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'Whose money is it?': On misconceiving female autonomy and economic empowerment in low-income households

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1 Introduction

With the new millennium has come a growing concern that the mainstreaming of Gender and Development (GAD) has not produced the expected gender transformations in developing economies. Much has been written on whether those expectations were overly optimistic (Standing 2007), on whether the techniques of GAD or the policies aimed at alleviating poverty and empowering women themselves serve to depoliticise gender issues (Batliwala and Dhanraj 2007; Jackson 1998) or re-traditionalise gender relations (Molyneux 2006). A particular concern is that feminist analyses that focused on women's individualised autonomy and empowerment and that conceived of conjugal and kin relations as primarily relations of subordination and constraint have been readily embraced by neoliberal discourses and policies.

Recently, central feminist tenets have come under review, as concerns have arisen about the extent 'that superimposing received notions of gendered power relations on those whom development intervention seeks to assist in the form of gender myths that have a hold on hearts as well as minds may offer ... women neither succour, nor the means for them to empower themselves' (Cornwall 2007: 149). The positive relationship between women's paid work and their autonomy and empowerment has come under question in the context of the commoditisation of State provision and the deepening pressure on women to make money in order to fulfil gendered responsibilities in social reproduction

(Pearson 2007: 201). Others have questioned whether feminist analyses of marriage, as the primary site of women's subordination and inter-gender conflict, are representative of reality or helpful in alleviating poverty or securing gender equity (Jackson 2007; Kabeer 1998). Evidence of the primary oppression of women by women within households and the oppression of men by women within marriages unsettles the assumption of female solidarity and inter-gender conflict in marriages in which only women are the victims (Cornwall 2007). Others have highlighted the shortcomings of failing to site gender and conjugal relations in the wider context of kin structures (Woodford-Berger 2007) and neighbourhood relations (Vera-Sanso 2006).

As part of a study of globalisation and neoliberal policies on intergenerational relations and livelihoods of the older urban poor in South India I have been reviewing my field notes from extensive research I undertook in the early 1990s.¹ These interview transcripts present struggle, negotiation, constraint and conflict in families and social networks – these were the ‘hooks’ that caught my attention, that featured in my analysis. What I can now see is that I was not *as* caught by the ‘hooks’ that suggested interdependence, alliance and support. On reflection, one of the reasons for this was that my informants assumed we shared a common understanding of relations with husbands, family and neighbours; as enhancing life, ensuring welfare and extending opportunities. They emphasised where things were *not* working out as they wanted (itself a strategy in the negotiation of relationships between themselves and between them and me). My analysis was presented to and confirmed by my informants, yet now I realise that their reading of the analysis and mine differed and that this arose from our different social locations. At the time my context, that of London in the 1990s, and my intellectual location did not assume that marriage, families and neighbours were a major source of support for women, rather, that marriage is more likely to prove a constraint. Twenty years on, researching inter-generational relations more closely and having elderly relatives as well as a young child at school and finding myself reliant on husband, family and neighbours to provide the support and labour exchanges that will allow me to

undertake research in India, it is now clear that my positioning in the 1990s, as well as the intellectual and methodological frameworks available to a feminist researcher, over-emphasised conflicts within relations and over-attributed their source to gender inequities.

This article examines the assumptions that underlie what some are now calling the failure or de-politicisation of Gender and Development (GAD). Policies and projects aimed at empowering women by giving them direct allocation of resources have been criticised for failing to meet their objectives or of being detrimental to women's strategic gender interests. I will argue here that the slip between intention and outcome is rooted in three assumptions: first, that individuals have clear title to their earnings, second, that the primary structuring of markets is *not* social and, third, that taking individuals and families as isolated units of subsistence is analytically valid. Critiques founded on conceptualisations and measurement of individualised female autonomy and empowerment do not adequately challenge these assumptions; instead they tend to rely on them themselves, sharing them with Neo-liberal conceptualisations of the individual, money and markets. I will argue that extending our analysis from a focus on income and its control to an examination of the socially derived opportunities for and constraints on meeting subsistence needs will help identify a route forward to benefit women in low-income households. For this we need to take into account the interdependencies and alliances within marriages (and the costs of not being married) as well as a thorough understanding of the wider social arenas on which men and women depend in order to understand the extent to which individual and family welfare is determined by positioning within moral economies. Using research undertaken in South India the article demonstrates that poverty and the social construction of credit, labour, housing and marriage markets are the main determinants of autonomy.

