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Feminist Development Economics – an Institutional Approach to Household Analysis

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Abstract

In this chapter, we argue that an institutional approach to feminist development economics provides deeper understandings to how gender inequalities function in economic processes in developing countries. We do this in three ways. First, we distinguish between symmetric and asymmetric gender institutions. Second, we distinguish gendered institutions between formal (laws and regulations) and informal ones (social norms and cultural practices). Third, we develop an empowerment model in which both resources and gendered institutions affect women's wellbeing achievements, allowing for situations in which the positive effect of women's access to resources is overruled by the negative effect of gendered laws or social norms. We illustrate our argument with a case study on the livelihoods of Yoruba women in Nigeria. The case study shows how gender norms result in an asymmetric institutional setting for women and men, even when norms about women's labor force participation, individual control over income, and partners' contribution to the household budget are symmetric. The combination of our theoretical contribution and our case study findings and test of the empowerment model in previous research have an important implication for a particular approach in feminist development economics, namely the household bargaining approach. This approach is widely used as an explanatory framework for women's disadvantaged economic position in developing countries. We elaborate this approach with an institutional perspective and show how this helps to

explain the economic position of women who find themselves in the paradoxical situation of strong economic independence in a highly unequal legal, social, and cultural context.

Introduction: the interrelatedness of gender inequality and economics

Gender in economics is no longer analysed exclusively in terms of gender inequalities in economic variables, such as employment or wages and as the differential impacts of economic processes and policies on men and women. Gender is also understood as, first, shaping market processes in terms of access to and control over resources, such as education or incomes, second, as shaping people's choices, for example in segmented labour markets, and third, as being inherently part of macroeconomic trends, for example through fluctuations in the female labour force participation rate or in responses to crises though increases in the supply of unpaid labour. So, gender is increasingly understood not only as an exogenous variable (coming from outside the economic system, from culture, social relations, nature, or laws), but also as endogenous – shaping and being shaped by particular economic processes, conditions, and outcomes.

We propose an institutional economic approach to analyse gender in economics, in particular in development economics. The reason is that such an approach allows for a better understanding of the two-way relationship between gender and economics. We will argue that gendered institutions are the key to understand how the economy affects gender relations and how gender relations affect economic processes and outcomes. Before we will develop our theoretical framework of gendered institutions we will explain what institutions are in economics and how gender has been understood in institutional economics. We are aware that what we refer to as institutions, is recognized as social norms or culture in other domains of the social sciences. Economics uses the term institutions, to indicate that social norms and culture influence economic decisions, and that economic behaviour helps shaping social norms and cultural patterns. We will explain this in more detail in the next section.

Gender Norms as Institutions

Whereas a century ago, the founding father of institutional economics, Thorstein Veblen, recognized gender norms as exemplary for how historical and cultural patterns influence the economic process of provisioning, today, institutional economics seems to be less concerned with gendered institutions. Certainly, today, gender norms are recognized as influential institutions, but Veblen's deep concern with patriarchal institutions does not play a key role in institutional analysis anymore. Explicit concerns with gender norms seem to have become one specialized area among others. This was not so for Veblen, who did not merely analyze the role of patriarchal norms out of an exclusive interest in women's disadvantaged position,[1] but rather studied these norms in order to understand how power and ideology affect the economy. As Jennings (1993, 113) has argued when referring to Veblen (1964): "Veblen's views of the 'Barbarian status of women' were linked to a larger opposition to social hierarchy rooted in invidious distinctions." This integrated attention to gender norms has led Veblen to various important insights, for example, on the role of the household in late nineteenth century United States, with middle class women expressing men's status through their (supposed) leisure. In *The Theory of the Leisure Class*, he notes that:

> . . . the position of woman in any community is the most striking index of the level of culture attained by the community, and it might be added, by any given class in the community. This remark is perhaps truer as regards the stage of economic development than as regards development in any other respect. At the same time the position assigned to the woman in the accepted scheme of life, in any community or under any culture, is in a very great degree an expression of traditions which have been shaped by the circumstances of an earlier phase of development, and which have been but partially adapted to the existing economic circumstances, or to the existing exigencies of temperament and habits of mind by which the women living under this modern economic situation are actuated. (Veblen 1931, 353)

