



Revisiting the patriarchal bargain: The intergenerational power dynamics of household money management in rural Nepal

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ABSTRACT

Although power struggles between daughters-in-law and mothers-in-law in the South Asian household remain an enduring theme of feminist scholarship, current policy discourse on ‘women’s economic empowerment’ in the Global South tends to focus on married women’s power over their husband; this neglects intergenerational power dynamics. The aim of this study was to describe and analyze the processes involved in young, married women’s negotiations of control over cash inside the extended household in a contemporary rural Nepali setting. We conducted a grounded theory study of 42 households from the Plains of Nepal. Our study uncovered multiple ways in which junior wives and husbands in the extended household became secret allies in seeking financial autonomy from the rule of the mother-in-law to the wife. This included secretly saving up for a household separation from the in-laws. We argue these secret financial strategies constitute a means for junior couples to renegotiate the terms of Kandiyoti’s (1988) ‘patriarchal bargain’ wherein junior wives traditionally had to accept subservience to their husband and mother-in-law in exchange for economic security and eventual authority over their own daughters-in-law. Researchers, activists and policy-makers concerned with women’s economic empowerment in comparable contexts should consider the impact of intergenerational power relations on women’s control over cash.

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1. Introduction

Women’s empowerment is widely recognized as an important policy priority (UN General Assembly, 2015), a key component of global strategies to promote health (Every Women Every Child, 2017) and combat poverty (World Bank, 2012), and an integral part of the development process (Fielding & Lepine, 2017). Women’s economic empowerment, a sub-component of their wider empowerment, can be defined as ‘the process which increases women’s real power over economic decisions that influence their lives and priorities in society’ (Tornqvist & Schmitz, 2009). Economic development programs and policies to promote women’s economic empowerment in low-resource countries often seek to reduce sex disparities in access to cash, savings, credit and income (Buvinic & Furst-Nichols, 2014) based on the theoretical justification that improved market opportunities for women outside the household

ought to strengthen their bargaining power inside the household (Doss, 2013).

However, an exclusive focus on sex disparities in economic outcomes is problematic, as women’s economic empowerment is not only constrained by power relations between men and women, but also by oppression of women by women (Cornwall, 2007; Vera-Sanso, 2008). In particular, a large and well-established body of anthropological literature has analyzed the central role of intergenerational power struggles between daughters-in-law and mothers-in-law in shaping household dynamics in South Asia (Allendorf, 2017; Bennett, 1983, 1992; Kandiyoti, 1988; Mandelbaum, 1993; Minturn & Kapoor, 1993; Vera-Sanso, 1999). Nonetheless, relatively little of this literature has applied the lens of intergenerational power struggle to analyzing women’s economic empowerment.

We present findings from a grounded theory study on the intergenerational power dynamics of money management within rural Nepali households. These power dynamics remain a critical area of concern for feminist researchers (Bennett, 2013; Dwyer & Bruce, 1988; Young, Wolkowitz, & McCullagh, 1981), because women’s control over key economic resources is more important to their

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agency than mere ownership over resources or participation in income-generation (Kabeer, 1999). The aim of this study is to describe and analyze the processes involved in young, married women's negotiations of control over cash inside the extended household in a contemporary rural Nepali setting.¹ Our findings extend existing theories of women's economic empowerment by examining the complex processes of negotiation, contestation and subversion (Kabeer, 1999) involved in asserting power over cash. We show that junior wives and their husbands often have common cause for working together rather than opposing one another in the joint household, which leads to husbands being supportive of their wives' financial autonomy, while mothers-in-law are opposed to it. We argue that intergenerational power relations may be just as important as male-female power relations in determining women's control over cash in our context.

2. Literature review

Kandiyoti (1988) famously posited that women living in patrilocal-patrilineal households in the 'patriarchal belt' (Caldwell, 1978) stretching from North Africa over the Middle East to South and East Asia 'strategize within a set of concrete constraints [termed] *the patriarchal bargain*'² (p. 275). According to this 'bargain', young brides are made to accept deprivation, hardship and subservience to their husband and mother-in-law in exchange for economic security through their husband and married sons and control over their own daughters-in-law in due time. As married men become simultaneously responsible for the economic well-being of both wife and mother, a conflict of interest emerges between mother-in-law and daughter-in-law over the allegiance of the same man. However, Kandiyoti (1988) also emphasized that such bargains are neither uncontested nor immutable, but 'susceptible to historical transformations that open up new areas of struggle and renegotiation of the relations between genders' (p. 275).

