. Still another sister who came to the household urgently seeking assistance for her household's basic needs was given yuca and yams rather than cash, and discouraged from asking for more.

Symbolic of the household's attitude toward outsiders, perhaps, is the fact that the wall surrounding two sides of the household's yard is topped with chips of broken glass. Not all of Alfonso and Consuelo's neighbors form part of their social network, and they are to protect what they have earned from theft or intrusion. The Colon-Paja household has intentionally chosen to restrict physical as well as social access to its resources to only the effective part of their total "latent" network.
Case study 3: the Saenz-Juarez household (transfer-givers)

The third household under consideration consists of a pair of net transfer givers, pursuing a strategy of generalized reciprocity. It is not clear, however, how long the unit will be able to sustain such a strategy. Edgardo Saenz, 31, and his wife Carmenza, 25, live with their infant daughter in the consolidated zone of the Barrio Camino del Medio. Carmenza is a salaried primary school teacher in her natal town of San Estanislao (Arenal), some 45 miles from Cartagena. She lives there Monday through Friday, returning to spend weekends with her husband. Edgardo is currently looking for work. The pair receive rent from boarders subletting a room in their fairly spacious three-room dwelling, and live on additional income saved from the sale of the husband's taxi early in 1982. Their total monthly income of nearly 20,000 pesos falls above the 60th percentile of household income in the Zone. During the school week, her parents and sisters living at home look after Carmenza and Edgardo's daughter, Joanna. The pair regularly transfers income to the wife's long-ailing father, and to the husband's ex-companion for support of the child born to a previous nonlegal, conjugal relationship. There is no expectation of return in kind from either specific recipient. Carmenza receives "compensation" from her parents by residing for free in their home during the school week.

Edgardo participates "on his own" in three other major sets of exchange relationships. One is with a political patron to whom he is applying as one possible source of work, and to whom in turn he reports informally on community activities in the Zone. Similarly, Edgardo has social ties with higher status male neighbors living on his street. The second set of relationships is with neighboring, less upwardly mobile young men of confianza in the SEZ barrio Camino del Medio, who exchange services
and trade information, lend each other money for largely short-term needs, and who are fairly constant drinking partners. The third is with his mother, whose reputation as a loyal domestic in the house of some of Cartagena’s leading families has permitted Edgardo to have access to services he might not have attained or afforded otherwise.

Carmenza, for her part, exchanges small amounts of cash, food and clothes with female members of her own kin-based network in San Estanislao, as well as with a small group of female neighbors in Camino del Medio. While the financial magnitude of the transfers in cash, goods and services exchanged with the conjugal pairs’ partially-overlapping networks of neighborhood friends is relatively small compared to total income (no more than 10 percent), the import of these “weak” economic, but strong social and affective exchanges, remains significant. Similarly, the economic value of the services exchanges with or received from Edgardo’s patron or his mother is important to him, but it is not so large as to have the husband limit his search for a job and income to them alone.

Edgardo and Carmenza take pride in their being a “social” part of the barrio. They consciously try to set limits, however, on their financial participation in network exchanges. Concern for their own household growth -- matched by somewhat secure income sources -- inhibit the couple from risking more than they do at present in reciprocal exchanges with largely non-nuclear kin, friends and neighbors. The form and content of the Saenz-Juarez household’s regular and sporadic transfer relationship may each be explored in somewhat more depth, to indicate the divisive social, economic and affective pressures the spouses feel to “support” their network but also to secure their own upward mobility. To begin with the regular “out-transfers,” Edgardo gives child support to his
former companion in the form of cash rather than kind, because cash
represents the quickest way such a transfer might be made. He (and
Carmenza) do not want him to spend a lot of time with his ex-companion, as
they have their own child to look after. Edgardo visits the ex-companion
only often enough, and long enough, to make sure the child is being tended
well. To make transfers in the form of food, toys, clothes, services,
etc., would represent taking time away from his own household, or at least,
taking too much time with a woman no longer recognized to fill the role of
spouse.

Carmenza's regular transfers to her parents and family in her
hometown, where she works during the week, is somewhat more complex.
Carmenza gives most of this recurrent transfer in the form of cash, so that
her parents can use it as they see fit. Cash is the most convenient form
in which the ailing father might purchase medicine, pay his doctor, or meet
other needs. This transfer, in short, is for her natal household's basic
needs and is offered as "deferred reciprocity" for her parents' raising
her. Because her natal household still contains three of her younger
siblings, however, the wife acknowledges that the money is not offered
completely unconditionally. Carmenza noted that if she were cover in need,
her family, especially her siblings, would in turn help her, because of her
aid offered earlier. Because, too, she resides during the week with them,
Carmenza does offer some additional assistance in the form of food and
services, since these transfers represent meeting needs functionally and
effectively as she sees them arise. The frequency of face-to-face
interactions, in other words, helps condition whether Carmenza chooses to
make her exchanges in the generalized form of cash, or act to relieve needs
sooner in the form in which they arise, e.g., food, medical attention,
child care, etc. When Carmenza is in Cartagena for vacations, she remits cash. Her visits are frequent enough to insure that the money is being spent as she intended, although Carmenza did not expect the receivers to account for every peso offered. Her own observations tell her what she wants to know about the use of the transfers.

Similarly, the exchanges made by the conjugal pair as a unit with their neighborhood friends are in diverse forms, including small amounts of cash, food, sometimes clothing, services and information. Because face-to-face interactions between Edgardo and Carmenza on one hand and their neighbors on the other are frequent, the Saenz-Juarez household is in a good position to gauge how needed the transfers requested of them are. 1/

Most small cash and service transfers are reflective of the household's desire to maintain social ties with their neighbors, i.e., meeting each other's "wants" rather than "needs," 2/ but a few go to people in the barrio who are considerably more poor than they. These poorer neighbors thus receive food or clothes from Carmenza and Edgardo as expressions of more generalized reciprocity than those between the household's social peers or friends. While the household expects friends of its own age and comparable economic circumstances to return its favors to them, or even

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1/ Or, in Larissa Lomnitz's terms of variegated "distances" between network units (Lomnitz, 1977: 132-135), the physical distance between these SEZ households is small; the psychosocial distance, or confianza, is reasonably close; the economic distance is generally comparable, although some of Edgardo and Carmenza's neighbors are either considerably better or worse off than they are; and the social distance between them, while not reflective of the closeness between kin, is narrowed by the fact that most of the neighbors have known each other for many years.

2/ These transfers include mutual vigilance of each other's homes when one party is absent, child care, work on small home repairs, and "leads" on jobs, bargains, etc.
those in slightly less favorable circumstances, that is, it does not have these expectations of their much more needy neighbors. 1/

Edgardo's "own" relationships with members of his network include the potential both for siphoning off resources from productive ends through time spent with less upwardly mobile drinking partners, and for adding to those resources by finding work through his patrons or other higher-status friends. He is under pressure from his wife to keep down or reduce reciprocal exchanges to his drinking mates, because the costs of these relationships are likely to outweigh the benefits gained from them. At the same time, however, the household's upward mobility is not so assured that it can socially or affectively do totally without these peers; some of them have jobs and connections that might be of use to Edgardo, though the chances of finding remuneration through them is remote. Although sale of his taxi and his wife's steady earnings provide substantial savings from which to draw, Edgardo is still out of work. As of May 1982, he was relying primarily on his political patron and a string of white-collar contacts as potential sources of work. These contacts, moreover, derive from the husband's mother. It was her high-quality work as a housekeeper that brought her family, especially Edgardo, to their attention. Although he has shown himself to be a man of some intellectual ability and sturdy character, these qualities at the time noted had yet to turn themselves into a secure position for Edgardo.

Edgardo, in fact, continues to "owe" a great deal to his mother. Although he helped pay for part of her heart operation early in 1982, his

1/ A reflection of the household's cautiousness about its total resources is the fact that Carmenza asks Edgardo if it is all right to give small amounts of cash, clothes, food, etc., to needy neighbors requesting them.
two sisters, who are both financially better off than Edgardo is, paid for the bulk of the medical costs. Without them, he would have been obliged to assume a much weightier financial burden. Edgardo moreover, needed emergency dental attention during the author's field investigation, and would not have received it as quickly as he did if the dental surgeon had not been grateful for Edgardo's mother's domestic services years earlier. He in fact recuperated from dental surgery at his mother's home, while his wife was away from Cartagena working at her teaching job. Edgardo's mother also has a telephone, which allows him to have greater ease in making and furthering social contacts.

