

Morality and Institutions: An Exploration^A

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ABSTRACT

This paper explores the question of how culturally varying views of 'morality', 'fairness' and 'justice', particularly those held by the rural poor in developing countries, influence the way people evaluate, work within, use and (sometimes) resist, economic institutions – especially the institutions that emerge or are actively promoted during 'development' (market-oriented or otherwise)? It reviews the way this and related questions have been dealt with in a wide range of subjects, including social anthropology, institutional economics, economic sociology, experimental economics, and the study of rural protest. It then discusses how insights about morality and its interactions with institutions could be incorporated more widely into our understanding of the relationship between institutions and development and, in particular, whether we should begin to understand moralities as part of the wider domain of informal institutions which interact with formal institutions to shape behaviours.

Introduction

Patterns of judgement around concepts we can refer to as 'morality', 'fairness' and 'justice' profoundly influence economic behaviour. There is an important body of literature that places 'trust', itself a moral concept, at the heart of the development of market institutions – and points out that this role of trust has been systematically unacknowledged in market ideologies. But there are also ways in which morality, or moralities, cut across the development of market institutions, act as a brake upon them, or stand as the basis for a critique of them.

Despite the power of market ideologies, people across the world hold to notions of 'just prices' of commodities, like land, being 'not for sale', and of solidarity within unions overriding short-term individual advantage. Crucially, they act on these notions, not buying, not selling and not returning to work. This is true in both industrialised and 'developing' societies – any attempt to draw a dichotomy between the two in this regard can be and has been critiqued, as will be discussed below – but this paper primarily concerns the moral judgements made by poor rural people¹ in developing countries on economic behaviour and economic institutions, especially economic institutions (market or otherwise) that emerge or are actively promoted during 'development' (market-oriented or otherwise). It will explore connections between morality, economic behaviour and economic institutions, using empirical examples and theoretical perspectives from anthropology, economics, social history and other disciplines, leading to a set of conclusions on why and how we should incorporate considerations of morality in the study of economic institutions in development.

Three general comments are made as starting points:

- That moral judgements made in non-western societies stem at least partly from 'traditional cultures',² and that they show very wide and surprising variations
- That they often contradict conceptions of morality in 'western society' in general, the orthodoxies of development agencies, and the assumptions of economics
- That these judgements and contradictions with development discourses often have practical impacts for the performance of economic institutions at local-level various sorts of institutional failure, unintended effects of institutions and/or open resistance to them and ultimately for growth.

STRUCTURE OF THE PAPER

The paper begins with three case studies that give some idea of the nature, scope, importance and complexity of moral judgements in the economic institutions of three specific rural societies in Africa in recent decades, and additional discussion of some major areas where morality and economic institutions intersect across the developing world. The paper then briefly surveys three bodies of literature. Literature on social protest underlines the importance of local conceptions of morality – affronts to the moralities or 'moral economies' of the rural or urban poor may trigger insurrection. Writings within social anthropology underline the problematic status of 'morality' as an analytical concept – it may refer to too large or too narrow a portion of social life, and to something embodied in codes, or in individuals as moral beings and as exemplars.

Moral judgements about economic institutions fit within a much broader discussion in economics and economic sociology about the 'embeddedness' of economic systems, particularly 'the market'. Starting from this discussion, three themes are pursued. Firstly the new institutional economics itself introduces a language of rules and norms which immediately connects to morality, and poses the questions of whether moralities themselves are institutions. Secondly lessons can be learnt from a new literature on the moral economy as a critique of capitalism. Thirdly the intersection of writings on morality and writings on trust and its role in underpinning the development of markets is exemplified by Platteau's (1994) mix of economic history, games theory and development economics. All these themes point to the need for a profound contextualisation of the market economy and the intellectual tools that economics has developed to analyse it. In addition, a new cross-cultural experimental economics undermines the 'axiom of selfishness'.

The place of morality within economic institutions, particularly institutions fostered in the name of 'development', means that its study must be reflexive. 'Development' in the sense of planned development is a profoundly moral exercise, and one itself subject to competing moralities, for example to the acceptance of the 'invisible hand' and to the possibility of planned utopia. These issues are briefly discussed before the paper concludes with the questions 'so what?' and 'what can we do about it'.

The topic has relevance to the study of poor urban people elites as well, but in the interests of focus, as well as reflecting the author's own knowledge, the current paper will concentrate on poor rural people, with examples drawn maily but not exclusively from Africa.

This should not be taken as implying that such cultures are unchanging, just that they are locally-specifically and different from the dominant cultures of the West.

MORALITY AND ECONOMIC INSTITUTIONS IN RURAL AFRICAN SOCIETIES

This section presents three case studies of particular societies in rural Africa, followed by a discussion of some of the substantive themes at the intersection of morality and economic institutions across the developing world. The case studies – one from a classic of social anthropology, reporting on fieldwork in Nigeria in the 1950s; one from my own fieldwork in the mid-1980s in Sudan: and one from the recent work in Mali of the IPPG consortium – are necessarily presented at some length and discursively, because moral judgements are expressed in various ways, and both their content and their expression can only be understood in an ethnographically rich context of complex cultures and economies. The broader-brush lessons I draw from them are not necessarily the only ones to be drawn.

Spheres of Exchange among the Tiv

Paul Bohannan, in his studies of the Tiv of central Nigeria,³ coined the phrase 'spheres of exchange' and identified three such spheres among the Tiv, within which certain specified goods could be exchanged for other goods, in specified ways. These spheres were ranked by both the Tiv and the ethnographer from the lowest (subsistence goods) to the highest (people and, especially, wives).

Ordinary subsistence goods at the time were exchanged by barter in which participants attempted 'to maximize their gains in the best tradition of economic man'; certain prestige goods were exchanged through the medium of special brass rods; and brides were exchanged between extended families, in principle only for other brides. But as Bloch and Parry (1989) summarise: 'under certain circumstances 'conversions' between spheres were possible, and these were the focus of strong moral evaluations – grudging recognition for the man who converted 'up', scorn for the man who converted 'down''.

Bohannan saw the hermetic boundaries between these spheres of exchange as being eroded by the introduction of Western money, which provided a standard for exchange of all goods against all other goods. Bloch and Parry dispute the narrowness of this interpretation, and refer to other economic and legislative processes that may have been responsible, but in any case the erosion of boundaries between spheres of exchange was 'deplored' by Tiv elders, who evinced a 'mistrust' of money as a result.