Today, institutional economists who are concerned about gender norms plea for a more systematic, Veblenian, attention to gender in institutional economics. The reasons for such a plea partly emerge from insights provided by feminist economics. Jennings (1993), for example, has argued that institutionalism could build on the feminist critique of Western Cartesian dualisms such as public/private, economy/family, mind/body, rational/emotional, and competitive/nurturant. She has shown that these categories are not neutral but imbued with symbolic gender meanings, referring to stereotypical characterizations of femininity and masculinity. The genderedness of dualisms underlying much of mainstream economic thought of rationality, households, and the division of labor, is key to the understanding of the various levels at which institutions operate, she argues. At the same time, however, we should be aware about their cultural specificity and not assume that they are the same across cultures, as this paper will illustrate. In particular, as Harding (1986, 167-79) has claimed, African worldviews do not neatly fit the portrayal of Cartesian dualisms. We should be very careful with universalizing categories such as "the African woman" (Olson 1994, 88-89) or polygamy (Hale 1995), as they conceal intersections with class and ethnicity as well as other social differentiations. From such cultural awareness, Mayhew (1999) has emphasized the shared understanding in feminist and institutional economics of the cultural specific and social construction of economic reality. She notes that in both schools of thought power is recognized as a central force in the economy and that therefore the power of gender norms would make a logical part of institutional analysis. Dugger (1996) has brought the various power relations together in the recognition of "four modes of inequality" (race, gender, class and nation) each of which is supported by institutional arrangements making use of myths. In yet another contribution on similarities between institutional and feminist economics, Whalen and Whalen (1994) conclude that both approaches represent a holistic ontology, a pragmatic epistemology, and a comprehensive view of values. Finally, Waller and Jennings (1990) warn us that institutionalists may run the risk of slipping back into the Cartesian dualisms dominating mainstream economics. They alert us to the influence of culture on our knowledge creation, which may blind our view on certain issues, such as gender. Therefore, they advise us to ". . . look at the cultural process of inquiry as outsiders to better see the prejudices embedded within it, and employ a method similar to the one that Veblen applied to his inquiry into modern industrial economies" (Waller and Jennings 1990, 618).

We follow Dugger (1996), as well as many others, who have characterized patriarchy as a system of gender inequality (Odebode and van Staveren, 2007). This system is supported by institutions that are gendered, and therefore working out asymmetrically for men and women. They have different effects on men as compared to women, and generally, they benefit men more than women. As noted by Martin (2004), contemporary uses of social institutions highlight practices, conflict, identity, power and change. Treating gender as an institution increases awareness of gender's profound sociality and makes its invisible dynamics and complex intersections with other institutions more apparent and subject to critical analysis and change. As explained in the Social Institutions and Gender Index (2012), the concept of social institutions has been adopted by several disciplines to draw attention to the role of 'culture' or social relations in limiting or enabling individual or collective agency. North (1990) described institutions as "the humanly devised constraints that structure political, economic and social interaction. They consist of both informal constraints (sanctions, taboos, customs, traditions, and codes of conduct), and formal rules (constitutions, laws, property rights)." The 'social' aspect of social institutions refers to the way in which formal laws, informal laws, social norms and practices influence social relations or human interactions. As explained further under the Index, discriminatory social institutions are those that restrict or exclude women and girls and consequently curtail their access to opportunities, resources and power which negatively impacts upon development outcomes. Through their influence on the unequal distribution of power between men and women in the private sphere of the family, in the economic sphere, and in public life, discriminatory (*what we call asymmetric*) social institutions constrain the opportunities of men and women and their capabilities to live the life they value.

The next section elaborates the notion of asymmetric institutions. The following section links gender norms to the household, acknowledging that within households, gender norms interact with other social norms, in particular norms about culture, ethnicity and class.

Symmetric and Asymmetric Institutions

Not all institutions are asymmetric, of course – if they were, there would be no need to distinguish them from symmetric institutions. Many institutions are symmetric i.e., having similar effects on different social groups. Examples are universal primary education, exchange rates, or language (although even these may be affected to some extent by social differentiations). Hence, the distinction between symmetric and asymmetric institutions requires clarification. The sociological account of institutions by Martin (2004) may be helpful, since she has provided a detailed characterization of institutions, combining a wide variety of views in sociology from Parsons to Giddens. One of the strengths of sociological thinking about institutions is the recognition of asymmetries at the level of structures, identity, and symbolic meanings. Martin (2004, 1256-8) discusses five features of institutions that refer to asymmetries that are relevant for institutional feminist economics. These are features of institutions that:

- both constrain and facilitate behavior by group members
- are characterized by particular expectations, rules, and procedures
- are internalized by group members as identities
- have a legitimating ideology, and
- are organized in accord with and permeated by power.

Below, we briefly discuss these features, with reference to gender norms, elaborating Martin's own connections of each of these with gender.

"Constrain and facilitate behavior by group members."

Gender-based constraints and facilitations are created by what Folbre (1994) referred to as gendered structures of constraint. Such structures constrain as well as define people's behavior in the following sense: "Citizens can do X, non-citizens cannot. Men can do Y, women cannot" (Folbre 1994, 40). But gender norms are also challenged, evaded, bended, and negotiated by women, leading to a process of institutional change. Indeed, as she explains, "groups organized along lines of gender and age make particularly conspicuous efforts to reinforce the institutional arrangements that they find advantageous, and to change those they find burdensome" (Folbre 1994, 1).

"Characterized by particular expectations, rules, and procedures."

Men and women partly engage in different social practices, such as those related to the gender division of labor, as Jennings (1993) has pointed out. Expectations about gender roles are expressed very early in a child's socialization, and shape a child's development into typically masculine and feminine roles. The expectations and roles will subsequently shape the choices men and women make in their lives. For example, in the labor market, in which job segregation is maintained through a complex institutional setting of entry barriers, images, and valuations of stereotypically but invisibly labeled masculine and feminine jobs (Elson 1999).

"Internalized by group members as identities."