Perhaps the most poignant expression of Edgardo and Carmenza's quest for upward mobility is in the household's relationships with better-off neighbors, and especially, with the husband's patron. The Saenz-Juarez unit lives in the consolidated sub-zone of the SEZ, but on a street with both substantially-built and poorer, wooden dwellings. Edgardo and Carmenza's income ranks them above the 60th percentile of all SEZ households. The dwelling they inhabit is made of cement or material, with masonry-finished floors, an attractive little patio behind it, and space to let out to boarders. Yet other neighbors do have still more attractive houses, and one or two of them own cars. Edgardo tries to keep ingratiated with these better-off neighbors, as he does with his mother's former patrons, in order to get leads on a job and other kinds of information which might advance his socio-economic status. 1/ Little financial exchange seems to go on between the husband and these neighbors, however.

1/ The husband is respectful toward the owners of the cars, who are higher-status dwellers, they in turn treat him warmly, not as a client or subordinate of theirs.
Money also does not change hands between Edgardo and his own patron Alonso Valdivia, the son of a wealthy family who lived next door to the one for whom Edgardo's mother worked as a housekeeper. Edgardo and Alonso played together for years as children. As the patron's family consolidated their economic and political position even more, however, the psychological closeness (confianza) between the two was tested if not attenuated by the growing economic and social distance between them. Physical distance was increased, too, as Alonso's family moved to a more "luxurious" house half a mile away. The change in their relationship very much resembles Lomnitz's postulate (1977: 134) that as economic distance between exchanging "friends" grows, the greater the chances that the quasi-egalitarian relationship will convert into one between patron and client.

The Saenz-Juarez household in short, is in something of a "socio-economic bind." It aspires to upward mobility, and tries to keep up largely non-financial ties with its patron and better-off neighbors, but for ultimately financial ends. The household's income, based on Carmenza's salaried position, savings from Edgardo's sale of his taxi, and rent from a boarding unit, has to be watched carefully, however. Edgardo's drinking companions and less-well-off neighbors could become a net drain on such resources. Steady transfers are also made to Edgardo's ex-companion and Carmenza's parents, which represent a "permanent" lien on their income.

Much will depend on the kind of work the husband eventually finds. If Edgardo manages to get on to the staff of his political patron (who is now in Colombia's National Congress), he may secure his upward mobility for a substantial time. If he saves and/or borrows enough to repurchase a taxi, he might again increase his income to a rate above what his household's total income is now. A different contact of his mother
might also produce a less well paying but stable job. Edgardo's friends' pressure to have him drink with them, play soccer, or otherwise spend much of his time unremuneratively, however, remains a temptation to which he occasionally surrenders. His responsibilities to Carmenza and Joanna nevertheless, keep him eager not only to stabilize, but also increase, his earned income.

Case study 4: the Ceren-Rodriguez household (transfer-givers)

Ricardo Ceren, 39 and his wife Ramona Rodriguez, 30, live with their four children in a dwelling of material in the Barrio Rafael Nunez. The house is part of a "duplex" or semi-detached building in which Julio Franco and his wife Gladys Jimenez (case study 5) live with their household in the adjoining segment. Both Ricardo and Ramona work most of the year as food vendors. Ricardo is a fruit-seller in the downtown section of Cartagena, supplementing his income in winter months when fruit is less plentiful by selling fish. Ramona works nine months of the year selling fried sweets or fritters (fritos) at a stand near their home outside Cartagena's large baseball stadium. She is occupied the other three months of the year working as a domestic in Cartagena's wealthier barrios. Together, Ricardo and Ramona earn about 16,000 pesos in an average month. The sum places them near the 50th percentile in income among SEZ households sampled. Their income varies by a factor of two or three on different days and in different months, however, because of the changeover in Ramonas's jobs and the fluctuating market for Ricardo's fruits and fish in different seasons.

Like the Colon-Paja and Saenz-Juarez conjugal pairs, Ricardo and Ramona each contribute to the household budget with their income, pooling funds for purposes such as housing improvements, child care, and sometimes
sharing in transfers to other households. Unlike those spouse-pairs, however, Ricardo and Ramona act more independently with the balance of their budget. Ramona does not ask Ricardo if it is acceptable to him for her to give transfers to her sister, a _comadre_, or other neighbors. She does it on her own. Similarly, Ricardo engages in reciprocal exchanges with his mother, his sister and with other vendors downtown. Ricardo and his fellow fruit-sellers help each other de-bulk and re-bulk their produce at the beginning and end of the marketing day, watch each other's stands when they take breaks, lend each other small amounts of cash, snacks, cigarettes, etc., make change, joke together, and pass along messages to or from friends. Many of Ricardo's fellow fruit-sellers are from his home town of Turbaco, a few miles from Cartagena; their ties in some instances go back to Ricardo's childhood. Yet Ricardo and Ramona act as often to complement each other's activity in the domestic domain and to cooperate as a conjugal unit as they act separately. When Julio Franco offered to build the pair a dwelling attached to his own, Ricardo contributed funds for construction materials, while Ramona paid for Julio's labor to raise the house and to dig a septic tank.  

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1/ The transfers related to housing will be discussed at length in the section on project effects on interhousehold transfers.
neighbors. Unlike Edgardo and Carmenza, who are transfer givers at present pursuing a strategy of generalized reciprocity, transfer-giving Ricardo and Ramona engage in contractarian reciprocity with the balance of their network, particularly with Julio and Gladys. The differences behind the strategies of the two transfer-giving units derive from several sources. First of all, Carmenza is a regularly salaried wage earner, entitled to social security benefits. Neither Ricardo nor Ramona has such assured income or access to formal sector assistance. Secondly, Ricardo has substantial savings from the sale of his taxi, savings that are larger than either Ricardo's or Ramona's. Thirdly, Edgardo and Carmenza receive steady rent payments from the family boarding with them. While it is by no means certain that they will be able to do so indefinitely, Edgardo and Carmenza can afford at present to give transfers without immediate expectations of return. Ricardo and Ramona can not.

As important as these factors are for helping to explain Edgardo and Carmenza's strategy, the psychosocial tie of confianza and affection between the Ceren-Rodriguez and Franco-Jimenez households aids in accounting for Ricardo and Ramona's contractarianism with Julio and Gladys. The two neighboring pairs are socially and affectively committed to each other's support. Prior to living alongside each other, the Ceren-Rodriguez pair lived for seven years in Gladys' mother's home, not far away in the barrio. There, the two women and two men became intimate friends.

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1/ Julio and Gladys' household consists of 11 persons (themselves, their four children, Julio's brother, his wife and their son, and two of Julio's other nephews). As in many other instances observed in the zone, transfers from net givers to receivers in the same generation flow from smaller to larger households, and from households with steadier or larger income to those with less steady or larger income. Julio, his brother and his eldest son work as builders, but their income is sporadic and has been consistently less than that of the Ceren-Rodriguez household's in recent years.
Ramona considers Gladys' mother, her former landlady, to have been of constant spiritual help to her over the years. When Ricardo and Ramona had saved enough funds to have the addition built onto their friends' home, they commissioned Julio to raise the structure. This engaging of Julio as builder constituted a major transfer for Ricardo and Ramona, in that they provided a major portion of Julio's work for a period of nearly two years. At the same time, they received a partial transfer from him, in that the combined materials and labor cost was less than if they had hired a contractor unknown to them. In a word, Julio and Gladys' family helped launch Ricardo and Ramona's household's "development," while the Caren-Rodriguez pair provided for Julio and Gladys' "survival."

Service transfers between the two conjugal pairs, moreover, occur daily. While Ramona is selling fritters at her stand at the nearby stadium, Gladys who does not work remuneratively, looks after the food sellers' children. Confianza is such between the households that the neighboring wife can physically discipline her charges and not be countermanded by their mother when she returns. Exchanges of small goods, tools and information are also reciprocated daily. Similarly, Julio once remarked that the first person he would contact in an emergency would be Ricardo, despite the fact that at present Julio receives more cash transfers from another neighbor across the street (see case study 5 below).

The proportion of net financial and in-kind exchanges flowing from Ricardo and Ramona to Julio and Gladys, as a fraction of their income, does not appear to be much larger than that transferred by Edgardo and Carmenza to their close friends in the neighborhood. The difference in the structure of the reciprocity network here, however, derives from the greater fluctuations in income experienced by the transferring households,
from the deeper social ties between them, and from the larger size of the households involved. Simply put, the Ceren-Rodriguez and Franco-Jimenez units depend on each other more, on a continual basis, than does the Suanz-Juarez household with its close friends. The import of Ricardo and Ramona's social closeness to Julio and Gladys is symbolized by the fact that the food vendors had their new home attached to that of the builder. The households maximized the physical closeness between them.

As in the case of Edgardo and Carmenza, however, the fruit and fritter sellers stop well short of pooling their resources with Julio and Gladys. As small as the psychological distance (or as great as the degree of confianza) is between them, the point has not been reached at which the bulk of all financial risks has been considered by all to be best handled collectively. When asked why not, it became clear that there are limits in confianza between non-kin. "Everyone has his own life" ("Cada quien tiene su vida"), Ramona said in response to a question about how far confianza could extend.