Indeed, as indicated in Lynn Bennett's (1983) ethnography of upper-caste Hindu households in Nepal, a parallel bargain is often made by junior males who exchange deference to their father and elder brothers for the opportunity to succeed them at their time of death or senility. Junior males can opt out of this bargain by asking for a 'household separation', i.e. a partition of the family estate and the relocation of the junior couple into a new place of residence. However, such a demand forfeits the junior couple's right to economic support from the extended household and is widely seen as a betrayal of the Hindu ideal of the joint household. As put by Bennett (1983):

'[T]he point is that every young married couple . . . face a choice of strategies. They may accept the [patrilineal] ideal and wait to succeed their elders after a prolonged period of dependency. Or they may reject [patrilineal] authority and establish their own separate household. It is this choice which lies at the root of the proverbial tension between mothers and daughters-in-law and the similar but less admissible tension between fathers and sons.' (p. 186)

Similar observations have been reported throughout South Asia in both Hindu and Muslim populations (Foster, 1993; Mandelbaum, 1993; Minturn & Kapoor, 1993; Shah, 1988). Given

the widely known nature of such conflicts, it is perhaps surprising that existing literature in South Asia or comparable contexts on women's economic empowerment has paid relatively little attention to the role of intergenerational power dynamics in shaping women's control over cash inside the household (Vera-Sanso, 2008). A large body of work in economic bargaining theory³ has explored women's bargaining power in their spousal relationship (Agarwal, 1997; Doss, 2013; Richards et al., 2013), but, to our knowledge, few empirical studies have analyzed women's bargaining power vis-à-vis their in-laws or their own adult offspring. Similarly, anthropological studies of household management of money in Bangladesh (Kabeer, 1997; Kibria, 1995), Turkey (Eroglu, 2009) and Egypt (Hoodfar, 1997) have focused on women's negotiations over money in their spousal relationship. Chowbey's (2017) study of South Asian women's strategies for coping with economic abuse in Britain, India and Pakistan analyzed men's abuse of power over women, which was ascribed to 'patriarchal norms such as cultural constructions of money and masculinity' (p. 466). Vera-Sanso's work on urban families in Tamil Nadu addressed issues of female labor force participation and filial old-age support, but did not explore the power dynamics between junior and senior women over the use of cash inside the extended household (Vera-Sanso, 2000, 2005, 2012).

A notable exception is the work by Singh and Bhandari (2012) and Singh (1996, 2006) who pointed out that, within the joint Indian household, 'the emphasis is not on the relative decision-making power of the husband versus wife. Decision-making power rests usually with the husband's parents, but changes as the daughter-in-law gains more status and power in the household' (p. 383) (Singh, 2006). Urban middle- and upper-class parents often have joint bank accounts with their adult children and Indian law recognizes the Hindu Undivided Family as a legal construct for tax purposes (Singh, 1996). In a study of money management in 27 urban middle-income Indian households, Singh and Bhandari (2012) reported that male household members predominantly had the final say on major financial decisions in both joint and nuclear households. However, the day-to-day management of household monies was almost exclusively carried out by women in nuclear households, while the same task was chiefly the responsibility of men in joint households.

Nonetheless, Singh and Bhandari (2012) did not provide disaggregated data on decision-making power in joint households between mothers-in-law and daughters-in-law or between fathers and sons. Their study was also primarily descriptive and offered few explanations for the observed distribution of power apart from an 'ideology of male dominance and male control' (p. 60). In line with previous anthropological studies on money management in South Asia, Singh and Bhandari (2012) also only sampled urban households. Thus, there is a need for more research on money management in rural populations where household economies are more reliant on subsistence production (Whitehead, 1984).

In the next sections, we will present the study context followed by the data collection and analysis methods for our study. Afterwards, we present our study findings and conclude with a discussion of the theoretical and practical implications of our findings.

¹ In-depth analyses of the determinants of female labor force participation, women's rights to land or their control over durable marital assets lie outside the scope of this article, as these topics have already been treated extensively elsewhere (Agarwal, 1994; Bennett, 1992; Deere & Doss, 2006; Minturn & Kapoor, 1993).

² Strictly speaking, Kandiyoti's (1988) concept of a 'patriarchal bargain' applies outside the patriarchal belt as well, but in this article, we focus exclusively on the patriarchal bargain as defined for the patriarchal belt, a system of patriarchy that Kandiyoti (1988) called 'classic patriarchy'.

³ In this article, we have largely refrained from drawing upon economic bargaining theory (Doss, 2013) as a framework for analyzing household dynamics. This is due to our focus on the ever-shifting intra-household processes of bargaining, negotiation and subversion (Kabeer, 1999) involved in realizing women's agency. While the economic bargaining literature has uncovered numerous causal relationships between inputs into women's fallback position (such as their income, wealth or educational status) and economic outcomes (such as household budget allocations on 'female goods'), it has paid less attention to the agentic process of translating women's resources into outcomes (Kabeer, 1999).

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