The Tiv example illustrates that in some traditional non-Western societies there were strong limitations on the exchange of goods, that were at least superficially very different from the supposedly open markets of advanced capitalism. Of course even under advanced capitalism the free exchange of commodities in the market has strong limitations, as seen by debates on prostitution, organ transplants, surrogate motherhood, the trade in derivatives etc. We find the Tiv's refusal to trade food against iron bars more surprising because it is more exotic (see Sayer, 2006). For the Tiv these limitations were expressed in terms of moral judgements against the few who flouted or circumvented them, and later against the very medium, money, that undermined them. To the lessons of Tiv exchange can be added the vast body of literature about cultural prohibitions on the sale of that unique commodity (or non-commodity), land.

Trade, Credit and Failure on the Red Sea Coast

In the early 1980s, the Northern Beja peoples of the Red Sea Hills and Red Sea coast north of Port Sudan, depended largely on pastoralism and the sale of livestock, particularly of camels to Egypt, though to some extent on other activities such as wage labour and fishing. With the money raised from these activities, they bought sorghum grain, which formed the basis of their diet ,and the bulk of calorie intake, coffee, sugar, cloth and few other consumer goods. This sorghum originated in the Sudanese grain belt several hundred kilometres further south and reached them through merchants in Port Sudan and a network of very small rural shops, as described by Morton (1989).

The most striking characteristic of trade in these shops was the very widespread expectation that shopkeepers should give interest-free and very long-term credit. Some customers might maintain small fluctuating debts, say of £S100, almost indefinitely, paying off small amounts but also buying more on credit: others might accumulate debts of up to £S1000 before clearing the account.⁴ This expectation had several roots:

- the unpredictable income of pastoralists from occasional livestock sales (and unpredictability of other income sources such as fishing or casual labour).
- a perception that pastoralists were in need, in a very harsh environment that was in hindsight seeing the beginning of a decline into famine see Morton (1993). Later on pastoralists cited 'borrowing from T.' (a traditional leader, government magistrate and medium-sized shopkeeper) as a major way they had survived the famine.

Bohannan (1955, 1959), Bohannan and Bohannan (1968): this summary draws heavily on the discussion by Bloch and Parry (1989).

During this period, the official exchange rate was pegged at £S1.30 = US\$1.00, but there were various parallel rates of between £S1.70 = US\$1.00 and £S3.00 = US\$1.00 (http://www.dollarization.org/sd). For comparison a 50kg sack of sorghum wholesaled in Port Sudan for around £S30, while a topgrade camel could fetch up to £S3,000.

- a widespread and absolute belief in the Islamic prohibition on usury; no interest could be charged above nominal prices.
- A cultural ethos of material hospitality and 'generalised reciprocity' in some spheres, such as the exchange of economically-useful information (Morton 1988); shopkeeping was conceptually separate from such obligations and displays, but took on many of their forms, as we shall see.

Shopkeepers responded in three (perhaps four) different ways to these expectations.

A few shopkeepers, who were of the right patrilineages to have political aspirations in either the traditional leadership system or the formal local government system (which were in any case very closely linked), gave widespread interest-free credit and appeared to prosper, with their shops well-stocked and well-frequented. As well as extending credit, these shopkeepers also conspicuously followed norms of hospitality, offering coffee, tea and substantial meals, especially if customers had come from afar. What was harder to discern was whether their political status allowed them to call in debts more effectively than others, or whether they were happy to write off debt in the name of political ambition – probably there were shopkeepers within the category fitting both descriptions.

A few shopkeepers went in the face of expectations and gave little or no credit. Some of this group had personal experience of relatives who had given credit widely and failed as a result. However, what was important was that they were in most cases 'outsiders' in the sense of being of Yemeni or Egyptian origin: 5 they could not therefore have any local political ambitions. They were considered mean in some cases, figures of fun in others – while their shops prospered.

The largest group of shopkeepers were ordinary men of pastoral background, from the small villages where the shops were, or from neighbouring valleys. These men conformed to the expectation of interest-free credit and as a result seemed to go in and out of business with rapidity, as the lack of cash coming in meant they were unable to restock. Entry-costs to shopkeeping were low - buildings were rudimentary, trading licenses cheap and little paperwork was needed to obtain a starting stock. Shopkeeping could be combined with other occupations and there was little sense that any cost was attached to the labour of keeping shop – it was a pleasant way to pass the time. There was also little stigma attached to trying shopkeeping for a while and then failing – it might at worst invoke mild mockery between close friends.

Trade in the area was also characterised by an extreme dependence on one Port Sudan-based wholesaler, S., who supplied the shops both of the leaders and the small transient shopkeepers in both the villages I studied. S. provided an easy service; on receipt of cash and a handwritten order (entrusted to a relative for example) he would send goods on the next lorry, and would in some cases also extend limited credit to shop-keeper clients. The cost, not surprisingly, was a high handling charge on goods, before transport costs were added, which was said to take the form of £S3.00 on every item, large or small; a sack of sorghum at £S30 or a tin of yeast at £S12. Interestingly, the only person to object to this system was one of the outsider shopkeepers who did not use S.'s services: everyone else appeared to see it as a fact of life. The vocabulary of friendship was used to describe relations between a merchant and regular client, as it was used for a shopkeeper and regular customer.

One final note: I was able to return to one of the two villages studied in late 1987 after a major famine and accompanying distribution of international food aid (see also Morton, 1993). Contrary to what one might expect, the shops had survived famine and new shops had sprung up. New and old shops sold a greater range of goods from a greater variety of sources, besides S.'s operation, and were much less likely to offer credit. Credit was spoken of in 1987 as a response to need, and 1983 had been a time of exceptional need. With international food aid delivered into 1987, shopkeepers could more easily resist demands for credit to buy coffee, sugar or luxury items. Food aid may not have been unwelcome competition to shopkeepers, but rather their saving, or at least the saving of their good relations with their customers.

The Beja case illustrates the importance of the ways in which some non-western societies to this day retain important differences in the way they view trade and credit (and this is not limited to the Islamic prohibition on usury), that may have important implications for how trade can grow and who can benefit from it.

Farmer Perceptions of Irrigation Scheme Management in Mali

The Office du Niger is a large riverine irrigation scheme in Mali, extending over 82,000 ha of irrigated land on which depends a population of 350,000 people, working on family farms. The scheme was founded in the colonial period, and scheme management retains many of the features of a top-down, colonial bureaucracy. While the scheme's monopsony on processing and buying rice was removed in the 1990s, the scheme management retains powers to allocate agricultural land and water, and exerts a strong influence over the Village Associations which carry out certain co-operative production and post-harvest activities. There are very partial mechanisms for farmer representation in scheme governance.