It should also be reiterated that the magnitude of Ricardo's and Ramona's financial transfers to Julio and Gladys is relatively small. The Ceren-Rodriguez unit's financial resources are limited to begin with, and they know that a fruit seller (Orlando Pinero) across the street is helping Julio and Gladys with steady cash assistance (up to 2,000 pesos per month) and raw foodstuffs. As such, Ricardo and Ramona can tailor their offers of assistance to the builder and his wife to the latter's specific non-cash needs, just as they in turn can request that their non-cash needs be assisted. The face-to-face interactions between the food vendors and the builder and his wife are so frequent, and the freedom with which they enter each other's homes during non-sleeping hours so extensive, that each
household knows what is appropriate to provide when it it needed or wanted. If Ramona does not sell all her fritos at the stadium, she may offer these to her neighbors, just as Ricardo might bring some unsold fruits home to them (as well, of course, to his own household), and offer it if members of the Franco-Jimenez household enter the foodvendors' home looking hungry.

If Ricardo and Ramona are providing for part of their neighbors' "needs" while Julio and Galdys are helping take care of the former's less pressing "wants," it ought to be recalled that the exchange is still taking place in the context of Julio's having given part of "his" land for the vendors to build their house on. One should thus not conclude too quickly that the economic imbalance between the exchanging households represents a one-directional flow toward the builder. The foodvendors' current generosity is real, but so was Julio's original donation of space to the Ceren-Rodriguez household.

This situation between the two households could be maintained indefinitely. Its reduction or abrogation might only come about with constantly increasing needs in Julio's household (e.g., he and his brother Jacabo and son Jorge find still less work in construction, or the fruitseller across the street transfers less cash to Julio and Gladys), or if Ricardo and Ramona decide to maximize their own economic autonomy more fully, deciding they simply aren't receiving enough from the builder. This scenario did not appear likely to occur in the near future. Julio is not a lazy man, and does look constantly for work with Jacobs and Jorge, members of his household. The fruitseller, Orlando Pinero, moreover, did not appear eager to terminate his assistance and the Ceren-Rodriguez household does benefit from the services of child care, housing construction and
house watching offered by Julio and Gladys' household. The many-year friendship does not seem in jeopardy of changing seriously. Ricardo's and Ramona's "transferring-out" to the builder, in short, is not perceived as a drain on their resources, but one reciprocated with intense emotional support and services. The possibility exists, too, that Julio's skills might make him a more constant income-earner in the future, if he, Jacabo and Jorge find the steadier work they're seeking in builder-employing institutions rather than jobbing "free-lance."

Another reason why Ricardo's and Ramona's support of Julio and Gladys' household is not without conditions or limits is the fact that the food vendors each individually do exchange with other households. These other, more informal exchanges do not have the contractarian intensity the Ceren-Rodriguez household shares with the Franco-Jimenez unit. Ramona as noted offers small amounts of money to a sister Ana and to a comadre Betty who live not far away in the barrio, in order to provide for their "wants" (rather than specifically for their immediate "needs"). The transfers betoken her affection for them, and represent a complement to visiting the women. Ramona's work does not permit her to see Ana or Betty as often as she would like. These ties to close "social kin" (i.e., biological and fictive kin), are also made so that in case of an emergency, Ramona might receive support from them in the form of some truly needed service or cash. Ramona also transfers small amounts of cash, fritos and other goods to Gladys' mother, in token of the older woman's moral support over many years. The ties reflect multi-purpose relationships which serve to fulfill
short- and long-term social, affective and economic wants, but which are not indispensable for Romana's household's functional survival. 1/

Specifically, the cash Ramona gives Ana is generally for her to set up a churreria of fired-sweet stand on her own. In this way, Ramona would benefit over the long term from her sister's starting her own income-generating business. In the meantime, in return for her support, Betty and Ana may shop for Ramona, wash her household's clothes or help Gladys keep an eye on the children. The transfers Ramona earmarks for Gladys' mother are a function of her own visits to the older woman and to Gladys' reports on her mother's needs. Based on her observations and Gladys', Ramona seeks to make life easier for the woman who has long been a surrogate mother to her. Gladys' mother "reciprocates" by continuing to offer Ramona advice, encouragement and more rarely, food.

Ricardo, similarly, remits small amounts of cash, fruit and gifts to his mother as a "return" for having raised him. One of his favorite sisters also receives fruit or fish from him. Ricardo's mother and sister reciprocate with small gifts or services when they can, because of affective ties to him and his children. Ricardo's mother also views her son as a potential mainstay if she were to fall into real need. Ricardo and Ramona's household's relationship with Julio and Gladys', is different

1/ At the risk of stating the sociologically obvious, SEZ households, including Ricardo and Ramona's, do not treat these multi-purpose, informally reciprocal relationships carelessly. They frequently represent an "investment" in terms of time, psychological concerns, effort and often money. Not all kin, compadres, neighbors or "friends" by virtue of being "socially related" to a particular household fall into the category of being "informal reciprocators," i.e., members of the households' active social network. The exchanges between the households must occur often enough to demonstrate that they do have at least some confianza in each other and that each obtains something of economic, social, or affective value from the other.

(Continued)
from the more "informal" ties discussed above. The Ceren-Rodriguez unit is indirectly helping take care of the latter's "needs" rather than "wants."

The difference in Ricardo's and Ramona's expectations of the Franco-Jimenez household, from their expectations of the other reciprocators, appears to lie in the frequency and the nature of the returns to them. Given the food vendors' steady support of the builder's household, Ricardo and Ramona expect that Julio and Gladys would at least attempt to assist them regularly as far as they could, if they were to fall into economic trouble. The Ceren-Rodriguez unit's expectations of the other households are much less intense, given the less frequent exchanges between them. Ramona and Ricardo might seek emergency support from its informal reciprocators, while it would press for consistent or regular support from

(Footnote 1, pg. 96 - cont.)

SEZ households are constantly evaluating the meaning of these relationships for themselves. If they prove to be of particular economic, social or affective importance, the exchanges may well intensify. If one of the other household is dissatisfied with the transfers, the relationship may be allowed to lapse. The point here simply is that SEZ households trust some households linked to them by kinship, compadrezgo, proximity, or shared work more than others, and that these ties need to be demonstrated before exchanges of economic, social or affective value can occur or recur. While close kin may be born with the confianza which underlies these informal reciprocal exchanges, failure to help in a time of need may prompt one household to sever or greatly reduce its connections with that other kin-linked household. Conversely, more distant kin, compadres or neighbors who inspire or validate each other's confianza may convert what began as irregular, not highly significant exchanges into regular transfers of value to each other. Kinship, compadrezgo, and other forms expressive of "close social distance" may provide some households' relations with an "inner track" to their confianza and potential for significant reciprocities, but not all households look for, nor do all such relations expect, that track to be taken advantage of for social, economic or affective purposes. Both Ricardo and Ramona, for example have siblings, aunts and uncles with whom social relationships are not maintained. From the point of the Ceren-Rodriguez household (or the others), the potential reciprocators lack the confianza need to have them join their network, are too physically distant for an exchange relationship. Ricardo and Ramona also do not feel the economic need to approach better-of kin relations for rekindling social relationships. They would rather be independent than feel beholden to those kin.
Julio and Gladys, if needs and wants (that is, the economic conditions) between the two were reversed. Ricardo and Ramona clearly choose not to meet the needs of more than one household at this time, because their own resources are limited. The risk of offering regular support to two or more households at once is too great to accept. The Ceren-Rodriguez unit cannot count on those households having enough resources, singly or together, to meet its own needs at an unspecified future time.

Case study 5: the Franco-Jimenez household (transfer receivers)

Julio Franco, 36, and his wife Gladys Jimenez, 32, live with their own four children, Julio's brother Jacobo, Jacobo's wife and son, and two of Gladys' brother's sons in a cement-finished dwelling adjoining that of Ricardo Ceren and Ramona Rodriguez's household (case study 4). The Franco-Jimenez's earned income stems from Julio's, Jacobo's and Julio's eldest son Jorge's work as masons. In the period in which the author knew the Franco-Jimenez household, Julio and his household were erratically employed in free-lance construction work, earning 10,000 pesos monthly at best. Several months passed, however, in which the Franco-Jimenez household scarcely earned anything. It has already been described how affectively and socially close the Franco-Jimenez and Ceren-Rodriguez units are, although the actual financial transfers between the units (generally flowing to the former from the latter) are relatively small. Despite the difficult financial straits they are in, the Franco-Jimenez household does its best to make interim restitution in the form of services to the Ceren-Rodriguez household.