2. Revisiting Feminist Assumptions about Women and Money

Much of the thinking that has become orthodoxy in Gender and Development (GAD) is rooted in the theorising of white, western, middle class experience in the second wave of feminism. Non-western, non-elite women were deemed as speaking from a position that could not see beyond their culturally-imposed subordination, and that could not see the potential for and benefits of transformed gender relations. This has had two consequences: first, it played into the hands of the development industry, an industry predicated on the assumption that developed countries can and should lead the economic transformation of developing economies. Second, some feminist theorists and GAD experts have ended up 'speaking for or about' non-elite women in developing countries more often than 'speaking to' them and in so doing promoted, albeit unintentionally, the appearance of a contextual, cultural and subjective homogeneity amongst the women spoken for or about (Spivak 1985).

Influenced by feminist thinking from the 1970s and 1980s, largely shaped by scholars and activists based in the UK or US, marriage has tended to be cast as primarily an institution through which men and the State collude in the regulation and subordination of women. The sexual division of labour is seen as enforcing women's dependence, while intra-household power relations both subordinate women and girls to their husband's/father's decision making and institutionalise gender inequities in resource allocations. Economic dependence is seen as central to women's subordination. Early calls for 'wages for housework' were set aside as insufficiently feminist, in favour of measures to ensure female autonomy and empowerment by securing an independent income through engagement in the labour market.

In sum, within a significant body of Anglo-American feminist writing, the assumption that women are better placed outside households headed by men became orthodoxy or, as Cecile Jackson put it, 'women (often) face a trade off between material well-being, which may be greater in extended families, in conventional marriages and under the wing of a male household head, and other aspects of well-being such as personal

autonomy, independence and personhood' (1998: 46). When this perspective was applied to contexts in which women *did* have their own income streams, such as in Africa, it was found that their incomes, unlike men's incomes, were pooled for the benefit of the family (Whitehead 1981). The altruistic mother whose income is always put to the benefit of the family became a leitmotif of gender and development, while men, as husbands and fathers, became pathologised as the main oppressor of wives and daughters and, through the individualised consumption of household resources, a significant cause of family poverty (Cornwall 2000; Jackson 1999; White 1997; Vera-Sanso 2000).

Combined together, the arguments for independent incomes and putting resources into the hands of mothers were a powerful mix for the development industry, which is always on the look out for new solutions to the intractable problems of economic development and poverty alleviation. Yet policies, programmes and projects that resulted in independent incomes for women via production for the export market, micro-credit and micro-enterprises and social assistance schemes were criticised for not having the expected impact on female autonomy and empowerment. Rather, feminist researchers found women to carry the burden of the schemes without gaining all, or any, of the benefits. Elson and Pearson (1981) demonstrated that working in export companies created a new context for female subordination. Goetz and Gupta (1996) showed that in Bangladesh micro-credit loans were taken over by husbands, though women retained the responsibility for repayment. Chant and McIlwaine (1995) found that women's entry into paid work increased women's burdens and reduced their leisure time and that men's contributions to the household fund declined as women's incomes increased. And a recent study by Maxine Molyneux (2006) has suggested that rather than transforming gender relations putting cash in the hands of women seemed to increase male violence and, in the case of conditional cash transfers, such as Progreso/Oportunidades, reinforces the sexual division of labour.

Yet at the same time, initiatives and interventions inspired by the GAD agenda have met with relatively little success. In recent years, it has become evident that GAD has failed to achieve the transformations and social justice that feminists expected. This has been put down to the bureaucratisation, technicalisation and depoliticisation of the feminist vision (Mukhopadhyay 2007); to the watering down of what 'empowerment' means (Cornwall et al. 2007), to keeping women pre-occupied in the backwaters of income generation (Batliwala and Dhanraj 2007) and the meeting of conditionalities of development projects and welfare programmes (Molyneux 2006).