⁵ Many generations back, and they were fluent in Beja as well as Arabic; the identification was more a matter of not having a place in the Beja patrilineage structure, which is strongly indentified with a sense of belong to land.

The account of relations between farmer organizations and scheme management by Dougnon and Coulibaly (2007) includes a number of moral judgements, made explicitly or implicitly by the authors, by ordinary farmers, by wealthier farmers and by scheme management.

Ordinary farmers are reported as believing that:

- The leaders of Village Associations were 'without morals…used to diverting funds and manipulating the farmers'.⁶
- Farmer representatives in governance institution of the scheme have been 'corrupted' by generous allowances.
- Traders have 'swindled' (the authors' word) nearly all the Village Associations on the scheme. Traders 'sabotage' farmers' rice sales by undercutting them.
- The price farmers pay for fertiliser is 'too high'; by implication there is something unfair about the margin between factory and retail prices.
- Rich farmers 'do not want to work with the poor towards a common objective', leading the authors to ask 'How is it possible to create harmony in the village?'
- The land allocation system that allows scheme management to evict them for even partial default on water license fees, is not transparent, treats new arrivals the same as families settled for forty years, does not take household size or the needs of farmers' grown children into account.
- The withdrawal of the scheme from marketing and processing is a sign that the scheme has 'abandoned' farmers.
- The system of leases to larger agri-business investors is unfair, and subtracts from the pool of land that should be available to farmers' children.

Scheme managers and some wealthier farmers are reported as believing that farmers do not care about proper reimbursement of loans from the scheme, from micro-credit institutions or from wealthier farmers, fail to use loans for their proper purpose, think it is acceptable not to pay back, or even pretend not to remember loan agreements.

Older members of ordinary farming households, farmer representatives and scheme management believe younger people no longer wish to work, and use words like 'laziness'. The authors entitle this section 'Erosion of the work ethic'.

The report is suffused with a sense, hard to substantiate with direct quotes, that the scheme is unfair to farmers, that farmers perceive this, and that the various moral failings of the scheme, unfairness, corruption, sapping of the work ethic of the young, are interconnected with each other and, through the poor governance of the scheme with the economic failings: falling productivity and farmer incomes.

The judgements reported in these case studies may revolve around many very different 'moral concepts', inter alia around ideas of fairness or appropriateness of transactions, or around the moral worth or lack of it of individuals, with various vices such as laziness, meanness, partiality or corruption taking centrestage in various circumstances. It is also important to note from the above case-studies that different social actors, the rich and poor, farmers and bureaucrats, elders and youth, autochthones and outsiders, may have very different judgements about the same transactions or individuals.

To add to the case studies, we can point to many other ways in which morality has an impact on processes of development, using examples from published literature, reports, development gossip, and my own experience. Firstly, it is a commonplace that rural people expect that successful individuals will extend economic assistance – gifts, loans and transactions somewhere in between – to less successful extended family members and neighbours. This can lead to mobilisation of capital for agriculture⁷ and other economic activities, especially in the 'informal sector', support for education, and practical support for labour migration (Hyden, 1983).

Alternatively, this 'economy of affection' (Hyden, 1980; 1983)⁸ can be seen as deterring long-term saving and investment. This point is made by Maranz (2001, see below) and also in some of the literature on religious conversion such as Long (1968) on Jehovah's Witnesses in Zambia, specifically on the way new religious affiliations give entrepreneurial individuals a way to proof themselves against such expectations.

Poor rural and urban people uphold notions of 'just prices' for their produce, their labour and the inputs they need, irrespective of how these relate to prices in the broader economy. For example, livestock-owners in many countries make vocal complaints about the unfairness of livestock merchants. There is evidence that in general traditional livestock merchants incur considerable transaction costs and bear considerable risk (Sandford 1983), and even in cases where they do 'take advantage' – for example by having asymmetrical access to market information, or simply being prepared to spend longer at a market – that would not necessarily be judged 'unfair' in a western context. This perception of unfairness and

⁶ A direct quote from a farmer. It is presumably phrased in the past tense because the speaker believes this has led to the irreversible decline of the Associations.

Hyden (1983) specifically mentions the flow of remittances from urban migrants back into agriculture.

⁸ Hyden discusses the 'economy of affection' in terms of 'ties based on common descent, common residence, etc.' that he characterises as 'affective', and not in terms either of 'fond emotions', or of morality *per se*. Nevertheless, there is strong overlap between this concept and many of the manifestations of morality discussed in this paper.

associated mistrust not only exists among livestock-owners, for example in Northern Kenya (Barton and Morton, 2001), it also is at least a contributory factor in animals not being taken to market.

Sub-Saharan Africa is largely characterised by traditional land tenure systems involving notional 'ownership' by a community, and allocation of rights to use of land for those able or willing to farm. Much writing on development has seen such systems as backward, both because informal tenure supposedly inhibits long-term investments in conservation and productivity, and because they result in a landscape of small farms supposedly lacking in economies of scale. Stemming from such views, programmes of 'titling' land to transform it into marketable freehold plots, or more straightforward forms of expropriation by the state or by agri-business, have been widely promoted. It is fair to say that there has been lively debate on these issues, and in particular an empirically-based critique of the thesis that informality deters long-term investment (see Migot-Adholla et al., 1991; Bruce and Migot-Adholla, 1994, amid many other references).