Based on her empirical work on the economic position of women in South Asia, Agarwal has recognized that gender norms "are revealed not only in the division of labor and resources between women and men, but also in ideas and representations – ascribing to women and men of different abilities, attitudes, desires, personality traits, behavior patterns, and so on" (1997, 1). This suggests that gender norms are able to affect an agent's identity, which is precisely what Hodgson has identified as being part and parcel of the old, Veblenian institutional economics: "Different institutions can act as more than constraints on behavior: they may actually change the character and beliefs of the individual" (Hodgson 2004, 257). In the case of the symbolic meanings of gender attached to men and women, attention to gendered identities implies "a recognition that 'maleness' and 'femaleness' matter for the way in which decisions are made and resources allocated" (Katz 1997, 26).

"Legitimating ideology."

Gender norms are legitimized through shared beliefs as well as through male interest protecting these norms. This, in turn, may prevent the development and implementation of more efficient solutions to coordination problems, when these require a breaking-up of gender norms, as Veblen had noted sharply, when he recognized that patriarchal norms often lead to inefficiencies. Hodgson (1984) has provided a good example of this in the area of human resource management. He refers to an instance in which male supervisors took away women workers' control over their work speed, believing that such control would provide them with too much freedom. The result of this was a reduction in labor productivity.

"Organized in accord with and permeated by power."

Waller and Jennings point at the role of power in institutions and acknowledge that attention to power always had a central place in institutional thought. "Institutionalists have always dealt with the use of power through multifaceted systems of status and hierarchy" (Waller and Jennings 1990, 620). Status and hierarchy allow that men, as Goetz notes, "tend to act, across divisions like class or race, more cohesively than women do in defense of certain gender interests, and they do so in ways which mean that public institutions help to forge connections between men's public and private power" (Goetz 1997, 17). At the same time, it is important to recognize that gender is not a unified, homogeneous institution because the power relations implied are continuously played out, openly or in a hidden manner. Drawing on the work by Commons, Mayhew, for example states that “economic organization has been understood as the consequence of conflicting interests among groups who make use of power and of the accepted processes of adjudication in the society in question” (Mayhew 1999, 484). Harriss-White (2000, 236) therefore recognizes that the market, as an institution, “has the capacity to be a site of ethnic and/or gender subordination as well as of liberation.”

In conclusion, the five asymmetric features of institutions recognized by Martin enable us to characterize gender as a complex, multi-dimensional institution shaped unequally for men and women, with men generally benefiting more than women in terms of access to and control over resources, the household division of labor, the distribution of rewards, and decision-making power. Such an understanding of gender as an asymmetric institution promises a richer understanding of gender norms than economic approaches to gender analysis where gender tends to be seen as either an individual behavioral constraint (as in the new institutional economics), as stemming from individual preferences (as in the new home economics), or as part of the fall-back position (as in household bargaining theory). This leads us to refine the commonly used symmetric definition of institutions in economics into one that more explicitly acknowledges that institutions may not be neutral social rules/norms influencing behavior similarly across groups. Drawing on Hodgson (2004, 424), we would like to characterize institutions as durable systems of established and embedded social rules that structure social interactions in society either similarly, differently, or unequally for different groups in society. When the effect is different or unequal for different groups, we speak of *asymmetric institutions*.

An institutional approach to feminist development economics

Recent research into women’s empowerment shows a shift in emphasis from the individualistic approach towards the social level, pointing out that the institutional context of gender norms, gendered cultural practices and gendered beliefs have a strong impact on women’s bargaining power, decision making, and wellbeing outcomes. This influence can be pictured in figure 1 (see also van Staveren, 2009). Cell A corresponds to the individualistic approach to the analysis and policy making on the resources-empowerment nexus. It concerns the constraints that formal gendered institutions, such as unequal property rights, asymmetric inheritance laws, or inequalities in school systems and labor markets, may have on women’s access to resources (and to a much less extent on their control over resources). But when they have access, the individualistic assumptions become dominant and it is expected that women will just turn these resources into empowerment.

Figure 1: Women's empowerment, resources and gendered institutions

Formal gendered institutions	**Informal gendered institutions**	**Resources & empowerment**
A. e.g. unequal property rights, asymmetric inheritance laws, inequalities in school systems and labor markets	B. e.g. labor market segregation, gender biases in credit markets	Access to resources
C. e.g. legal male approval for women's buying and sales of property	D. e.g. patriarchal norms supporting male control over household resources as head of household	(Access to but limited) Control over resources
E. laws that allow for early marriage hence average high age difference at marriage	F. gender division of labor, social norms about proper behavior for women and men	(access to and or control over resources) Transforming resources into achievements – not automatic but needs to be activated through agency

Source: developed by the authors.

The other cells (B-F), however, tend to receive much less attention in research and policy making, but are equally important for women's empowerment and the spin-off effects quoted above. These are precisely the dimensions that bring in the social perspective. Cell B refers to the informal gendered institutions that limit women's access to resources, such as labor market segregation and gender biases in credit markets. Cells C and D bring into the picture what happens when women have access to resources but limited control: both formal and informal institutions tend to affect control over resources, such as property rights and patriarchal norms that support male control over household resources. Finally, cells E and F indicate that even when women have control over resources, formal and informal gendered institutions will still exert their influence, by constraining women's agency. Resources do not automatically translate into empowerment, but need to be put to work through agency. This agency, however, may be constrained by formal institutions (cell E), such as laws that allow for early marriage, leading to an average high age difference at marriage, which in turn will not support women's household bargaining power (in Ethiopia, for example, there is an average marital age difference of 7 years, according to the 2005 DHS data). Even more likely is that women's agency is affected by informal gendered institutions (cell F), with the gender division of labor, widespread practices of wife beating, and social norms about what is proper behavior for a woman, which will all limit the use that women can make and do make of the resources that they have, whether it be education, income, assets, land or credit.