While these critiques of GAD are well-founded, there are also a number of critiques that could be levelled at the underlying thinking in many texts published under the rubric of GAD or by feminist theorists, and at how it has been applied to developing countries. There has been a tendency to measure short-term outcomes, rather than looking to the long-term cumulative effect of policies and schemes and to work with stylised understandings of local marriage systems and the realities of life outside marriage. By isolating marriage relations from other areas of life there is no possibility of identifying the reasons why women choose to remain in marriages despite having independent incomes. Related to these short-term perspectives, stylised understandings of marriage, and the link between women's marital status and access to networks and resources located beyond the marriage, is the negligible recognition of life-course and generational issues (see Kandiyoti 1988 for a notable exception). The constraints and opportunities of marriages, marriage systems and income earning change over the life course and in relation to concerns for one's own and one's children's long-term welfare.

There has been a manifest failure amongst proponents of GAD to accept what women in developing countries were saying. Their feelings of enhanced self-esteem and greater respect from those outside the family were dismissed as side-shows, as not amounting to autonomy or empowerment; assertions by women that did not conform to a feminist perspective were frequently dismissed as false consciousness by methodologies that

privileged objective criteria (such as decision making and control over resources) over women's testimonies (Kabeer 2001). Similarly, a distinction was made between practical gender needs that women in developing countries were demanding, such as water provision and childcare, and strategic gender needs and interests that feminist theorists argued would transform structures of subordination (Moser 1989). Within GAD, there has also been a lack of a sustained interest in understanding men's experiences of and perspectives on gender relations.

Underlying these shortcomings is a research methodology in which the purpose is to summarise and evaluate the impact of policies, programmes, and projects from an 'objective', de-localised standpoint, in which the complexities of local women's nuanced and contextualised evaluations were set aside for simpler, clearer assessments that could be fed into the feminist canon on empowering women (Win 2007). At the root of all this was the assumption of the universality of women's objectives, that is, autonomy and empowerment and, until very recently, the assumption that an independent income is critical to realising these.

3 Entrenching Orthodoxies: Feminism and Neoliberalism

Orthodoxies about women and money that came to shape Gender and Development debates about women's economic lives played into the hands of neo-liberal institutions and policymakers. Their focus on autonomy and empowerment, their emphasis on the need for women to further their individual interests, and their assertion that individuals do (or should) 'own' 'their' incomes and assets, and that the State regulation of markets and gender relations constrain women's autonomy and empowerment, found easy accommodation in neo-liberal ideology.

The refocusing of debates in Gender and Development in the late 1980s and early 1990s from woman-the-victim to female agency in the face of Structural Adjustment Policies

(eg Gonzalez de la Rocha 1991) jibed well with the neo-liberal subject, whose pro-active, autonomous, entrepreneurial spirit drives individual and national economic success. Or, as Davies et al. put it, the neo-liberal subject sees itself as ‘free and in control of itself and responsible for its own fate (and as) primarily inscribed with economic discourses of survival/success, and has, as such, a commitment to the national economic project of competition and survival’ (2006: 88). Davies et al. argue that people’s vulnerability to this new conceptualisation of themselves is tied to the intensified dangers in late capitalism of non-survival. Similarly the role of Lilliputian constraints accorded to family, kin and ‘traditional’ networks and the value placed in feminist literature on participating in women’s organisations sat well with neo-liberal perceptions of ‘culture’ and tradition as impediments to development, and their understandings of and support for social capital, trust and civil society. All these have enabled GAD’s objectives to be watered down, depoliticised and harnessed to the neo-liberal agenda of efficiency, market participation and the individualisation of the costs of social reproduction.

This conjunction of certain feminist and neoliberal perspectives is evident in the conceptualisation of money in relation to the family, which slip into discourses that operate on the basis that there is no question that individuals ‘own’ ‘their’ incomes and assets individually and that this is normal and just. This is, however, not the case in relation to either men or women; instead, in many (probably all) countries legislation, jurisprudence and customary practice determine who has what rights in the income generated and assets held by others. For instance, the Indian Criminal Procedure Code, Section 125, identifies under what circumstances men have to support their wives, ex-wives and other specified relatives and to what extent. China and, more recently, India have laws that stipulate jail terms for sons who, despite having the means to do so, fail to support parents who are unable to support themselves (Ikels 2006). Where feminists and neoliberals divide is in the issue of equity. While neoliberal theory is not concerned with gender equity and feminist theory is, feminist analyses of the state of play in the real world have tended towards a double standard in evaluating domestic gender relations.