Ricardo Ceren and Ramona Rodriguez, however, are not the only household heads to whom Julio and Gladys feel obliged to demonstrate their "social creditworthiness." As mentioned above, a fruit seller named
Orlando Pinerio living across the street from the Franco-Jimenez unit, is the current financial mainstay for Julio and Gladys. He transfers over 2000 pesos monthly in cash and foodstuffs to the 11-person household, a sum which represents about 20 percent of the Franco-Jimenez monthly household income (excluding transfers). In return for his assistance, Gladys keeps an eye on the Pinerio children and does some clothes-washing for Orlando's wife, while Julio has helped make housing repairs on Orlando's dwelling. 1/

Julio, moreover, has exchange relationships with three of his 10 full siblings, but not with four half-siblings. Gladys engages in reciprocal transfers with her mother and five of her 13 siblings, principally in the form of exchanges of food, services, information and emotional support, less frequent transfers are made with a few aunts and uncles. The most important of these exchange relationships are the ones between Julio and his three brothers, who live in other barrios of the Southeast Zone. All three brothers are construction workers, like Julio; but unlike him, all three have libretas (essentially, union cards entitling the holders to priority in being chosen to perform construction work, but which carry no guarantee of completely regular employment). 2/

Because their own households are smaller than the Franco-Jimenez unit, and because they can afford to transfer funds to him, Julio's three brothers in 1981 and 1982 sporadically remitted cash to him. They do so in a form of generalized reciprocity, as they appear to recognize that it will

1/ Orlando's income is larger and more stable than Julio's; having known him as a neighbor for nearly ten years, Orlando believes he can trust Julio to return what he can when he can to him.

2/ The cost of a libreta approached 10,000 pesos in May, 1982, and also required that the card-seller have political connections backing him to get the "union" book. Despite his brothers, "pulling" for him, Julio had not been given a libreta of his own.
be a considerable amount of time before Julio (and Jacobo) will be able to return cash or other transfers of significant value to them. Yet when Julio has had periods of steady work, he has remitted cash, goods, and services to his brothers and their households. He is thus not a charity case, an object of altruism. On the contrary, the Franco-Jimenez unit appears to be struggling to keep up its social obligations and not accept any permanent form of dependency on kin, friends or neighbors. In Lomnitz's terms, the "economic distance" or relationship between relative needs and wants between Julio and his three brothers, appears close enough to permit them to exchange resources fairly constantly. It is not so large or brittle, however, to prompt any current reciprocator to become anxious and pull out of the arrangement and maximize household autonomy more strictly (cf. Lomnitz, 1977: 14).

Not all of Julio's extended family, however, have been as supportive of him and his household as his three brothers are. Antonio, one of Julio's half-brothers, several years earlier assisted the Franco-Jimenez household with remittances, but he no longer offers any aid. Antonio decided that Julio's household constituted a drain on his resources that would not be close to fully restituted, and ended communications with him. Antonio has become a white-collar worker in one of Cartagena's largest public service agencies, an autonomy-maximizer and transfer-avoider who prefers to concentrate resources in his own household rather than pool them with a social network. He epitomizes the upwardly-mobile person who severs ties to poorer relations, believing that his social and economic interests can no longer be shared with less-well-off kin. If Julio and Antonio now run into each other in the street, needless to say, they barely acknowledge each other.
As in the previous cases described, the specific forms actual transfers take are conditioned by the givers' resources, the receivers' wants and needs, the history of the exchange relationship, and importantly in the case of the Franco-Jimenez household, the nature of the face-to-face interactions between themselves and their reciprocators. Because Ricardo and Ramona next door and Orlando across the street have such open access to Julio and Gladys' household, they are able to earmark assistance on the basis of their own informal "inspection" of the Franco-Jimenez household's needs, as well as on the nature of requests made by Julio himself. Julio does trigger the transfers from Orlando by asking for them. It is evident that Julio avoids asking for too much (in cash) from Orlando, lest the request be denied.

Such assistance, moreover, is recognized to be a form of "an advance." Julio knows, and acts, to have his household make interim "returns" on the cash, in the form of construction services, tool lending, house watching, child care, running errands, etc., until he has the sense (and himself believes) that the obligation has been at least substantially serviced, if not fully discharged. Orlando tempers the amount of cash offered (roughly 100 pesos per day) by giving Julio fruit twice a week for the household. He knows that the Franco-Jimenez household's primary expenditure is for food, and thus can reduce the cash outlays accordingly.

Julio, however, does not ask for assistance from the fruitseller for specific purposes, but rather as a kind of general welfare assistance. Orlando, if he desired to, could find out whether Julio and Gladys used the money to pay their children's school fees, purchase fuel, busfares, or other basic needs. In fact, however, such specific verification does not take place. Julio's household does not use the money
Orlando gives them to make extravagant purchases, which could not easily be hidden from someone who comes and goes fairly much as he chooses day and night. Nor does it appear that Julio uses the money for excessive purchases of alcohol or drugs, such that the household’s basic needs are neglected. On the contrary, no one in the Franco-Jimenez household was habitually drunk or addicted. The money went, as asked for and intended, to satisfy their general welfare.

Similarly, when they are in a position to do so, Julio and Gladys offer their own transfers in the form of small amounts of cash and food. Before the period of hard times prior to November 1981-May 1982, the household earmarked transfers in food to Gladys' mother three or four times a week, because they perceived that to be her greatest need. The food, moreover, represented a savings in time for Gladys' mother, because she did not have to shop for it herself. Some transfers given in cash to Julio's brothers were motivated by the latter's need to pay school fees for their children, fees which cannot be paid in kind or in services. The Franco-Jimenez household considers education to be the basic need they would like to improve most for their children, and thus it is not surprising that that justification would elicit transfers from them for their nephews and nieces. Again, although Julio and Gladys were physically close enough to the brothers' households to verify whether the money was so used, they did not check up on the expenditure. Confianza among the brothers might well diminish if they believed they had to account post hoc for the transfers on anything resembling a regular basis. Their frequent seeking construction work together inhibits the level of dissension that could be tolerated among them.

It should be noted in the case of the Franco-Jimenez, finally, that Julio and Gladys are not at ease about accepting the net level of
transfers they are receiving at present. As Julio put it, it was necessity which made them extend their confianza to non-kin in the first place. While they are indeed grateful that their neighbors are helping to contribute to their survival at present, especially to Ricardo and Ramona, they see such assistance as a "third-best solution" to the problems of financial need. They would prefer first to maximize their own autonomy, or failing that, to rely solely on their kin. As Julio noted, "brothers are always brothers, but friends (who help you) can become something else (and stop their aid)." Gladys added that one is always a little more timid about exchanges with non-kin than with kin. The irony in this case is that one of Julio's half-brothers did cease his assistance to him, because Julio could not return what he had received, and that less is exchanged with Gladys' kin than with best friend Ramona and other neighbors. The discrepancy between the cultural ideal of reciprocity between kin-linked households and the cultural reality of substituting non-kin as reciprocators is patent in the case of the Franco-Jimenez household.

Case study 6: Dona Tencha Altamiranda Cespedes and her household (transfer receivers)

Dona Tencha Altamiranda Cespedes, 52, a single head of household, lives in a house of material in Fredonia with three children (ages 13, 11 and 3) when she "adopted" these years earlier when their biological mother (Rosa Balano) could no longer afford to take care of them permanently. Rosa has since returned to Fredonia, living with her eldest son in the home of a man with whom she has a consensual union. Dona Tencha's own two biological daughters, Jacinta and Juanita, both married, live in Gaviotas (a Cartagena barrio outside the Southeast Zone) and in Barranquilla, respectively. They remit over 6000 pesos monthly to their mother, a sum
representing about 80 percent of Dona Tencha's average monthly income. She has accepted this dependency status on her daughters, as have many older SEZ residents who live for all intents and purposes on the transfers received from their children.

The rest of Dona Tencha's income comes from sales of ice, beer and soft drinks which are kept in a freezer in her home, and from renting one of the three rooms there. In addition, Dona Tencha exchanges services with a few neighbors, compadres and friends, trading babysitting and snacks for their helping her with repairs or small additions to the house. Juanita's support of her mother has not gone completely unreciprocated. Dona Tencha sent her "adopted daughter" Edith to spend a few months with Juanita in Barranquilla, in exchange for helping with household chores. Rosa now frequently allows one of the two remaining children, Jose, aged 11, to take meals with her, relieving Dona Tencha in part of another financial responsibility.