In some recent studies women's earnings have no impact on bargaining power at all while an institutional variable such as a lower gender wage gap does significantly lower women's unpaid work-load (MacPhail and Dong, 2007) and reduces domestic violence (Anna Aizer, 2007). Also other extra-household variables appear to affect bargaining power. For example, more gender-aware divorce laws have been shown to reduce married women's suicide, domestic violence, and the number of women murdered by their partners (Stevenson and Wolfers, 2006). There is, however, a more disturbing trend in the literature which indicates that women's individual earnings, education, awareness of their rights, or formal ownership of assets has no impact at all or sometimes even a negative impact on their decision making power and wellbeing in households. For some women, credit makes them worse off in terms of net income (Goetz and Sen Gupta, 1996), it increases domestic violence (Rahman, 1999), or it raises their hours of wage labor at very unfavorable conditions and at cost of their own businesses (Garikipati, 2008). Other research, mainly from sub-Saharan Africa, has indicated that the higher women's income, the lower men's contribution to household expenditures and the higher the share of income that men spend on personal consumption (Bruce and Dwyer, 1988; Odebode and van Staveren, 2007).

Bina Agarwal (1997) already suggested that gendered social norms form a kind of pre-condition for household bargaining power, whereas she also referred to them as extra-household power. We suggest that the gendered social norms, beliefs, and practices, which shape gendered institutions, are both a pre-condition of individual and household level bargaining and at the same time a source of extra-household bargaining power for the advantaged partner. Hence, gendered institutions are a kind of 'windfall bargaining power' because that power is outside the control of both partners but provides the one with a clear advantage over the other. As such, gendered institutions may neutralize women's bargaining power from individual resources, by affecting their exit options (Heath and Ciscel, 1996), their bargaining agency, for example accepting male authority when they have formally equal rights (Blumberg, 1991a; Nikièma, Haddad and Potvin, 2008), their preferences, through adapting these to what is deemed proper for women (Sen, 1990), and their roles in the household, limiting what can and what cannot be bargained over, (see for example Cuesta, 2006, on machismo as a household distribution rule in Chile). To bring some order in the complex process of gender in the economy, we distinguish three levels of bargaining power. These three levels of bargaining power have decreasing levels of individual control or are simply given – see figure 2.

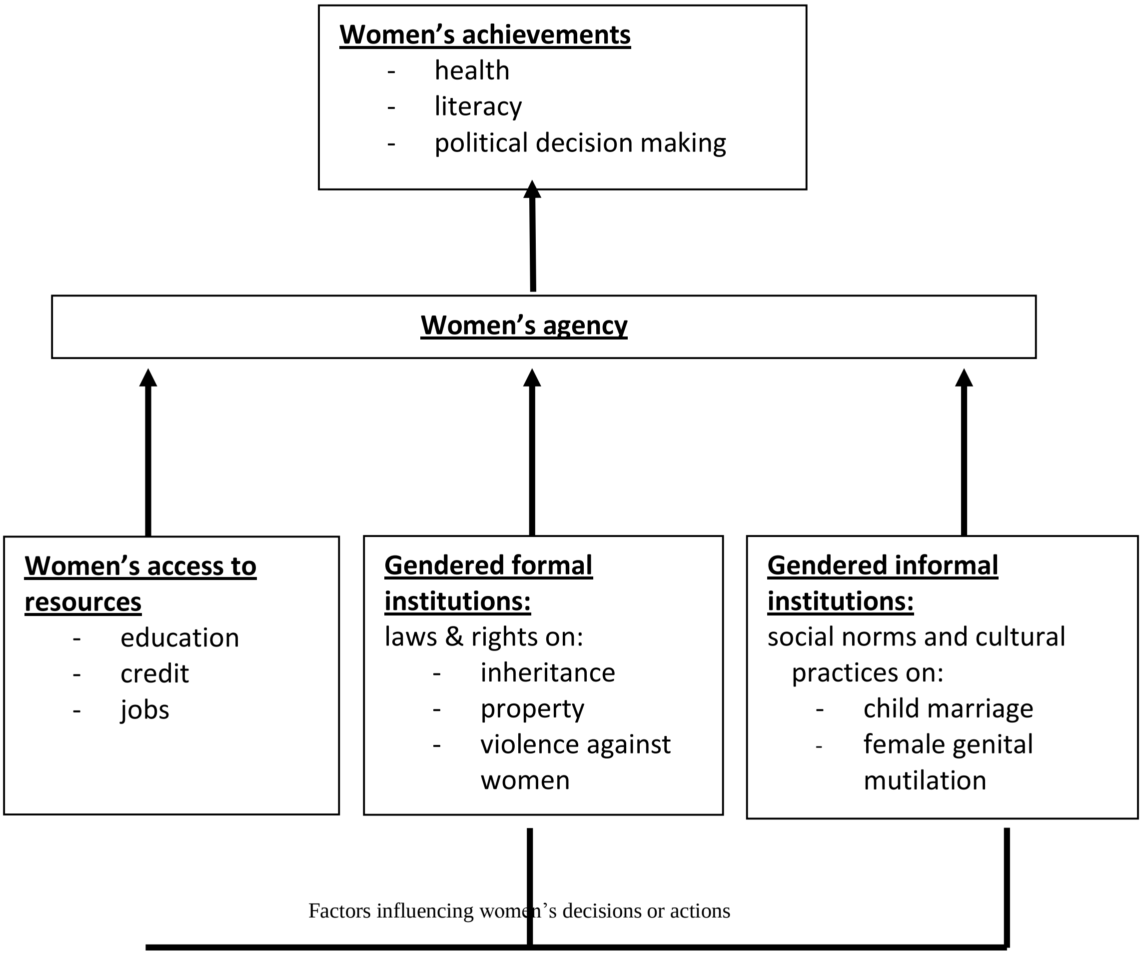
Figure 2: Extended household bargaining framework with examples of bargaining power