Barely submerged in these accounts is a stance that opposes men's individualised consumption and 'failure' to pool their incomes while promoting women's individualised consumption and non-pooling of incomes.

4 Re-evaluating Understandings of Gender Relations

Critiques of feminist theories that generalised from the perspective of white, middle class women did not carry the weight that they should have. What was known as the 'black critique of feminism' in the 1980s, that racism is as central to black women's subordination as is gender, that black women allied with black men in the face of this racism and that marriage served as a refuge from racist society (Carby 1982), led to the addition of racial difference to gender difference as a force structuring the subordination of women of colour – or, at best, to talk about 'intersectionality'. It did not lead to a re-conceptualisation of gender relations. Similarly the oft quoted work of Chandra Mohanty (1991), that western feminists (and those trained in western feminism) were using developing countries to explore issues of primary concern in the West rather than addressing the concerns of local women, did not generate the re-evaluation of feminist theory and of GAD that it called for.

On reflection, it is clear that underlying the way women and money tend to be thought about in Gender and Development are stylised understandings of western families, gender relations, labour market access and autonomy. Further, these understandings did not pay sufficient heed to those factors outside the family that facilitate female autonomy, notably the extent of State welfare provision and State regulation and enforcement of women's rights. Jan Pahl's work on domestic budgeting in England demonstrates that the management of household resources and the distribution of decision making reflects income levels and marital histories. The pooling of incomes are more characteristic of couples living on low incomes and of families, whereas individualised incomes are more characteristic of better off couples and step families that have no children in common

(Pahl 1983; 1999; 2005). Under the pooling system one person, usually the wife, manages all family income and is responsible for all expenditure, except for the personal spending money of the other partner. In other words it is more a characteristic of poverty than the result of gender relations that incomes are pooled and that one person manages the finances while the other has a personal allowance. *Who* manages the pooled income, on the other hand, is more the result of gender relations than is the pooling of income. This means that in low-income families individualised incomes cannot stand as a measure of autonomy, empowerment or gender equity.

Further, what I, and many others did was to misread the implications of the pooling of incomes under the control of one person. We took at face value women's statements that they did not spend money on themselves, despite men's and younger women's comments to the contrary, and in spite of the obvious pressures on those holding family resources, irrespective of sex, to *present* themselves as not putting their hands in the common kitty. This blindness is yet more revealing if we recollect that feminist critiques of the New Household Economics are rooted in a deconstruction of the assumed altruism of the male head of household (Kabeer 1998). In other words, while mothers may be altruistic, it is not necessarily the case that they are intrinsically more altruistic than fathers. Further, research on men's dependence on male sociality to secure work and other material resources, such as construction work through pub-based networks in England (Pahl 1988), unsettles the assumption that men's personal spending is unambiguously for their individual benefit. Much more investigation is needed into how men access work and other material resources. It is likely that altruism, defined as prioritising family needs over individual needs, may be more characteristic of poverty than of gender subordination.

The measures of autonomy and empowerment that some feminists have been looking for, particularly that of individualised incomes and the capacity to choose, are contextually specific. In bargaining model terms, they are applicable in contexts where women have a

strong fallback position. That is, in contexts where women's incomes are higher and their jobs are more secure, where women are less reliant on networks and less dependent on social approbation, where welfare safety nets are adequate for subsistence throughout the life course, where health provision is comprehensive, where the norm is *not* arranged marriages, where divorce, remarriage, childbirth outside marriage and female sexuality are unstigmatised, where the State takes action on male violence and where the State's role in housing markets prevents women being forced into homelessness simply because they live without a husband or senior relative. In this context, if relationships founder, women are in a good position to choose greater personal autonomy and independence over the greater material wellbeing that two incomes can provide, as indeed the statistics on developed country weddings, divorce, fertility and births-outside-marriage testify. This, however, is a very different context to the ones operating amongst the poor in developing countries.