Overall, however, Dona Tencha is clearly the financial beneficiary of her natural daughters' generalized reciprocity. She could not live without receiving regular cash assistance from them. Yet Dona Tencha is not reducing her daughters' costs as much as she might as she continues to live in her own house. The net arrangement, however, is reasonably satisfactory to both mother and daughters. Each woman on one hand retains her physical independence, on which each places a significant premium. On the other hand, the women are physically close enough to see each other on a regular basis, Jacinta who lives in Cartagena visiting every month or so, and every month or so, Juanita returning twice a year.
from Barranquilla. Still, the household head would like to see her
daugthers and their children more often than she does. 1/

Contrary to the Saenz-Juarez, Ceren-Rodriguez and Franco-Jimenez
households, who are in near-daily contact with the units with which they
reciprocate, Dona Tencha does not see her daughter nearly as often. She
receives the transfers twice a month from Juanita in Barranquillam, and
once a month from Jacinta. Their magnitude, as a proportion of total
income, reflects the close affective and social distance between the filial
pairs, and the fact that the daughters can afford to maintain their mother
apart from them, that is, there is both physical and "economic distance"
between the households' sets of needs and wants. Constant face-to-face
interactions, in other words, are not a necessary factor for motivating or
earmarking transfers. It is generally true, however, that the cases in
which such interactions do those between very close kin, such as filial
pairs. That this inter-generational exchange does not invariably take
place is revealed by this household. Dona Tencha has a son who refused to
support her after his adolescence, abandoning her care, in effect, to his
two sisters.

The cash transfers from her daughters come in a form which gives
Dona Tencha maximal leeway within the context of economic dependence. She

1/ If Dona Trencha's dependent financial status is camouflaged by her
residing independently, the motivation for the continued separation does
not appear to be caused primarily by the Bank-supported upgrading project
(that is, Dona Trencha is not waiting to make a financial gain by selling
the house after infrastructural improvements are complete). She had lived
alone for years before the project began. Dona Trencha also has access to
compadres who make improvements on her home for her, and hence is not
waiting anxiously for a project loan for that purpose. Part of her
transfers go, at present, for installment payments on her freezer, and she
does not want to indebt herself too much at one time. Nevertheless, Dona
Trencha does want a ceiling installed below her roof, a costly investment
which could be best scheduled through a project loan. (See also the
section below on project effects on inter-household transfers.)
is "free" to spend the cash as she sees fit, although much of the cash goes for wholesale costs of the beverages she sells and for installment payments on the freezer. Dona Tencha does not encourage exchanges in the form of food, although she is glad to receive gifts of clothes from her daughters. Most of the rest of Dona Tencha's household's needs are met through service exchange or barter. Child care, drinks, and ice are exchanged for repairs to Dona Tencha's house, appliance servicing, and occasional rides to doctors.

Two other features make this sixth case study of particular interest. As noted above in section 2, first of all, Dona Tencha was one of the original "invaders" of the barrio Fredonia. Secondly, the "swing" exchange of the adopted children in the household between their foster and biological mothers is not a very common phenomenon in the Zona. Following the invasion of Fredonia in 1965, some 50 household heads, many of whom were women, pooled their resources to secure eventual legal tenure over the land they had invaded. These resources included contributions to a common fund for paying for urbanization services, vigilance of property, and labor services for housing construction. Dona Tencha served on the barrio's coordinating committee, organizing construction of the works in exchange for having much of her own house built. Her social network at that time, in short, consisted of all the core members of a nascent community committed to contractarian reciprocity.

As the community began to grow, however, and the first invaders' houses were built and infrastructural services installed, need to continue pooling resources for household and basic community purposes fell off. In Dona Tencha's view, the newcomers no longer contributed services with the same social spirit, and the growing community could not match or generate the confianza which had been characteristic of the invaders. In time,
moreover, some of the original invaders moved away and further limited Dona Tencha's active social network. The contractarian exchanges among the founding households tapered off when a of them focussed their resources on investments in their own individual households. The finding confirms Wolf's and Lomnitz's observation that when economic and political differentials can no longer be kept out of an egalitarianism-espousing social network, the network is subject to disintegration.

Such was the case for Dona Tencha. She sees only two of her former compadres in the invader community on a regular basis, and continues to exchange services with them. Dona Tencha very much regrets the loss of access to a much larger service exchanging network, consisting of at least seven non-kin (compadre) partners. Thrown back on this reduced network, Dona Tencha has been reluctant to exchange resources with new partners, although as a single parent she might have benefitted from such transfers. In Dona Tencha's view, however, she would have risked transferring out more than she would have received.

Dona Tencha's attitude about the limits of confianza is reflected, secondly, in her "adoption" of three children left with her by a renter nearly four years ago. Rosa Balano, in effect temporarily abandoned the children to seek work in Venezuela. Dona Tencha had taken Rosa and her children in as renters, which required some degree of confianza, but she was taken advantage of by trusting the woman who had her own "household"-maximizing designs. For three years, Dona Tencha took care of the children as her own, until Rosa re-settled in the neighborhood. Since that time, the youngest child, Julian, has remained with Dona Tencha, Edith has gone to Juanita's home in Barranquilla, and Jose, the oldest of the three, "swings" between his natural and adoptive mothers' homes, sometimes eating
at Dona Tencha's and occasionally sleeping in her house. Jose moreover, constantly runs errands for Dona Tencha, but it is unclear how long he will attach himself to her, and vice versa.

This transfer of persons is clearly an economically and affectively charged issue between the women. It appears that Dona Tencha is accustoming herself to the idea of having Jose rejoin Rosa on a permanent basis, but the consequences for the "adopting" daughter now living in Barranquilla are less evident. If Rosa can attach herself more strongly to the man who is currently supporting her, she may attempt to take the child back. If not, Edith may continue to reside in Barranquilla, and stay with or visit Dona Tencha in Cartagena. The probable outcome, however, is that Dona Tencha will have to relinquish transfer claims from the two older "adopted" children, both affective ones and those in the form of services, in the relatively near future. The fate of the youngest child Julian is more in doubt as his emotional ties to Dona Tencha are very strong.

Case study 7: the Albornoz-Sandoval household (transfer users)

Some Zona households both give and receive transfers in cash, goods, services and information as a regular part of their social network activity at any particular period in time. Typical of such "transfer users" is the unit headed by Ramon Albornoz, 44 and his wife Gloria Sandoval, 34. They live with Gloria's elderly parents, and adopted brother Daniel, 22, and their young son in a small wooden house in the barrio La Esperanza. Ramon and Daniel both work as construction laborers, while Gloira sells drinks from the front room of the house. Their incomes from all sources are subject to continued fluctuations. As such, the household
is sometimes in need of financial assistance from relatives and friends, while at other times, they are able to offer cash to members of their social network.

Ramon and Gloria engage in contractarian exchanges primarily with one of his sisters, Diana A. de Gomez, and her household. Diana and her husband Raúl Gomez are usually somewhat better off than the Albornoz-Sandoval unit, as Diana runs a grocery store with larger profits than her sister-in-law's, and Raúl's work as a fruit seller brings in somewhat steadier income than Ramon's. The Gomez-Albornoz household is also smaller than Ramon and Gloria's, as Raúl and Diana live alone with their two children. Diana and Raúl are not so financially secure, however, as to not feel the need occasionally to call upon Ramon to help make up shortfalls in their own flows of cash and goods.

Ramon and Gloria also participate in contractarian exchanges with four other households in Cartagena, two neighboring units in La Esperanza and two in nearby barrios just outside the Southeast Zone. The exchanges made with the neighboring households involve transfers back and forth of small amounts of cash, food and services, such as house-watching, child care and mutual help to clear shared streets and sidewalks of periodic floods of water and mud from seasonal rains. The neighboring units have known and helped each other during the two decades they have all lived in La Esperanza. The exchanges made with the more distant units usually involve reciprocal transfers of cash when one of the households has need of money to purchase food, medicine or some other important item.

Ramon and Gloria's average monthly income, together with that contributed by Daniel, seldom totals more than 12,000 pesos. As the household's total expenses for basic needs and wants (cigarettes, above all
sometimes exceed this amount, they run to Diana and Raul for help. In exchange for cash and food assistance valued at approximately 1800 pesos in April, 1982, Ramon worked for Diana in her store for several days. Yet the two neighboring households to the Albornoz-Sandoval unit had even greater deficits in basic needs than did Ramon and Gloria. As a result, they shared what they roughly calculated to be 800 pesos worth of food with their neighbors in the period cited.

It should not be thought again, that the households considered here keep exact financial tallies of what they transfer to each other. Instead, Ramon and Gloria at best keep track of who has performed social favores or favors more recently for one another, they or their exchange partners. The flow of favors (services, cash, and goods) is so frequent in passing back and forth, however, that it is difficult for households to state who at any particular time "owes" more to the social network than others. All the same, favors are exchanged more readily between Ramon, Gloria, Diana and Raul than between the Albornoz-Sandoval unit and the neighboring households. The kin ties are stronger motivators of exchange than are the ones among the non-kin linked households, even though the latter ties are firm and long-standing.