	Individual bargaining power	**Household bargaining power**	**Institutional bargaining power**
Objective/formal	Income, assets, age, education	Age difference, educational difference, wealth	Gender unequal laws and regulations
Subjective/informal	Awareness of rights, attitude towards violence against women	Difference in attitude towards violence against women	Gender unequal social norms, cultural beliefs, and traditional practices

Source: developed by authors.

An institutional understanding of gender in development economics results in the following economic model for women's empowerment. In Figure 3 below, women's achievements are measured as gender gaps in achievements in health, education and decision making power. This means, female-male differences. Resources are defined in terms of access to education, credit and jobs. Each of the two categories of institutions, formal and informal, can be measured using data from the OECD-GID (Gender, Institutions and Development) online database. These include, among others, data on the existence of laws on violence against women; the prevalence of female genital mutilation; the prevalence of child marriage; hindrances for women to get bank loans; and hindrances for women to land rights.

Figure 3: Women's Empowerment Model



An empirical analysis testing this model for hundred developing countries (van Staveren, 2013) has indicated that women's access to resources does, as was expected, have a positive effect on their achievements. But the analysis has also pointed out that strong gendered institutions overrule this effect. Gendered institutions put a serious constraint on women's agency, which prevents them from turning their resources into wellbeing achievements. Hence, women's access to resources is important but not sufficient for women's empowerment. It is therefore crucial for feminist development economics to get a better understanding of gendered institutions.

Gender Norms and Intersections with Culture, Ethnicity and Class

Norms often interact with each other and therefore institutions are often found to be related. For such interactions between institutions in the economy, Harriss-White (2000, 237) has argued that "exchange processes are constituted by, and constitute in turn, a wide set of social institutions: state, locality, class, ethnic group, caste, religion, kin, age and gender." So, whereas gender norms in general may be regarded as an asymmetric institution, the specific expression of such norms will often be mediated through other institutions, resulting in a complex, layered set of institutions, such as the labor market, the firm, property rights, the tax system, or public services. Such institutions then become "bearers of gender," as Elson (1999) has noted.

One particular institution that deserves attention as a bearer of gender is the household. Veblen already noted its embeddedness in patriarchy: "The 'home' is the household with a male head" (Veblen [1899] 1931, 355). This is still valid today, as Goetz has noted, because the family and the household are still "the primary institution[s] in which women's entitlements and capabilities are so distorted as to undermine their capacity to manage transactions to their advantage in other institutions" (Goetz 1997, 5). The household, hence, is very often a gendered institution, while at the same time it mediates other institutions, such as class, race, and ethnicity (Peterson 1994; Olson 1994; Andersen and Collins 1997; Marchand and Parpart 1995; Harriss-White 2000). However, households are not by definition gendered, and hence asymmetrical. Feminist ideals of a society with gender equality include visions of households that represent equal respect for all its members. Such visions of post-patriarchal households include ideals of single-sex households, one-person households, and households consisting of men and women who may take up partially *different* roles, but this would not result in *unequal* positions for them.

In developing countries, the household is a rather fluid concept due to the wide variety of types of households (extended households, in- and out-migration in households, multiple households in polygamous marriages) and complex differences between the concepts of "household" and "family" (Guyer 1981). Whereas for Wallerstein and Smith (1991) the commonality between different households is perceived to be basically economic, namely a common pool of income, researchers familiar with sub-Saharan Africa reject the idea that income pooling between husband and wife and/or other members of the household would be a necessary requirement for an institution to be identified as a household (Fapohunda 1988; Blumberg 1991a; Clark 1994). Households, hence, mediate gender, but also mediate social differences such as class (Harriss-White 2000). In an African context – in which our case study is situated – the notion of class goes beyond typical Western categories such as capitalist/worker, or white collar/blue collar worker but often involves people's self-identification (Jackman 1994). In developing countries class boundaries are better expressed along the lines of the formal/informal economy, that is, the status of economic activities and the level of security they give, acknowledging that the boundary between the two is not very clear.