In any case, rural people will resist attempts to allocate freehold title to land or markets in land. As Platteau says (1994:800, citing his own earlier work and that of Shipton, 1988): 'the separation of land ownership from land use and the allocation of or transfer of land to strangers are bound to arouse deep seated feelings of injustice and alienation among the people dispossessed of their customary rights of access. The latter are likely to resist the change perceived as unfair and their resistance (which can easily take violent forms) can create serious incentive problems throughout the rural economy, thereby causing the emergence of significant transaction costs'. Alternatively, those assigned land in a 'modern' tenure system can succumb to pressure from kin and community members to be allowed use of it.9

Farmers may refuse to operate within the rules of officially-sponsored development institutions such as co-operatives, ('side-selling') or conversely tolerate what economists would consider 'free-riding' by others in those institutions. In dairy co-operatives and self-help groups in Kenya (Morton and Miheso 2000), there is evidence that affection for the idea of co-operatives, and a sense of ownership and control of the co-operative, disposes farmers to accept lower prices (though other factors such as credit, and combining milk purchase with input sales are also important)

In many parts of the world, rural and urban people see nothing wrong in exploiting ties with government officials, or going further in behaving in ways that could be labelled corruption or condoning corruption. Discussions of nepotism, favouritism and corruption are legion. Platteau (1994:795–799) cites examples of the deep-seated preferences for favouring kin and tribes-people, for example the guilt felt by Indians in the 'modern' sector of the economy when they do not favour relatives or caste members, or the propensity of bureaucrats in Pakistan to engage in reciprocal favours. He demonstrates that they are a form of 'limited-group morality' within a more general theoretical perspective on morality and the economy.

To these lessons we can add some methodological ones:

- That these moral issues need a considerable amount of ethnographic context for even the most general understanding: Beja shop-keeping cannot be understood without reference to pastoralism and the irregular sale of livestock.
- That much of what is presented by rural people as 'moral' judgements may be hard to disentangle from self-interest (that it is right people should sell cheap to me, offer me a decent wage or price for my produce, or lend to me on easy terms) or other preferences. A moral judgement being uttered may mean that a self-interested strategy is being pursued through that utterance.
- That there is a similar problem of disentangling morality from self-interest, and both from mere compliance with expectation, within small groups, be they traditional communities or networks, or organisations such as trade unions.
- That it is hard to disentangle the moral judgements made implicitly by ordinary people from those made in ethnographic reporting and those made in secondary analysis of such reporting, particularly if ethnographers or analysts are in sympathy with those judgements. Dougnon and Coulibaly do not use the terms 'fair' or 'unfair'; if I feel their account of the Office du Niger is suffused with a sense of unfairness is that my perception, theirs, or that of the farmers?.

MORAL ECONOMY AND SOCIAL PROTEST

The phrase 'the moral economy' was probably first used by the historian E P Thompson. In *The Making of the English Working Class* (1963:68), he talks of 'the assumptions of an older moral economy, which taught the immorality of any unfair method of forcing up the price of provisions by profiteering upon the necessities of the people'. The idea is developed in 'The Moral Economy of the English Crowd in the Eighteenth Century' (1971) which seeks to contextualise and explain riots over the price of food. Thompson writes of:

'grievances [operating] within a popular consensus as to what were legitimate and what were illegitimate practices in marketing, milling, baking etc. This in its turn was grounded upon a consistent traditional view of social norms and obligations, of the proper economic functions of several parties within the community, which taken together, can be said to constitute the moral economy of the poor.' (1971:79)

He talks also of a time: 'when it appeared to be 'unnatural' that any man should profit from the necessities of others and when it was assumed that in time of dearth, prices of 'necessities' should remain at a customary level, even though there might be less all round'(1971:131–2).

He refers to 'the moral economy of provision', and suggests that some of its central tenets were to do with place and people's rights to local produce before it was exported. This moral economy was also related to (but separate from) both the views of paternalistic gentry and what was by that stage 'an eroded body of statute law' on the conduct of food markets: clauses such as that allowing the poor to buy grain before large dealers entered the market. It also, Thompson maintains, governed the conduct of riots as well as their inspiration: food 'riots' of the period were considerably more selective and targeted at specific offenders against the moral economy, than the insensate rush to seize food that has been portrayed.

Thompson uses 'moral economy' to describe an economy that was 'moral' (ethically good in his own view and that of the participants) as well as composed of moral choices and moral judgements. What replaced it, an economy based on an ideology of free trade, he refers to as entailing a 'de-moralizing of the theory of trade and consumption...the new political economy was disinfested of intrusive moral imperatives'. These judgements lead on to further theoretical debates about whether capitalist economy is truly 'disembedded' for social values, and also on the way scholars of the moral economy are engaged in making their own moral critiques of institutions, both discussed below.¹⁰

Scott's The Moral Economy of the Peasant (1977) discusses the link between moral economy and insurrection in the context of peasant cultivators (especially in mid-twentieth century Southeast Asia, but by extension probably anywhere). Scott defines 'moral economy' as peasants' 'notion of economic justice and their working definition of exploitation - their view of which claims on their product were intolerable and which tolerable' (1977:3). The essential point is that peasants operated according to a profound sense of morality in economic relations, rooted in the production swings and risks of famine of peasant life, that emphasised avoiding destitution in bad years over maximising income in good years. 'Typically, the peasant cultivator seeks to avoid the failure that will ruin him rather than attempting a big, but risky, killing' (1977:4). The idea of the moral economy explains peasant preferences for and judgements about alternative institutions. Peasants, according to Scott, tend to prefer sharecropping to fixed rental contracts: the latter may allow them to keep more product in good years, but bring them below a subsistence threshold more frequently. Peasants support informal redistribution mechanisms that keep everyone above a subsistence threshold, such as those operating on the wealthy by means of moral pressure and gossip. And they support a variety of minor rights for the poorest, to graze on village commons, to glean, to have preferential access to village labour opportunities. The idea also explains peasant responses when they see the moral economy as breached: in the 1977 book violent insurrection, 11 and in later works the 'everyday forms of peasant resistance' (1985, 1990).

Scott's view on the ontology of the moral economy, at least in the 1977 book, seems theoretically unsophisticated – the moral economy is viewed as determined directly by certain patterns of production risk, by implication as unmediated by culture, and therefore as relatively standardised across geographical regions. However, he undoubtedly sympathises with this moral economy, and in a footnote suggests, following W G Runciman, that the 'right to subsistence' may in fact be an a priori right derivable from Rawls' theory of justice.

Morality in Anthropology: Definitions and Diversions

The topic of morality might seem highly attractive to the discipline of social anthropology, but in fact has rarely been an explicit and central concern either of ethnography or of comparative work. As Howell (1989:7) put it, 'it might be argued that anthropologists have, ultimately, always been studying the variety of social constructions of morality with a more or less explicit aim of eliciting premises for comparative ethics. Yet the topic of morality as such has hardly ever been directly addressed'. Pocock (1986) adds 'morals', 'morality' and 'ethics' are not words found in the indices of many anthropological monographs, and if they are found, they are not commonly followed by many page references'. Barker (2007), writing of Melanesia, one of the richest grounds for comparative study, talks of a mass of data on morality, but of few researchers using it as a conceptual centre.