Two other factors, which parallel to some extent the case of Doña Tencha Altamiranda Cespedes (case study 6), are of interest concerning the Albornoz-Sandoval unit. First of all, the Albornoz-Sandoval household contains a member who was "adopted" over a decade earlier while still a child. Gloria's parents, now aged, believed Daniel would have lacked for proper care had he been allowed to remain with his family of procreation. Now, Daniel is a provider of income to the household, albeit on a sporadic basis. While concern for Daniel's welfare was apparently the salient
motive for his being taken into the household, the generalized reciprocity that adoption represented is now being "repaid" in the same way.

Secondly, while Ramon and Gloria have pursued a strategy of contractarian reciprocity with their network for many years, the households comprising that network have changed overtime. Like Dona Tencha, the Albornoz-Sandoval unit complains that community spirit and willingness to provide mutual help in their immediate neighborhood have flagged over the past decade. As a result, their network has become smaller with time. 1/

Yet unlike Dona Tencha, the Albornoz-Sandoval household has not given up a contractarian strategy for dependency. Ramon and Gloria are too young, relatively speaking, to be able to rely on their son or on other sources of support for steady income. They are obliged to keep struggling to keep their household financially afloat through their own labor and the reciprocal help of their kin, neighbors and friends. As a single female head of household Dona Tencha can prompt her daughters to help support her. With three income earners in the Albornoz-Sandoval household, other households in the latter's network are not as apt to provide the steady assistance Dona Tencha receives, to Gloria and Ramon, nor would they ask for it at this point. The differences in household strategy vis-a-vis their support networks, in sum, derive from the number of income earners in each household, the magnitude of the income earned, the disparate form of "social distance" found between the reciprocity partners, and the history of exchanges leading up to the households' present "stance" toward their networks.

1/ See section 2 above.
Case study 8: the Prieto-Nunez household (network-deficient unit)

The final case study to be presented here is that of a household generally lacking expanded social connections in Cartagena and desiring to expand them. While the Prieto-Nunez household is not entirely without a network in the city, or without socio-economic relations in the natal town where the household head was born, neither the urban nor rural ties the household has make them feel completely confident about surviving financially. By unintentional default, the Prieto-Nunez household may be termed "network-deficient" or network non-users. They pursue financial autonomy-maximization as a household strategy because they have few exchange partners willing to help sustain their household.

Pablo Alberto Prieto, 41, and his wife Nuria Nunez, 36, live with their four children, a son-in-law, a grandchild and Nuria's father in a wooden house in the Rafael Nunez barrio of the Zona. Pablo and his son-in-law, Martin, 20, work irregularly as construction laborers in the city. Nuria works several days a week as a laundress. While she is away from the house, her daughter Lucia looks after the dwelling, her siblings and her own baby.

The household arrived in Cartagena from a rural area in the State of Bolivar over six years ago, where Pablo was unable as a farmer and rice-cutter to maintain his family. They hoped that the move to the state's principal city would allow them to find decently paying jobs. At first, they lived with friends from their home town, paying rent to occupy one room of the friends' substantial dwelling. They moved out after 18 months however, because the rent money was needed for food. To date, however, their combined income of nearly 15,000 pesos still barely permits making ends meet for the nine members of the household. Since their move, the
Prieto-Nunez household has visited the household in Cartagena they first lived with less and less frequently.

Although Pablo and Martin are starting to make firmer contacts with other laborers seeking construction work, their social ties do not yet involve major exchanges in cash or kind. Nuria does not have any close relationships with her neighbors and would prefer to return to the household's native town. One young son of theirs has gone back to live at Nuria's sister's house, but he does not yet earn enough selling lottery tickets to remit income to his parents. Nuria's father is too old to work. He lives part of the year with her and the rest of the year with two other children. 1/

While the Prieto-Nunez household may be on the verge of making reciprocity-oriented contacts through Pablo and Martin, they are at present neither giving nor receiving transfers in cash or kind. Their relatives in the country are also not well enough off to send income. The only significant transfers shared by the family are the "exchanged" expenses of looking after Nuria's father and son. Despite the presence of a sizeable kinship network, represented by the fact that both Pablo and Nuria have several siblings, their effective network in Cartagena is extremely small. The household appears to be socially "centripal," in that its resources are saved and spent for itself alone.

The Prieto-Nunez's "network deficiency," however, is not total or irremediable. Like her husband Martin and father Pablo, Lucia has civil contacts with the household's immediate neighbors. She is optimistic about her parents' and Martin's finding ways to make the household more

1/ As Bamberger and Parris (1984: 41-42) have reported, "temporary" members of an SEZ household such as Nuria's father tend to be non-economically active. The majority of such members in the Southeast Zone are subadults, though some are retired workers.
financially secure in the future. Although the dwelling the household inhabits is rickety, all the adult members of the Prieto-Nunez household believe owning one’s own dwelling is preferable to renting space in another’s house.

It is Nuria who is the most worried, angry and depressed about her household’s future. She is the one who referred to her neighbors as “shit” for their lack of support and friendliness in making the household feel welcome in the neighborhood. 1/ More than anyone else in her household, Nuria is obliged to perform duties in both her immediate family’s domestic domain (cooking, washing, cleaning, child-caring) and in the income-earning domain, going outside her home to work as a laundress. She envies her son for having been able to return to their natal town; even if he has to work for his aunt there, he at least is “back home.”

With grim determination, Nuria is prepared to remain in Cartagena to help give her children a good start in life. Yet her attitude is so pessimistic that it is not entirely surprising that Nuria herself does not have friends among her female neighbors. She is distrustful of being taken advantage of, just as her husband and son-in-law are risking entering deeper friendships with other workers possibly to generate contractarian exchanges. In these terms, Nuria may not at present be an asset to the household’s transformation from network “non-users” to “users.” The rest of her household may have to convince her to act differently towards these potentially new friends, even if the exchanges made are primarily social and affective rather than economic.

1/ See section 2 above on “networks, neighbors and strangers.”
6. **PROJECT EFFECTS ON NETWORK BEHAVIOR**

It is possible to identify four general effects of the Bank-supported Cartagena Urban Development Project on households and their support networks in the Southeast Zone. To begin with, some households whose dwellings were submerged in the landfill installed to rid the Zone of its marshiness, received transfers in the form of labor from other kin- or nonkin-linked households in their network to dig the dwellings out. In some of these instances, households in the same network dig each other's houses out of the **releno**. In others, the "raising" of some households' dwellings prompted them to offer domestic or social services to their network partners, or to pay them outright for helping to "excavate" their homes.

On a more general level, "damages" or **peoras** to pathways and stagnation in project reinforced canals directly or indirectly caused by the project prompted some social networks and community organizations to activate for mutual help. Although some streets, sidewalks and canals were immeasurably improved through project efforts, the "patchwork" process by which such improvements occurred took their toll on unimproved areas. Water and loose earth running off the bettered streets collected in pools and piles, respectively, on adjacent pathways and unlined canals. There, insufficient drainage caused the impure water to stagnate.

Networks of neighbors then proceeded to bail water flows aggravated by seasonal rains out of each others homes. Where they could, the water was channeled into stagnant canals to be pushed out into the Tesea swamp. Because the flood and drainage took turns reducing the flooding and mud-enclustering in or around their dwellings.

Such social cooperation, however, was hardly an invariable result in the project area. Hundreds of houses observed in 1981 and 1982 were
jammed into the landfill. The households living there, frequently headed by women or elderly couples, did not have the labor on monetary resources to extract their homes either individually or collectively. They literally lacked the manpower to ease the water and mud stagnation and to dig their dwellings out.

A second result of the project, then, may be considered to be the activation of formalized socio-political networks (or acciones comunales) to seek redress and help for their members' worsened conditions. Several leaders in Barrio Boston and Barrio La Magdalena planned to demand indemnization from project authorities for putting residents' dwellings in worsened shape than when the project began. The leaders also complained of worse health conditions in the zone caused by the alternation of stagnant, foul-smelling waters and flooding into homes. A third consequence of the project on network behavior has been that some households have engaged others to help them make improvements on their dwellings, beyond digging their house out of the relleno. These households include ones who appear to understand that the project will legitimize squatters' rights to the land on which their houses are located, provided they pay for the urbanization services received. As a result, improved dwellings would be worth more with secure title and better physical construction or decoration.

This project effect is best exemplified in the case of the Ceren-Rodriguez unit (case study 4). Ricardo and Ramona have consolidated much of their structure while the project has been going on, using the reduced-price construction labor of Julio Franco (case study 5). It is not completely clear, however, that the project alone induced Ricardo and Ramona to build a dwelling attached to Julio and Gladys' home. The Ceren-
Rodriguez unit, so affectively and socially close to the Franco-Jimenez household, might have added on their living space even if the project were not underway.

Still, of the six households studied intensively, four have made improvements or additions on their dwellings over the past three years, and a fifth (the Franco-Jimenez unit) raised its dwelling out of the landfill using household labor alone. All of these households perceive that the value of their structures increases somewhat with the improvements they make on them, but they are not at all certain that the ultimate effect of the project will be to raise that value substantially. The households appear to be making the improvements for consumption value as much as for any future expectation of selling their dwellings at a very high profit.