Reviewing my fieldwork notes since I first started intensive field research in the low-income settlements of South India in 1989, it has become evident that it is not only women, but also men whose capacity to choose is heavily constrained. In a context where the vast majority of people are working in the informal economy, where incomes are low and insecure, where safety at work is negligible and where welfare provision is meagre and inaccessible to most people, husbands and wives have not only to work together, but to rely on establishing wide and effective networks. These networks are essential to source housing, tenants, work, credit, childcare, help in old age, help in accessing State services and welfare schemes and the information, contacts and resources needed to arrange the best possible marriage for children and younger siblings. They are also essential to cover the inadequacies of State provision, such as using a neighbour's water supply when your own has failed, going with a neighbour to fetch drinking water from a street pump that only operates between 1am and 4am and sleeping on a neighbour's terrace when one's house is flooded with sewage and/or rain water. Relatives also cover the inadequacies of state provision: they supply the money and blood products needed for

emergency health care, provide the food and intimate nursing care not provided in hospitals, and come to one's support in disputes in contexts where the State machinery provides no support or protection as, for example, in disputes over debts, inheritance, and rents in squatted settlements. In these circumstances women and men pursue common strategies to minimise risks and access to support by extending networks; a key means of doing so is through the networks of your spouse's relatives.

Networks are established through marriage, interaction with neighbours, landlords, work mates, school friends and employers. The networks are founded on a moral economy based on the submerging of individual desires in favour of family status (Vera-Sanso 2006). Failure to be seen to be conforming to norms of 'decent' behaviour, as far as is possible in the context of one's family circumstances, endanger the individual's and family's networks. Through a concept of moral contagion, whereby those who are seen to condone immoral behaviour are themselves considered immoral, it is very easy for men and women to lose access to the kin and other networks that make life sustainable. Men and women who fail to meet acceptable standards find themselves locked into the most narrow and impoverished networks, affecting not only their own futures but those of their children. They become locked out of the mainstream private rented sector, including in squatter settlements, and it becomes much harder for them (or their children) to find work in the informal economy once workmates, employers and customers begin to boycott them. They become concentrated in networks and housing in which similarly ostracised families are located.

Tightening economic and social pressures tend to propel families further down the route of alcoholism, violence and desertion that are often both the cause and the outcome of social ostracisation. In these circumstances it becomes increasingly difficult for parents to arrange marriages that lift children out of circles of alcoholism, violence and desertion for no 'decent' family will knowingly marry their child into such a family. Yet the impact does not stop there. Desertion and separation also stigmatise the person's natal family,

constraining the status of unwed siblings in the marriage market, making it more difficult for them to marry into families without a history of separation and desertion.

In the past I have tended to emphasize the impact on women of these moral precepts; their impact on the conditions and profitability of women's work (Vera-Sanso 1995) and the stigmatisation of separated, deserted and younger widowed women that lock them out of rented accommodation, forcing them back to their natal households for somewhere to live (Vera-Sanso 1997). Yet it is also true that younger men whose marriages fail are forced back to female relatives for two reasons; first, it would be assumed that without the constraint of a woman or elder male relative they would be behaving immorally and second, because they cannot do their own domestic work. The latter is not simply an issue of masculinity, though that is involved, but it would be understood that a man living on his own was so morally reprehensible that not one of his relatives would come to his assistance.

In this economic, social and political context the feasibility of anyone leaving a failing marriage is very constrained for both men and women, though more so for women. Their opportunity to make a successful transition into another household depends on the demography and housing tenure of their natal families. Research conducted in Chennai, formerly Madras, between 1990-92 found that there were only two circumstances in which women stood any likelihood of permanently resettling in their parents' home; first, where their parents were living in rented housing, including the Tamil Nadu Slum Clearance Board (TNSCB) tenements and second, in government-allotted land or squatter settlements which were viewed as 'own' property by the occupants and where there were no unwed daughters or daughters-in-law living with the woman's parents (Vera-Sanso 1997).

Reviewing my fieldnotes I now see that men were also similarly constrained, they either joined their widowed mother's single-person household or they lodged with a relative's

family as a 'paying guest'. In recent years, the steep rise in rents and property values has meant that the main niche that separated, deserted or widowed people had in the housing market, that is the TNSCB tenements, are now closed to them. While in the early 1990s siblings would not have prevented someone from moving into their parents' tenement, as tenements were not seen as having value, in 2008 siblings are making it much more difficult for anyone to retreat to their parents' homes in any sector of the housing market.