Howell hints at the reason for the neglect lying in the possibility of broad and narrow definitions of morality with the broad definition being too close to other key concepts such as culture, and the narrow definition being of limited use for comparative work. She summarises a paper by Edel and Edel (1959) that talks of 'ethics wide' and 'ethics narrow'. Their 'definition of ethics wide is similar to the more familiar anthropological notion of culture'. Elsewhere she suggests that certain writers allowed morality to be subsumed variously in concepts of religion and of 'social control'. Pocock in the same vein (1986) suggests

¹⁰ They also connect to historical debates about whether the ideologies of the free market saw themselves and their project as 'moral' – see Sayer (2006).

The phrase 'the moral economy' has been subsequently used by Lonsdale (1992) to talk about Kikuyu ideas of fair returns to labour and economic obligations to neighbours, in the context of their disruption by colonialism and the resulting Mau-Mau uprising.

the moral was subsumed in a Durkheimian concept of the social, but 'ethics narrow' focuses on the idea of obligation or duty which seems not to allow the study of cases and systems that seem intuitively to be concerned with morality, but less with following rules.

A slight upturn in anthropological interest in morality since the 1980s (Pocock ,1986; and the edited volumes Howell, 1989; Bloch and Parry, 1989; Barker, 2007) has focussed on questions of definition, and on overlaps between morality and other domains, notably the social construction of the self, but also the domain of manners.

On definitions, an interesting contribution is that of Pocock (1986). He draws away from defining 'morality' in terms of its content, the domains of life where we exercise morality, or in terms of following rules. Rather he draws on the work of Mary Midgley (1983) to define moral in terms of ways of reasoning: 'a certain sort of seriousness and importance' and a direct connection to 'our central purposes'. We can derive one important implication of this position: that it blocks any attempt to equate the moral with the universal and deny the title of morality to the solidarity of small groups – in many societies kinship or community solidarity is a central purpose that can unquestionably be pursued with the seriousness and importance that characterises morality.

Many of the chapters in the edited volumes cited above discuss at length and with richness the way a study of morality needs to explore conceptions of the self. An excellent example is that by Humphrey (1989) on the role of exemplars in Mongolian morality: 'the Mongolians' construction of morality places greater weight on the 'practices of the self' than on the issues raised by following rules. One of the most fundamental ways of cultivating the self is through the discourse of exemplars', historical or contemporary figures that an individual chooses to use, and whose words and deeds he or she chooses to interpret in particular ways. Exemplars may be drawn from the ranks of the living and the dead, and may include Buddhist religious teachers, historical figures like Chinggis Khan, or revolutionary heroes celebrated in communist propaganda. This shows how non-Western cultures, in this case one that profoundly influences the official culture, politics and economics of an entire nation-state, can differ profoundly, not just in the content of moral systems, but in their fundamental ontology.

The overlap of morality and manners is neatly brought out by Jakobson-Widding (1989) in an article on the Shona of Zimbabwe, which however draws its title from a Fulani proverb: 'three things are indignities for a respectable person: I have lied, I have farted, I have stolen'. This and the use of the Shona term tsika in ways that translate 'morality', 'manners' and 'respect' illustrate the complexities at issue: how can farting be measured on a scale of immorality with theft? How can we equate 'manners', which to us carries slight but important connotations of superficiality, with 'morality'? Jakobson-Widding gives a very interesting and surprising example. During her fieldwork, the village was profoundly affected by the actions of a neighbouring white farmer, 'Mr George', who took a strong paternalistic interest in village development, motivated by his own Evangelical Christianity. His interests therefore seemed to coincide with those of a group of female, Christian, self-defined modernists, and to oppose those of older, non-Christian traditionalist men. Yet one of the latter group, who had suffered materially when Mr George appropriated some of his farm land, said 'He is a very good man... He came to see me, and to greet me, when I was told I had to move. And he did it in a proper way. He makes other men grow.' (1989:63). One of the leading modernist women, on the other hand, was occupied by a specific slight by George on her wedding celebrations, said that he had no 'tsika' and only grudgingly admitted he might be a good person. In an example which is not far from the sorts of social and economic relations involved in planned 'development', a careful study of morality can reach surprising conclusions.

The Jakobson-Widding chapter stands out as discussing the subject's moral evaluations of others, rather than as most anthropological literature seems to do, the subject's own moral choices (whether phrased as following rules or cultivating virtues). There is, however, still a shortage of anthropological writing that explicitly and centrally addresses the way people morally evaluate institutions and organisations. There are of course a myriad of studies from both academic anthropology and development literature that do this implicitly or in passing as part of other projects – Dougnon and Coulibaly's (2007) report on the Office du Niger as cited above, for example, or any number of studies and reports that express farmers' mistrust of 'middlemen' and conviction they are not receiving a 'fair price'. Anthropology has a record of describing cases where such evaluations are made in explicitly supernatural terms, such as literature on cargo cults and millenarian movements such as Burridge (1969), Taussig's (1980) study of how Latin American miners symbolically associate capitalist labour relations with satanic powers, or Lan's (1985) account of spirit mediums' involvement in the struggle against white rule in Zimbabwe. But there seems a shortage of anthropological literature on how to analyse, contextualise and discuss moral judgements made at a more everyday level and in a less religious idiom.

A superficially very different sort of anthropological discussion of morality, but which in fact covers some quite similar themes (and does at least broach the issue of individuals' relations to impersonal institutions), is provided by Maranz's 'African Friends and Money Matters (2001). Maranz appears to be trained as a social anthropologist, but has written this book as a very practical guide for Western expatriates¹² in financial dealings with Africans. The book takes the form of 90 'observations' of how

¹² The book is published by the Summer Institute of Linguistics, which is de facto a Christian missionary organisation, so missionaries might be assumed to be the prime target audience.

'Africans' behave, in financial dealings, in friendships, and especially in the intersection of the two. The bald way these observations are made, the reliance on anecdote and lack of evidence from published sources, the implication of an essential and unchanging African morality, and the almost complete failure to note the diversity of financial morality within and between African societies, certainly make it uncomfortable reading for many Africans and Westerners, but nevertheless interesting.

It would be almost impossible to summarise the book, but some of the most general observations are as follows:

- The financial need that occurs first has first claim on the available resources.
- Resources are to be used, not hoarded.
- Money is to be spent before friends or relatives ask to 'borrow' it.
- If something is not being actively used, it is considered to be 'available'.