As a general observation, neither peoras nor mejoras in the Cartagena SEZ project seem to have elicited much more in the form of transfers than if the project were not going on. Housing in the SEZ appears to be an issue for households themselves to work on, without being able to "coax" additional transfers from network relations outside the Zone. For networks with households within the Zone, transfers do not seem to have focused on housing in such a way as to change the exchange relationships. The Franco-Jimenez household, for example, did have to purchase its own relleno to secure the house properly, but this need did not elicit any particular change in transfer-receiving. This result seems due to the fact that the unit contains three male members whose occupational remunarations is based on activities in the building trade. Relatives did not send assistance because they weren't asked to; and Julio, Jacobo and Jorge could get the job done on their own.
As for Ricardo and Ramona, they made no effort to elicit financial transfers for the housing construction beyond the low-cost assistance received from Julio. The two foodvendors split the costs of labor and materials between themselves. Requests for any additional assistance for the purpose of building might have created an unacceptable social lien on the Ceren-Rodriguez household. Building the house was a form of consolidating the household itself, one they were attempting to do largely financially by themselves alone. Socially, of course, the house construction provided work for Julio and solidified the relationship between the two households.

It does not appear, however, that Julio and Gladys were trying to capitalize on investment potential directly by helping Ricardo and Ramona raise the structure, although clearly both households have created a semi-detached structure worth more than the labor and materials used to build it. Julio and Gladys did not buy "financially" into the construction of the Ceren-Rodriguez unit's structure, that is, into a share of the profits of potential resale. They bought "socially" into establishing Ricardo and Ramona's physical security, and in the process helped create whatever wealth it would receive via payment for its labor. Julio and Gladys may have envisioned receiving (and giving) more transfers in cash, kind, services and information by having Ricardo and Ramona live next door than if they have continued living somewhat farther away, but those transfers were not calculated against the worth of the structure itself. Beyond payment for working, the Franco-Jimenez unit may have been most eager to have the Ceren-Rodriguez household next door for mutual exchange of affective support.
In other Bank-supported projects, however, networks do appear to transfer resources to households to improve their dwellings. This appears to have been the case in the Tondo Foreshore-Dagat Dagatan Urban Improvements Project in the Philippines and in some of the sites of the First El Salvador Sites and Services Project. On those instances, extended families, or at least some relatives of project participants, believed that they would derive some financial or social benefit from "investing" in their relations' involvement in the project. It was evidently expected that the project would trigger the value of the homes to be worth more than they would be had they been built apart from the Bank project. In the case of Cartagena, many households, to say nothing of their networks, appear to be waiting to see whether promised project services and benefits will create added value to the dwellings or to the fact of living in the project area. The SEZ remains an area where it appears relatively easy to rent or purchase a dwelling whose market value, at least for SEZ residents, does not yet augur great investment potential.

A fourth, positive effect of the project on SEZ network behavior is the fact that women take turns taking their own or other children in their network to use the medical, educational and social services provided by the Neighborhood Development Centre in Sector I of the project area. While some women are conveying the children to the CDV, other return the favor by looking after their network partners' houses or other children in their absence, or doing sewing for them, or providing some other service. It should be noted, however, that not all SEZ residents believe the presence of the CDV is an equivalent trade-off for the damages done to their homes by the relleno or other project "improvements" which have not turned out as expected.
7. Issues for Future Analysis Research

7.1 Reconciling differences in the quantitative and qualitative approaches to understanding SEZ household-network interactions

The "qualitatively-oriented" case studies of SEZ households presented here and the results of the 507-household, quantitatively oriented socio-economic survey provide complementary, if somewhat different, perspectives on the relations between Zona households and their social networks. Those different perspectives seem to derive largely from the methods used to collect and analyze data. The quantitative survey divided households into categories of transfer givers; receivers, users and non-users in part as a means of identifying income formation patterns and the direction of outflow of resources. The qualitative investigation focused in part on seeking the linkages existing over time between categories of transfer givers, receivers, users and non-users. Two differences stand out in the qualitative and quantitative exercises. First, the quantitative survey emphasizes that transfer givers, receivers, etc., can be found among all levels of SEZ households when stratified by income, while the case studies above tend to place transfer "givers" among the higher-levels of SEZ income earners and transfer "receivers" among the lower-levels of SEZ households.

Secondly, the quantitative survey, being a one-time survey, focused on inquiring into a finite set of motivations of transfer giving and receiving as they attached to specific instances in specific periods of time. As a result, respondents were in effect pressed into evaluating their transfers in terms different from the ones they might ordinarily use themselves to categorize transfers. The vast majority of them answered that transfers were "gifts." The qualitative study, by its nature, let the
investigator ask about the history of such "gift" giving and receiving. As a result in this instance, different explanations could be generated about the patterns and strategies of transfers between households over time. The specific transfers between households and their networks were parts of longer-term interactions characterizable as generalized reciprocity, contractarian reciprocity, intentional transfer-avoidance or autonomy maximization by default.

It is possible to reconcile these two apparent differences to some extent, and future analysis and research may be able to reconcile them further. To begin with the smallness of the anthropological or qualitative sample (about 30 households) was not likely to generate results coinciding exactly with the larger, random sample of 507 households. Transfer givers, receivers, users and non-users in the two efforts were bound to sort themselves out differently. Yet if the qualitative study focused on particularistic cases in order to understand better the relations between them and their networks, the quantitative study was limited as a one-time effort to categorize households as transfer givers, receivers, users and non-users. The investigative team recognized, and recognizes, that over time transfer givers could become receivers, users, or non-users, just as households falling into the latter categories could become transfer givers.

The two exercises, taken together, reveal that both transfer status (giving, receiving, using and non-using) and housing strategy (reciprocity and autonomy-maximization, broadly speaking) appear to be different if captured or measured by different standards. Once compared, however, the two sets of results merge closer. Very poor households found in a one-time exercise to be material transfer-givers may over time turn out to be material transfer receivers at another point of measurement.
Similarly, those same very poor transfer givers may be the simultaneous recipient of valuable non-material services, but because one method of inquiry does not take such services into account, the very poor transfer givers may appear to be more poor than they really are.

An example can be provided from this investigator's experience in the Southeast Zone. A very poor and sickly woman, Dona Alberta Mendez, was living with the Saenz-Juarez household (case study 3) when the author visited in April, 1982. Dona Alberta regularly felt too weak to work as a fritter-seller in the hot sun on the nearby heavily commercialized Avenida Pedro de Heredia. She thus gave her food blender and her puesto or stand to her network partner, Dona Paulina Uribe, who lived down the street and with whom she exchanged services of child care, "visiting," etc. There was an understanding between the two women that Dona Paulina would share part of the project of frito sales with Dona Alberta.

Had Dona Alberta been queried in the socio-economic survey in May 1982, she may have responded that she had given a major transfer and not received any material transfer from her network in the past year. She may have called giving the blender to Dona Paulina a "gift" because there was no assurance that Paulina was going to make much of a profit on the sale of the fritters. Yet had Dona Alberta been surveyed in June or later in 1982, by which time Paulina would have returned some cash to her, she might well have acknowledged that she was either a material transfer receiver or a material transfer user (if she counted giving the food blender to Dona Paulina as part of her transfer practices). While Dona Alberta's strategy had been a contractarian one with Dona Paulina and others, the single-instance capture of the giving of the blender in the quantitative survey might have misled users of purely quantitative tests into tentatively
concluding that she was an altruistically-minded woman, who because of her own infirmity let others make use of her possessions for their primary gain. 1/

Even with this single case in mind, it is still necessary to determine why such a significant proportion of transfer givers fell statistically into the lower two quartiles of income receivers in the Zona (Bamberger and Kaufmann 1984:8; see also Bamberger and Parris 1984:19). Not all such cases are apt to be re-interpretable in the manner proposed here. It is also important to explain why such a substantial fraction (over a quarter) of transfer receivers fell into the highest two income quartiles of SEZ households (Bamberger and Parris 1984:Table 4-7), when income receivers were found to be the poorest group when measuring mean income (Bamberger and Parris 1984:19). Issues such as these will require further analysis of the data collected and possibly the undertaking of new studies of SEZ household-network interactions. Simply put, more "triangulation" between complementary data collection and analysis methods needs to be conducted.