Example: Poor Yoruba Women in Ibadan, Nigeria

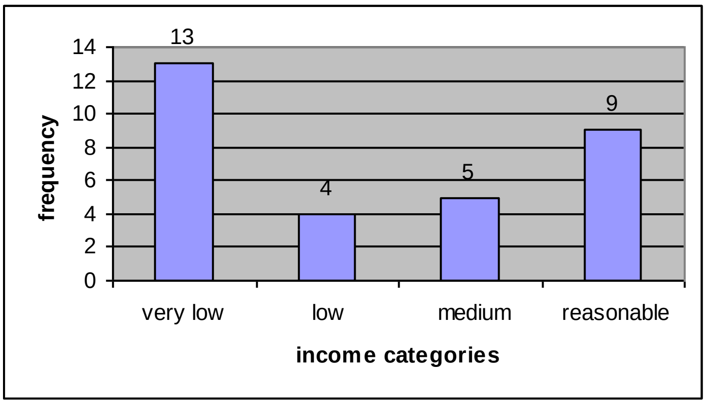
Our case study derives from a larger study on the livelihoods of urban Yoruba women in the city of Ibadan, Nigeria (Odebode 2004). The study entails a survey, carried out in 2001, among 191 Yoruba women in the city, and interviews, done in 2002, with 31 women (taken from the survey sample). The Yoruba believe in strong, patrilineal kinship ties as a means of holding society together, which is apparent in the extended, patrilocal family system.

Nigerian institutions are highly gendered (Sa'ad 2001). Family institutions involve strict gender norms on marriage, divorce, child custody and inheritance, which all appear to be very restrictive for women. Sa'ad states that married women become de facto the property of their husband, they do not inherit land or resources, divorce is strongly disapproved of and therefore rare, and child custody is given automatically to the father. About inheritance, he writes that "as properties of men rather than their equals, women are themselves inheritable items in many traditional rural communities in Nigeria" (Sa'ad 2001, 74). He noted that women have no individual property rights, their work on family farms is unpaid, and they have a very high burden of unpaid work in the household in which men do not share much. In a study on women's household decision-making, Gammage (1997) has shown that there are significant gender differences between ethnic groups in Nigeria. Yoruba women's decision-making power index, running from 0 to 1, was 0.73, compared to 0.83 for Ibo and 0.89 for Hausa and Fulani women. A contradictory picture emerges for Yoruba women in Gammage's survey: they are better educated and contribute more often to household expenditures compared to other ethnic groups, but at the same time their decision making power in the household is lower. Our case study provides some insights into this paradox by primary data analysis from a feminist institutional perspective.

Out of the 191 women in our survey, 66% were Christian and 34% were Muslim and almost all women were married (or had been married – only two women were single). The level of education of the urban women appeared to be surprisingly high, confirming Gammage's findings of high Yoruba girls' school enrolment. Although many women combine a job in the formal and informal economy, the data indicate that the most important occupation is an informal one, namely trading. Together, the four informal occupations included in our data set (trader, hairdresser, tailor, and the diverse category) provided the main employment for 99 women, which is 51.8% (90 women had formal employment, making up 47.1%). The informal economy in Ibadan is characterized by relatively high-income insecurity, low average earnings, and high underemployment, while the formal economy in the city tends to have relative job and income stability, reasonable labor standards and some social protection. Finally, we have tried to collect data on women's incomes, which proved to be very difficult. We collected income data in broad ranges in the interviews, which we present in Figure 4. Most women, 13 (42%), were found in the very low income category, four (13%) in the low income category, five

(16%) in the medium income category, while a relatively large number, nine (29%) were found in the reasonable income category (this last category reflects more or less a middle class income in Ibadan, largely earned by people with a formal sector job – a minority of all Nigerian workers). The figure shows a rather uncommon income distribution, which is quite likely to be attributed to the low number of observations and the interview sample selection including relatively many women with jobs in the formal economy.

Figure 4. Individual income levels % (n = 31)



Source: own calculations.

The picture that emerges from the data is mixed. On the one hand, the average level of education is quite high for women in Africa; on the other hand, the dependency rate in these women's households is also high, with one third of the women living in households with 7 to 9 members, which substantially lowers per capita income. About half of the women earn an income in the informal economy, with trading as the most frequent primary and secondary occupation. The smaller sample, containing 31 women, gave some indication about earnings, suggesting that the majority of the women earn a very low, to low income. Finally, cross tabulation of employment with income level reveals that formal jobs tend to pay better than informal jobs.

The next two sub-sections will analyze the major norms found in the case study operating in Yoruba households and their genderedness. These will be divided over two types: economic norms and family norms.

Economic Norms

We found two economic norms operating in Yoruba households, both concerned with financial independence:

- partners[2] are each expected to earn an income and to contribute to household expenditures
- partners keep direct control over their income by non-pooling[3]

Interestingly, these two norms are quite different from the dominant Western economic norms of a male breadwinner and income pooling in households. Whereas Western patriarchy, as Veblen noted, turns women into dependants in the household, West African patriarchy rather tends to make women responsible for earning their own livelihood as well as most of their children's and part of their husbands'. The two economic norms seem to be symmetric, in particular in comparison with the Western norms of the male breadwinner and income pooling.

The first economic norm, about income earning and contributing to household expenditures, expresses the cultural importance that the Yoruba place on independence and individual responsibility in economic affairs. This was mentioned repeatedly in the interviews – the Yoruba strongly dislike financial dependence, men and women alike. One woman phrased it thus in the interviews:

> "A woman who has children – not one or two but many – and waits for the man to meet all her needs and the children's without generating an income herself is 'dead.'"