Some more specific observations on loans and debts include:

- Old debts are forgotten and are not expected to be repaid, neither by the debtor nor the lender.
- There is a strong sense in which people want to be owed money by their friends, to signify they are part of networks and communities.
- The repayment of loans is a subjective matter involving the weighing of economic, social and time factors.
 - The use of the word loan when requesting money from someone is often a euphemism for gift.

Apart from the content of the observations (as stated above, under-evidenced, over-generalised and occasionally offensive), it is interesting to see that the book 'embeds' African financial ethics in social relationships between friends and family, addresses comparisons of personal relationships and impersonal relationships to institutions, stresses proper communication and thus 'manners' (as in the last example) and moves away from a view of morality as rules. The observations 'are not rules, as individuals have many choices in how they will act. They may choose one path today and in the same situation tomorrow choose a different path. Some individuals will choose one path in one situation and another individual will choose another path in similar circumstances'. In this way the book picks up some of the themes highlighted in the more academic works discussed above; but it also highlights distinctions between generalised and selective morality that are key to discussions on trust and economic development, as discussed below.

The anthropological literature is very important in helping us question what is meant by 'morality' in different cultures and in (western) scholarly writing, in the dangers of reducing morality to compliance with (explicit or implicit rules), in pointing out the need to contextualise morality in culture, and morality's manifold overlaps, with culture itself, with religion, with manners and with notions of the self. However, while able to discuss changes in moral practice in the face of social change, the literature as a whole still gives a sense of emphasising continuity over change. It is useful to look elsewhere, in economics and economic history, to restore a sense of the mutability of morality.

ECONOMICS, ECONOMIC SOCIOLOGY AND POLITICAL ECONOMY

In one way, the issues around morality are a subset of broader issues about the relationship between the economy to the society. There is a huge literature on this, going back at least as far as Weber (see for example the readings assembled in Granovetter and Swedberg, 2001). We can see two significant contrary trends: a critique of neo-classical economics through the concept of the 'embeddedness' of the economy in society; and the 'New Institutional Economics' which attempts to extend economic reasoning into the realm of institutional and social analysis. The former starts from the idea of a binary divide or 'Great Transformation' between pre-market and market/capitalist societies, though some writers within the approach critique this. The latter tends to downplay the divide and demonstrate the applicability of tools developed for market economies to other economies.

The 'New Institutional Economics' (NIE) attempts to explain the existence and evolution of institutions in terms of 'efficient solution[s] to economic problems', and particularly the minimising of transaction costs. Wiggins and Davis (2006) for example, classify economic institutions as performing economic functions (e.g. to establish property rights, provide information to facilitate exchange, to realise economies of scale). These economic institutions (strictly speaking institutions serving economic functions) can be formal or informal in nature – or in the Wiggins and Davis terminology regulated by formal or informal agencies. For example, land tenure can be regulated either by land registries or by oral history, chiefs and customs. This embracing of the informal and traditional might be seen either as economics learning from sociology and anthropology, or as economics colonising their subject matters.

The NIE famously defines institutions as 'the rules of the game' (various authors cited in Wiggins and Davis, 2006). This automatically involves questions of morality: to say they are 'rules' already makes some claim that they should be complied with. North (1989) differentiates his definition of institutions into

'rules, enforcement characteristics of rules and norms of behaviour': 'norms' here coming even closer to notions of morality. So in a very broad-brush way, the NIE is equating institutions with rules of the game and therefore to some extent with norms, with at least a tendency to make those norms, as aspects of institutions, endogenous, the results of the search for efficient solutions to economic problems.

An example of an anthropologist who has applied this approach to a non-western society is Ensminger (1996) who discusses institutional change (the establishment of markets, shifts from non-wage to wage-labour relations, the dismantling of common property in rangelands) among Kenyan pastoralists in terms of the environment, population and technology driving shifts in relative prices which in turn drive changes in ideology and institutions. Crucially, she admits that the rate of change of both institutions and ideologies can be very slow, and lag well behind the determining shifts in resource prices.

A broadly similar formulation is that of Williamson (2000) who conceives of four levels of social analysis, with feedbacks between adjoining layers. Level 1 involves 'Informal institutions, customs, traditions, norms, religions' changing in response to lower levels, but only over timescales of centuries or millennia, and best examined through social theory. Levels 2 and 3 he sees as the proper realm of NIE, the study of formal institutions such as property rights and forms of contract, changing over timescales of 1–100 years, while level four is the realm of conventional economics, the study of continuous transactions.

These formulations are helpful, in that they get away from any economistic notion of economic interests driving changes in *moral norms*, while still allowing us to see norms as acted upon by society and the economy. In this context moral norms are themselves institutions, but particularly deep-seated and slow-changing ones, and moreover institutions that belong on the informal side of the formal/informal dichotomy. However, the anthropological literature, with its references to practices, cultivation of virtues, ¹⁴ manners and notions of the self, shows that *moralities* are more than rules or norms. It might be helpful to see moralities as what bind, in diverse ways, institutions to people's sense of what is most important, serious and central to them. Morality, in this sense, is what brings traction to institutions, makes them powerful in human affairs, but cannot itself be reduced to the status of institution.

Embeddedness

Granovetter (1985) took over the term 'embeddedness' from Polanyi (1944; 1957). Granovetter interprets Polanyi (and many non-economic social scientists) as seeing a fundamental difference between pre-market societies, where economic behaviour is embedded in social relations (Polanyi's typology of reciprocity, redistribution and exchange as principles of economic integration), and capitalist society where it has become autonomous, or even where the social has become embedded in (or an epiphenomenon of) the economic. Granovetter instead applies the approach to aspects of the US economy. Simultaneously he steers a course between 'under-socialized' concepts of human action, notably the neo-classical concept of the rational, maximising individual, and 'over-socialised' conceptions of individuals as obedient to rules and cultural dictates. The position he wants to establish in-between is that most (economic) behaviour is 'closely embedded in networks of human relations', these networks being concrete in nature and linking individuals.