There is secondly, the need to account for the differences in motivations for transfer giving and receiving found in the quantative and qualitative studies. Both givers and receivers overwhelmingly responded in the socio-economic survey that transfers sent or accepted were "gifts," while the case study approach repeatedly turned up patterns of goods and service exchange over time. Part of the discrepancy has already been pointed to above, that is, a one-time survey focusing on material transfers

1/ For additional case studies not elaborated in the case studies section above, see Scott Parris, "Survival Strategies and Support Networks Among Poor Households in Cartagena, Colombia: An Anthropological Perspective," draft report for the World Bank, 1982.
excluding services may have obliged respondents to try to think of their
discrete material donations and non-earned receipts as something other than
part of the regular flows of goods, services, information and affective
transfers occurring between households. The options respondents had to
choose among for categorizing their material transfers in the socio-
economic survey were as "gifts" (regalos), "pay-when-you-can-as-you-go-
loans" (prestamos pagaderos), "loans-with-fixed-installments" (prestamos
con plazos fijos) and "other, specify" (otro, que?). Given the choice
among a socially valued, positive category (regalos) others with an
orientation toward financial accounting (prestamos pagaderos and prestamos
con plazos fijos), and an unspecified category in a fixed-interview
situation, there may be little wonder that so many respondents turned to
the category "gifts."

It should be recalled that the questionnaire was based on
research carried out in 1981 and could not benefit from the additional
ethnographic investigations of 1982. At that later time, it became more
evident that SEZ households generically categorized their transfers as
favores (favors), casos de confianza o de favorecer uno al otro (cases of
mutual trust or favoring one another), which include exchanges for the
maintenance of social ties (as well as household survival and development)
casos de fiar o confiar uno en otro (cases of answering for or entrusting
in one another), and in other local-usage teams that would have been
difficult to use in any case in a questionnaire format. In retrospect, and
here the author assumes partial responsibility, too much emphasis was
placed on the issue of specifying transfer motivation in the questionnaire
on a division between the socially positive category "gifts" and the overly financially-oriented choices associated with the formal fiscal term "loan" (prestamo).

It is now more clear that SEZ households do not think of their normative patterns or flows of exchanges as "loans." That term may be apt for certain instances of providing business credit for one household from another, but generally it appears inappropriate to characterize the give-and-take in goods, services, information and affective exchange many SEZ households engage in. The qualifiers added to the term "prestamo" (pagadero and con plazo fijo) appear to have been insufficient to capture the ways in which SEZ households determine the types of social, economic and affective standing they have vis-a-vis their network partners. Transferring households do not think of their behavior as primarily involving "gifts" or "loans" so much as calculating where they and others stand in terms of the value and recency of favors exchanged. These factors certainly have a financial or economic component, and households do feel as if they may owe or be owed services, cash, goods, information, and so forth. But the notion of prestamo, qualifiers notwithstanding, engenders notions of formal financial contractual indebtedness and debt-holding that are not part of the cognitive calculus of SEZ households conceptions of themselves and their network partners.

The notion of "gifts" is more a part of this cognitive calculus. It is certainly true that SEZ households think of at least some of the favors they exchange with each other as gifts, but generally transfers require some kind of social, economic, symbolic or other affective return. That return, however, does not justify the transfers or exchanges considered here to be "loans," either as discrete transfers or as
transfer flows. Additional analysis is required to understand more fully the reciprocal rights and obligations households have towards each other at any particular point in the flows of transfer resources between them (see also Bamberger, Kaufmann and Velez 1984:62). The author is currently engaged in this type of analysis for his doctoral dissertation.

7.2 Further specification of the dynamics of SEZ household strategies

Sections 4 and 5 above have given some account of SEZ households' strategies of reciprocity and autonomy-maximization, exemplifying each in case studies. Yet more analysis needs to be undertaken about the relationship of household strategies to the stages of household "development" that is, some households' origins as "spin-offs" from "older" households in the case of the conjugal pair's setting up a domicile; the later phases of needing to provide for children in many instances; the aim of accumulating resources beyond those necessary for meeting basic needs to satisfy other household priorities, such as extending leisure time or amassing valuables; the "maturing" of a household and the possible subsequent reduction of earnings to meet household needs and wants after the departure of children, etc.) The analysis is further complicated by the fact that households as defined in this report are not restricted to conjugal pairs and their children. Households may and do consist of a set of siblings, their spouses, their children and often their parents. They may also consist of individuals unrelated by kinship who establish a household to reduce the cost of basic needs, or of individuals who live alone.

It is at this stage more clear in some instances than in others why households pursued or are pursuing the strategy chosen. As noted in the instance of the Velasco-Bautista and Colon-Paja households (case
studies 1 and 2), the two units "grew" from a pattern of reciprocal economic and social assistance when the households had fewer resources accumulated to a pattern of individual autonomy maximization. Transfers between the two units now largely take the form of small service and affective exchanges; rather than sharing of cash or other means of reducing significant financial risks.

The "pair-bonding" between the Ceren-Kodriguez and Franco-Jimenez households (case studies 4 and 5) is more complex. The two units live in a semi-detached dwelling with a common wall and are tied to each other by long-standing contractarian social, economic and affective exchanges. Ricardo Ceren and Ramona Rodriguez both work steadily as food vendors for a living, while Julio Franco and his brother and son earn less through more sporadic construction work. The Ceren-Rodriguez household contains the conjugal pair and their four children, while the Franco-Jimenez unit consists of two conjugal pairs, their five children and two adopted nephews. Yet the apparent basic needs of the Franco-Jimenez household are expanding rapidly due to 11 persons forming the household and to uncertain patterns of income-earning, while Ricardo and Ramona have been able to accumulate resources through regular work.

In a word, the contractarian strategy between the two households is under a kind of socio-economic strain. Ricardo and Ramona could save more or spend more on themselves if they were not as linked as they are to Julio and Gladys. The latter pair has already turned to Orlando Pinoero for additional income, in part not to borrow too much from the Ceren-Rodriguez unit. As of the investigator's last observations, the relations between Ricardo, Ramona, Julio and Gladys appear ripe for change. Ricardo and Ramona may continue to offer affective and social support to Julio and Gladys, but de-emphasize their economic ties, thus maximizing more
financial autonomy for the Ceren-Rodriguez unit. Ricardo and Ramona have to some extent already been "supplemented" by Orlando and his wife as an economic partner for the Franco-Jimenez household.

It is possible, however, that Ricardo and Ramona out of old loyalties will forego additional autonomy-maximization to help their much-esteemed friends. Julio and Gladys aided them enough in the past to keep all forms of exchange open between the two. They continue to offer Ricardo and Ramona services of house-watching, affective support, reduced cost labor in housing improvements, etc. Although the Ceren-Rodriguez unit might opt for a more concentrated strategy of autonomous household development, the final steps had not been taken as of May, 1982 to do so. Again, more analysis needs to be made of the expectations, rights and obligations each household has toward each other to account for maintaining the current contractarian strategy or moving to a more attenuated relationship between the two units.

7.3 Calculating the importance of services in SEZ household transfers

This last point also raises the important issue of seeking appropriate anthropological models to establish values for the vast array of services exchanged for cash or other services between SEZ households. In extremis, Ricardo and Ramona could live without the services provided by Julio and Gladys, or find substitutes elsewhere for them. Yet they have chosen not to, because of the affective value suffused in the services offered and the historical depth and variety of the ties exchanged between them.

In other case studies, some SEZ dwellers clearly could not live without the services their relatives provide them (see the Maravilla Olanda
case described in Parris 1983). Marta Perla Olanda and two of her siblings share all responsibilities in caring for their aged mother. Marta Perla's mother lives with her brother, but each of the siblings provides one of their mother's meals, does her laundry, keeps her company, makes or buys her clothing, etc. The older woman considers her children's services to her invaluable, while they, if need demanded, could find ways to have their mother taken care of for a price established for each of the services rendered. Future analysis will be devoted to seeking to measure the quantity and values of the many forms of services SEZ households offer each other, to see to what extent social networks act as a complement or substitute for a fuller or public social security system for SEZ households.

7.4 Project effects on transfers

It should perhaps be reiterated that this study was undertaken while the implementation of the Bank-supported Cartagena Urban Development Project was underway. Literally hundreds of households as of May 1982 had not received the anticipated project benefits of truly improved landfill, sidewalks, drainage systems, and other infrastructural developments. Those who had received some benefits in the form of neighborhood improvements had also had to undertake steps of their own with their network to improve their dwellings due to uneven placement of landfill, stagnant canals, and sidewalks. Others appear to have received the benefits of neighborhood infrastructural improvements with minimal outlays of their own or transfers from their relatives.

As a result, it remains difficult to establish a macro-perspective on project-induced effects on SEZ network transfers. It could be that with the completion of the project, perception of the area as a
lucrative one for housing investment will be such that networks will want
to invest directly or indirectly in component household dwellings.
Additional analysis and research will have to be undertaken to determine if
the macro-value of the SEZ housing stock does increase with the project's
termination, and if so, what effects the greater value has on transfer
behavior to and from SEZ households (see also Bamberger, Kaufmann and Velez
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