190 (99.5%) of the women earn an income and contribute to the household budget. We found different expenditure categories culturally assigned to men and women. Women contribute more than men to a variety of major and minor expenditure categories. In particular, women spent more than men on daily school needs (meals, stationary, transport), food and other household needs, children's clothing, cooking fuel, drinking water, and social expenditures. Men, on the other hand, contributed more to rent, school fees, hospital bills, and electricity. The only category in which women and men spent more or less equally is medicine. We have estimated the average female contribution to household expenditures to be around 50% of total household expenditures. This reveals that the symmetric norm of contributing to household expenditures is quite well followed up in practice in Yoruba households.

The second economic norm that we found, non-pooling of incomes in households, also appeared to have strong support from the women. But in this case, the reasons that the women gave to explain this norm and their adherence to it did not appeal to moral values of independence, equality, and responsibility but to the need to protect themselves against male rent-seeking behavior or even appropriation of their earnings and assets by men. Women made clear that they did not want to run the risk that their husband would use their income to support his other wives and children or to use it as a resource for marrying another wife.

> "He does not even know about my savings and contributions because we are many wives and he is not helping me in taking care of the children."

> "A sane and wise woman will never try to do joint savings account with a man because it is the day a man dies that you actually know the number of children he has."

Our data on the second economic norm reveal that the large majority of women (married and previously married), 85.7%, do/did not pool their income in the household and this also applies to savings as the overwhelming majority of women keep their savings separate: 86.2% (163 of 189 women).

The high share of earning, contribution, and non-pooling of income and savings among the women in our survey indicates that the economic norms are quite strong in Yoruba households. This situation, however, stands in stark contrast with the disadvantaged socio-economic position of Yoruba women as was indicated in the literature on women's position in Nigeria referred to above. Part of the answer to this paradox should probably be sought in a different set of norms, which will be discussed below.

Family Norms

The main family norms that we found operating in Yoruba households are clearly asymmetric:

- marriage norms in particular on property, inheritance, polygamy and child custody, which benefit men/fathers/sons over women/mothers/daughters
- norms on the division of labor in which women are assigned most of the unpaid work

The interviewees unanimously expressed a lack of inheritance rights and individual property for women – what they owned was owned by the household, headed by their husbands, except for their business assets in case of self-employed women in the informal economy. Property rights and inheritance are clearly unequal for the Yoruba, and are laid out in culturally embedded rules and procedures in favour of men. One of our respondents explained that:

> "Amongst the Yoruba, the male child is regarded as "*Arole*" which means "he who stays and fills the house." And there is the saying that a female born of a woman is only a passenger whose final destination is her husband's home so a woman is just for her father to care for before she gets married."

On the norm of child custody, the interviews made clear that women had no custody rights upon separation or divorce. The few women who had separated or divorced had their children with them only when and as long as they were very young. The lack of child custody for women appeared to be an important reason behind the low divorce rate in our survey (6%). On polygamy, our data reveal that 48 (25.4%) women were in a polygamous marriage. However, we found that the border between monogamous and polygamous marriages appeared to be uncertain, because a monogamous marriage may become polygamous at any time. So, even though three quarters of marriages in our case study are monogamous, women's marriage may change over time from one category to the other, sometimes without the first wife even knowing of her husband's new marriage arrangements. Indeed, we found that out of the 189 married women, 20 (11%) experienced their husband taking another wife over the past six months.

The second family norm that came up in the case study is about the division of unpaid work over household members. When asked whether they expect help from their husbands in the areas of childcare, cooking, cleaning, wood collection and repairs, 53% of the women said that they did not expect any help (except for some repair work). Husbands share between 0% and 29% in various household tasks (11% on average). Husbands' help in cleaning is completely absent, and below 10% for cooking and water collection.

> "Some men help their wives while others do not. However, when visitors are around those who normally help will not. This is to avoid the wife being given bad names because it is generally believed she is controlling her husband – if not, he would not be doing female chores. For example, the mother-in-law will readily believe this."

In conclusion, the family norms clearly favor men, who can marry many wives, inherit property without needing to share with their sisters, have automatic child custody, and hardly share in domestic work and childcare. These asymmetric norms find support in a gendered ideology, socialization, rules and sanctions, keeping male-female power differences firmly in place. Together, these provide the institutional foundation for the highly gendered family norms of the Yoruba, glorifying masculine beliefs, rules, and practices, while denigrating what is regarded as feminine. At the same time, however, these norms are not entirely fixed over place and time: sometimes they are challenged. This was expressed, for example, by the eleven women in our sample (6%) who left their husbands, despite strong social disapproval.