A further development of the embeddedness discussion, that involves more explicit discussions of morality, can be seen in the work of Sayer (2006; 2007). Sayer is concerned with 'moral economy', which he defines as the study of the interaction between morality and the economy, and as the object of this study. All economies are moral economies in the sense that they are influenced by moral dispositions and norms and also compromise, override or reinforce moral norms. He sets out three (more or less) distinct moral dimensions of any economy:

- 'a constitutive moral dimension, inasmuch as actors have to have some idea of their responsibilities, entitlements or rights, how they are supposed to behave, and the kind of circumstances to which they are supposed to apply in order for a social relation of that kind to exist' (2007:263). Constitutive norms may originally be imposed or negotiated as new economic practices develop, but over time can be forgotten or naturalised a point of relevance to a discussion of the rural poor faced with the institutions of 'development';
- 'sentiments, virtues and vices' (2007:264), habitual tendencies that affect economic behaviour, and complicate the economic conception of rational self-interest;
 - 'the ethical implications of the unintended consequences of economic actions' (2007:265).

For Sayer, moral economy as an inquiry can take a positive form in describing whatever moral norms are present in an economy, or a normative form in critiquing them from the stance of other norms subscribed to by the enquirer.¹⁷ In this latter sense a moral economy is a good economy.

Remembering that in philosophical normative ethics, discussion of the cultivation of desirable virtues, 'virtue ethics', has a lineage going back to Aristotle and is regarded as a viable alternative to deontology or the study of rules.

Remembering Pocock's (1986) use of Midgley (1983).

Referencing Wrong (1961).

Some of Sayer's work is explicitly committed to transforming capitalism generally (2000) and in the arena of work and the management of work particularly (2007), in the name of values which derive from feminism and Sen's capabilities approach as well as from Marxism.

Sayer is wary of the 'embeddedness' discussion, at least as interpreted by Granovetter, for two reasons. Firstly it understates the relation between economy and society by implying that 'economic processes are still often seen as only externally related to the social and cultural' (2006:81) whereas morality is actually constitutive of economic institutions (2007). Secondly, it encourages or allows a recasting of the moral norms that constitute the economy as norms tout court or mere 'conventions', and thus removes them from the moral critique he wishes to engage in. This echoes the concern of Edel and Edel (1959) and Howell (1989) with the inadequacy of 'ethics wide'; definitions of morality drawn so widely they become synonymous with culture or society itself.

Trust and the Development of Markets

Where writings on NIE are most likely to touch on morality is around the concept of 'trust'. This brings us into a set of empirical issues somewhat different from those explored elsewhere in this paper: not the critiquing or obstructing of market institutions on moral grounds by the rural poor, but the (underacknowledged) place of morality at the very heart of market institutions. This has been a theme within development research (see Platteau, 1994; Humphrey and Schmitz, 1996; Harriss, 2003) and more broadly in political science (most famously Fukuyama, 1995). The general theme is the idea of trust as a pre-condition for markets, through a distinction between the 'selective' trust operating within small communities and networks, and more 'generalised' trust (Humphrey and Schmitz, 1996), to a debate on whether generalised trust is a relatively slow-changing cultural substratum and a precondition for effective long-run and large-scale market institutions, or can be built by effective and well-governed institutions.

Platteau (1994), more than his successors in the debate, uses a language of morality. In his lengthy two-part article uses an eclectic mix of approaches (a critical reading of economic theory, mediaeval economic history, game theory) to 'clarify the social conditions upon which the viability and efficiency of the market rest' (1994:533). He sees the article as challenging a crude version of New Institutional Economics. The key point is that while small-scale societies can solve the problem of trust in markets by spontaneously developing voluntary and reputation-based economic institutions, these are insufficient for large-scale market economies (he sees this point as a contradiction of Granovetter). Large-scale market economies need such reputational mechanisms, but logically (the logic being provided by some complex game theory) cannot function without also public (state) institutions based ultimately on coercion and norms of generalised morality, as distinct from the moral norms binding small groups. Unlike those writing within the NIE tradition, Platteau writes of 'norms' as lying outside and being contrasted with the category of 'institutions'. Norms of generalised morality 'cannot be easily created by fiat nor be expected to evolve spontaneously when they are need to make economic exchanges viable' (1994:533) This leads to a profound pessimism about development of functioning markets where this generalised morality does not exist or is counterposed by strong norms of 'limited-group morality'.

In a riposte, Moore (1994) criticises some of the theoretical arguments (the underestimation of the importance of inter-business markets, which can and do work through reputational mechanisms, and of institutional or brand reputations) and the conclusions on the prospects for market development in developing countries. Harriss (2003), based on empirical studies of Indian businesses, also suggests 'not that culture is unimportant but that the establishment of formal institutional frameworks can bring about – and have historically brought about, quite clearly – changes in 'habits of thought and practice' [and that] confidence in institutions can reduce the need to 'trust' in others' dispositions' (2003:769).

Morality, Culture and Experimental Economics

Finally, another very different approach to morality through economics is taken by recent work on crosscultural experimental economics (Henrich et al., 2006). This work develops the experimental approach where volunteers took part in artificial economic 'games' to determine if their behaviour bore out the 'selfishness axiom' of neoclassical economics – 'the assumption that individuals seek to maximise their own material gains... and expect others to do the same'. Such games were run across various countries, but usually with university students, and showed significantly higher occurrences of altruistic behaviour than the selfishness axiom would predict. Henrich and his collaborators, mainly anthropologists, then managed roughly standardised versions of some of these games using as subjects members of smallscale societies, societies with which they were already highly familiar. There are questions to be asked about how experimental subjects really perceived these novel experiences, some involving considerable monetary resources made available to them by outsiders, but the conclusions are still very important. In general, their work failed to find any society where the selfishness axiom was supported, but also found an extremely wide variability between groups in the way that people responded to different games. Some or all of that variability could be explained by proxy indicators of market integration, and of the potential payoffs to co-operation within the technological and environmental context of the society. Experimental behaviour also seemed to fit with anthropological knowledge of everyday economic life in the societies. There was also substantial variation between individuals within societies, but it was not explained easily by obvious variables of gender, age or wealth. All in all, the studies do not support the selfishness axiom, but neither do they support any other simple axiom of motivation in economic behaviour, any overriding instinct of altruism or reciprocity. Instead they only serve to underline the complexity of motives in real economies.