It is instructive here to consider Barbara Harriss-White's (2002) consideration of destitution as a process. Her work looks at how it is that people become destitute, using a methodology which looks backwards through personal history and the institutionalised means by which that status came about. She finds that people are actively expelled for transgressing norms of inclusion and in this context the people who lose their customary and moral worth become destitute. This 'process of expulsion involves the forcible physical exclusion from the space of a moral unit like a caste or a village' (2002: 4) and 'the loss of social relations by which potential capability is converted to actual functioning' (2002: 89). Harriss-White finds that this process may result in the loss of a right to *dependent* status, a status she exemplifies with children, but is also true of old age, ill-health, disability, childbirth and dependency brought on by market failures to provide work and housing. This refutation of a person's or family's customary and moral worth and of the right to a dependent status, be it dependency on an individual, a family, network, community or the State, and the concomitant actions taken against such people are 'deemed justifiable and legitimate by those practicing (them)' (2002: 4).

Methodologies that do not involve long-term, in-depth knowledge of communities are unlikely to capture the extent to which people living on low-incomes, but who are not yet destitute, are striving to prevent a slide towards destitution by conforming to the norms and values in the moral economy/ies in which they function.

In this context, marriage is the best option for men and women amongst the poor. Female incomes cannot, on their own, provide a viable route out of marriage (nor indeed, do

men's incomes). However, women's incomes may enable a family to improve their position within their networks by relieving the necessity of husbands to take on the most demeaning of work or by freeing men of the need to commute/migrate for work thereby enabling them to pursue other, longer term, strategies of benefit to the family. These might include building social capital through developing networks and patronage or through establishing a protective or regulatory presence for wives and adolescent sons and daughters, both of which are necessary to establishing relations of trust and inclusion in moral economies.

My current research in Chennai makes it clear that my own understanding of why women entered the labour market in the early 1990s (Vera-Sanso 1995) was correct but partial. They entered the labour market because their husband's contribution to the household economy was declining. I now realise that my analysis of men's discourses on their inability to support their families and the temporariness of their wives working as being primarily aimed at shoring up their masculinity (Vera-Sanso 2000), failed to fully appreciate the extent to which most men in the informal economy experience a declining capacity, over the life course, to support their families. Nor did I appreciate the material factors underlying this. Men from low-income households are concentrated in unsafe and physically depleting working conditions that reduce men's capacity to work as well as their ability to find and secure work, as does ageism in recruitment. Further, alcohol use, to numb the physical pain of long hours of heavy manual labour and to escape their worries, further contributes to their inability to find and retain work. It now appears that most men in Chennai's low-income households have very constrained work opportunities from the age of 50.

5 Conclusion

Focusing primarily on individual welfare and on relations between husbands and wives during their main productive/reproductive years does not offer adequate scope to examine

the larger opportunities and constraints that people living on low incomes have in securing their subsistence needs. By not recognising women and men's interdependencies and alliances, both within marriages and beyond, in order to cover the gaps in State provision and to access housing, labour, marriage and credit markets, feminist understandings of the needs of people living on low incomes has advanced moral positions and concepts that are easily co-opted by neo-liberal discourse. Particularly problematic is the view that incomes and assets are, or should be, 'owned' individually.

By assessing domestic gender relations in terms of power relations within the dyadic relationship, based on unequal exchanges of labour and resources as well as physical dominance; by determining that gender equity is to be measured in terms of female autonomy; and by linking autonomy and empowerment to paid work, feminist critique and GAD have not served women living on low incomes in developing countries as well they could have. In contexts where state provision and regulation of markets is negligible and where the potential for security and subsistence are only accessible through social networks, giving priority to gender, rather than class appears to be putting the cart before the horse. It is likely that a class-based analysis in terms of a better understanding of the organisation of the larger economy, in both social and economic terms, including a better understanding of the conditions and constraints that men face in the labour market (because of its direct impact on women over the life course) would generate a better feminist critique.

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