Interaction between Symmetric and Asymmetric Norms and Household Bargaining

In this section, we come back to the paradox that we phrased earlier: how is it possible that the majority of Yoruba women have such low decision making power in the household whereas there are such strong economic norms and practices of financial independence? We argue that symmetric and asymmetric norms should not be regarded as competing with each other. Instead, we argue that the two types of norms are interdependent. In our case study, the economic norms, expressing values of independence and shared responsibility, are influenced by the family norms operating simultaneously in the household, which express male advantage and masculine ideals and power. The seemingly symmetric norms of income earning and shared contribution to household expenditures as norms do indeed reflect values of autonomy and equality. But when implemented in an institutional context that is characterized by other norms that are asymmetric, having very unequal effects on men and women, the practical consequences of living up to the symmetric norms are no longer symmetric. We see that when we look at the practical implications of the asymmetric family norms for the ability of women in Yoruba households to act according to the symmetric economic norms. A Yoruba woman's limited property rights and access to resources sets her at a disadvantage in income earning compared to men. These gendered constraints make women's paid work less productive and also keeps their unpaid work at very low levels of productivity, while the combination of the two also constrains the opportunities for women to invest, to move to better earning activities, and to save. Moreover, male child custody rights provide a disincentive for women to leave their husbands, because, as it was expressed in the interviews, they did not want their children to suffer "at the hands of a step-mother." Moreover, leaving the husband and taking their children with them requires a minimum level of income to pay themselves for the rent, as well as the emotional strength to put up with the criticism of the family-in-law and the disrespect shown by Yoruba people in general for separated women. So, the interaction between symmetric and asymmetric – gendered – norms in the household not only makes the institution of the household into a bearer of gender but also turns the effects of the symmetric norms into unequal outcomes. In our case study, we can trace this paradoxical process in four elements:

- men's stronger property rights and access to resources, as well as their lesser time spent on unpaid work and childcare give them a higher earning capacity than women.

- masculine ideals of head of the household and sustaining the family lineage give a strong symbolic meaning to male status, even when women earn more than their husbands: 30% of the women said that their husbands reduced their financial contributions to the household as soon as they were able to increase their contributions, while 48% of the women revealed that they regularly pay for traditional male expenditure categories, in particular children's school fees.

- fathers' customary right to child custody in combination with patrilocality of the household provides a strong disincentive for women to "retaliate" against men's reduced contributions with lower contributions as well or leaving the husband.

- non-pooling of income allows men to hide how much they earn, and hence, women's claim on their income.

These results have implications for the household bargaining approach. Whereas in the bargaining approach increased income, savings, and assets are regarded as improving women's bargaining position, our case study has shown that this is not necessarily the case. Rather, they may crowd out men's contribution without affecting men's social status. So, what is generally regarded as bargaining power is better understood in a feminist institutional approach as male free riding on a symmetric economic norm, in a dominant asymmetric institutional context. Moreover, in the bargaining approach, two parties are assumed to bargain in order to further their respective interests, unless one's fall-back position provides a better outcome. Our case study shows that the interests of a third party – the children – matter too. Whereas for men, having children is sufficient to confirm their masculinity, while the actual care for their children is left to the mother, or another wife, women are not only concerned with the social status of motherhood – which is considerable – but also with their children's wellbeing and education in their role as direct care givers. This leads some women to accept lower individual wellbeing by remaining in the household than what they actually could achieve without their husband in order to care for and secure the future of their children. So, an improvement in women's fall-back position will not necessarily support their wellbeing in the context of patriarchal child custody and patrilocal marriage.

Conclusion

Our analysis of gendered institutions, as asymmetric institutions, has important implications for the household bargaining approach in development economics. If we integrate our gendered institutional analysis into the bargaining approach, we find that gendered institutions affect the fall-back position, bargaining agency, what can be bargained over, as well as bargaining power. And for this last element, bargaining power, we have shown that women's increased access to and control over resources, such as education and income, does not *necessarily* improve their bargaining power and wellbeing achievements. Sometimes, more economic strength is overruled by strong gendered institutions, so that men can take advantage of their wife's economic position, while leaving her worse off. This is a windfall gain to men, without even having to bargain. Moreover, there is a third, almost invisible party, whose interests are at stake: children. Due to women's important caring role in a traditional gender division of labour, they are more likely than men to include the interests of children in their own decision making. This implies that women's bargaining goes beyond their self-interest.

The theoretical implication of our gendered institutional analysis for development economics is that the household bargaining approach is not very well applicable in contexts of strong asymmetric gendered institutions and also not very suitable to analyse household decisions when children's wellbeing is involved, because this may reduce the extent to which women bargain for their own, individual interests. For such contexts, which are widespread in the developing world (and the developed world), household analysis should be broadened with gendered institutional analysis, focusing on formal and informal types of gendered institutions.

An implication of our theoretical contribution and empirical findings is that policies to support women's empowerment should not focus predominantly on strengthening women's individual economic factors, but should include the wider institutional context of family law, property rights, and the non-material sources of masculine status. Moreover, it should recognize the caring interests of children and who of the bargaining partners takes these (most) into account and in which way. Only when such gendered institutions are addressed, women's access to and control over resources will be able to contribute to their wellbeing achievements, and hence, to women's empowerment.

Notes

1. Feminists working in the tradition of institutional economics would certainly agree that Veblen was concerned with women's disadvantaged position. Dugger (1994, 3) even states that "Thorstein Veblen was a feminist of the first order". Waller (1995) however cautions institutional economists not to employ Veblen's insights uncritically, but to subject them to careful scrutiny for certain cultural biases of his time and place.
2. The notion of "partner" refers to husband and wife. In the case of polygamy, each wife has her own household, of which the husband makes part, belonging to more than one household.
3. Non-pooling refers to separate control over individual incomes and expenditure budgets for men and women in the household (no joint pot or accounts).

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