Morality in Research and the Need for Reflexivity

As has been suggested at various points above, there is an important issue of reflexivity in the analysis of morality – that such an analysis cannot be divorced from, or bracket out, the analyst's own moral values. This is even more the case as our analysis is taking place in the context of *development*. Development has many meanings, including local level processes of change, the activities and plans of donors, developing country governments and NGOs, and broader visions of how global society progresses. One of its fundamental issues is that a rigorous distinction is not always made between these meanings. While the broader visions of development inherently have a moral dimension, the machinery of 'development' tends to obscure both the morality of those visions, and the actual and potential conflicts between such visions. Contemporary development is backed by a vision of a world where citizens are free to participate in free markets, benefiting the general good through economic growth but in some versions also through freedom itself, these visions co-existing uneasily with visions of co-operation between people as an intrinsic good, and of people obtaining a 'just price' for their produce and paying a just price for the necessities of life. This conflict of visions is played out, though often not explicitly, within the machinery of development, and between donors, NGOs, researchers and civil society.¹⁸

The moral dimensions of development itself therefore make it impossible to study issues of morality in development without a reflexivity about our own moral judgements, and how they intersect with those of the people we are studying.

There are specific differences between visions of development as they relate to the future of agriculture and rural areas, and specifically the future of what is variously called peasant, smallholder or family agriculture. Debates over whether customary land tenure acts as brake on long-term investments have already been referred to, but there are broader debates on whether smallholder agriculture in general, supposedly deficient in economies of scale, can deliver agricultural growth and rising prosperity, or whether 'the developing world needs a massive shift to larger-scale commercial agriculture' (Paul Hare, pers. comm.)? Certainly, rural-urban migration, diversification of rural households away from agriculture, and land acquisition by commercial farming interests are all proceeding apace, but many authors (for example Lipton, 2004; Toulmin and Gueye, 2005) see the possibility, given appropriate policies, of propoor growth based on the efficiency and employment generation associated with family farms. This debate is relevant to the present paper because most of the examples discussed have been drawn from societies characterised by smallholder or peasant agriculture, and some, as with Scott's work, analysed in ways that make such agriculture central.

As the study of morality must be reflexive, I can admit that this paper in many places shows sympathy with the moral judgements made by smallholder farmers in defence of their livelihoods against external forces. That sympathy is consistent with a vision of development that looks to the potentials of family farming, and where family farming must give place to other forms of production, wishes for that transition to be made in ways that preserve both the prosperity and the dignity of rural people. Others may hold to development visions more driven by efficiency, and judge peasant moral judgements as to how they can help or (more likely) hinder that vision. However, even from such a viewpoint, and treating them instrumentally, those judgements need to be understood because they are social facts that will have an impact on the way peasant societies evolve.

Implications for Institutions in Development

This paper has surveyed a mix of literature from a range of disciplines. What then does it tell us about the role of morality in people's evaluation of, and participation in, economic institutions, particularly in the rural areas of poor countries?

There is an important strand of literature that sees morality, or moral norms, or a sense of trust that stems from morality, as a key foundation of a market economy. Within this strand there are key debates:

- On whether to view moral norms as within the category of institutions, or as external to and in a sense constitutive of them;
- On whether, if perceived as institutions, they are best understood as part of the wider category of informal institutions;
- On whether selective moral obligations to kin and community members can provide a foundation for the development of large-scale market economies, or whether generalised moral obligations are necessary;
- On change and causality; whether institutions and policies can foster the necessary moral norms, and if so over what time-scales.

These conflicts of vision also hark back to more open debates about varieties of socialism, including both communism and 'African socialism' regarded as both moral visions and viable development pathways.

Nevertheless, morality is not only of importance to economic institutions in supporting the development of markets. Moralities in small-scale rural societies can provide critiques of market institutions and limit their operations, through notions of the just price, or through placing commodities outside the scope of market exchange. Moralities can also provide critiques of the role of governments and bureaucracies in economic development. Conversely, moralities in such societies can allow a relaxed attitude to what are regarded as generalised obligations in western societies: repaying loans from strangers and not showing favour to kin and community members in economic and bureaucratic dealings. Either way, morality is important because people's moral dispositions affect their judgements of economic institutions and, in turn, their economic behaviour: they may participate more or less enthusiastically, refuse certain transactions or expend effort to seek them out; they may cheat, boycott or rebel. As a result major markets and sectors of the economy may behave in unexpected ways.

However, the anthropological literature on morality broadens these debates by asking how we can (cross-culturally) define morality, and by casting doubt on the easy association of morality with norms or obligations. Morality is diverse; in its content, what different societies say you should and should not do; but also in its style, whether it looks more like a system of rules or a set of virtues to be cultivated; and in what other social domains it touches on – religion obviously but also manners, and our profoundest notions of who we are. This literature also reminds us that morality is about agency: even if morality is conceived of as rules, individuals can obey them or not in different circumstances and in different ways.

We therefore need a broad definition of morality that can encompass these dimensions. A definition based on seriousness and a direct connection to our most important purposes will be useful here. Manners and respect between people can in some societies attain that level of seriousness and centrality, as can more straightforward prohibitions, for example on usury. And crucially, we cannot assume that selective obligations to kin and community do not, in some societies, pass the test of moral seriousness. What ever the diverse contents or scopes of moralities, it is this sense of seriousness that makes them important and gives them traction over economic institutions. Moral norms are aspects of institutions, but also what link economic behaviour into other central concerns.

Finally, the study of morality in development must be reflexive. If we lay bare the moralities of the rural poor, we must also recognise our own moralities, as researchers and development agents, and not hide behind 'de-moralised' technocratic visions of development.

How then can we practically incorporate insights on morality into a study of economic institutions? These complexities suggest that something very like traditional anthropological fieldwork will be the most suitable methodology for such a study. But that is very time consuming, even when using native-speaker anthropologists. It also carries a high risk of not meeting its objectives, or uncovering interesting results on something slightly different. In practical terms of the sorts of research that can be funded under the banner of, and within the budgets of, 'development', research on morality may be better organised as an aspect or component of other research – but a component that requires its own reflection on methodology and its own preparation.

We need to pay attention to language. While moral judgements can be expressed non-linguistically, for example through compliance with or withdrawal from economic institutions, it is only through language that we will know in the end that these are moral judgements. We need to be alert to all the different languages of morality: fairness, justice, obedience to rules, manners, honour. But we also need to be alert to ways in which moral judgements are made strategically, to justify self-interest. In practical terms, we need to think about the sorts of questions we can ask, and then use to follow up: is it fair, is it right, what do you mean by right, what do you do about it, do you just say that because you would prefer a higher price?

Even if research on morality is a component of other activities, it needs the flexibility to be more than 'just a PRA'. We will need to collect extended case-studies and narratives, preferably verbatim, to provide a 'thick description' (Geertz, 1973) of morality in its social context, and of institutions in their moral context.

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