

Understanding Poverty from a Gender Perspective: Thinking ‘Small’ Through Paaru’s Story

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Abstract

Recent thinking on poverty and poverty reduction in Fiji tends to be ‘big’ in terms of ideas, units of analysis, data sets, plans and ambitions. While recognizing the benefits of such approaches, this paper argues that researchers should counterbalance and supplement big ideas through ‘thinking small’. In this context, a narrative of a single household in a rural Indo-Fijian settlement confirms much current thinking about persistent poverty in Fiji and why social exclusion based on gender and ethnicity keeps people poor. This story raises challenges to contemporary orthodoxies by examining aspects of human agency and well-being, in particular women’s agency and well-being that have long been neglected in previous studies of poverty. It demonstrates that ‘listening to silent voices’ provides an invaluable reference for scholars contributing to a more expansive, human concept of development.

Introduction

Much contemporary thinking on poverty is ‘big’ in terms of the units of analysis examined, the scale of policy intervention that is planned and the level of theoretical generalization that is presented. Countries, often with tens of millions of poor people, are the common unit of analysis. During the last few years much debate has focused upon the enumeration of global poverty. The level at which intervention is planned has also become increasingly ‘big’: poverty is not simply tackled by projects and programmes but by national, continental and global plans. As Hulme and

Shepherd (2003: 4) note virtually all aid-recipient nations have prepared Poverty Reduction Strategy Papers that are meant to comprehensively tackle poverty and ensure that in each country millions or tens of millions of people should escape poverty each year. At the global level the Millennium Development Goals seek to reduce income poverty (defined as per capita income of below US\$1 per day) by half between 1990 and 2015 (Sachs and Pangestu, 2004: 8). Similarly, arguments about measurement, conceptualization of poverty and associated policy prescriptions have been made on a grandiose scale in a small island nation like Fiji. There has been a great deal of discussion in recent years about emerging poverty,¹ vulnerability to poverty and growing inequalities between different groups in Fiji (Barr, 1993a, 1993b; Bryant, 1990, 1991, 1992, 1993; HIES, 1977; Kanbur, 1984; Stavenuiter, 1983; UNDP, 1996). These discourses of poverty in Fiji have suggested a wide variety of conceptual and empirical approaches and these vary in standard and quality of data with some depending on nationwide statistics of income, health, employment, education, and others utilizing small, in-depth surveys specifically examining the situation of those known to have low-incomes.

However, none of them found universal acceptance whereby each study has been justified by its contributions of new trends and perspectives to the phenomenon of poverty. The following is an overview of some of these approaches used in earlier studies to highlight the problem of poverty in Fiji, which forms the basis for exploration and critique in subsequent sections of this paper. I do not give a comprehensive critical analysis of the various methods/approaches or concepts but provide a general description of the methods used and their findings. The aim is also to highlight the extent to which different methods commonly used within the household as a unit of measurement renders women and their experiences of poverty within the household invisible. From the narrative

¹ I do not examine the many meanings of poverty in this paper but these employ both the concepts of income and capability poverty. My preference is for multi-dimensional conceptualizations of the Sen (1981, 1985, 1993, 1999) and Nussbaum (1995, 2000, 2003) variety. The term 'poverty' in Fiji's development discourse is used in several ways. *Absolute poverty* refers to where people lack the basics of life, such as food and shelter (UNDP, 1996: 6). *Relative poverty* refers to where one group in the population has a much smaller share of income than most others ((UNDP, 1996). This is more relevant to Fiji, for wealth is unevenly distributed and some people are indisputably disadvantaged. Poverty is nevertheless an ambiguous concept in that the baseline constantly shifts as people's attitudes as to what is capable standards of living change over time.

of a single household, this paper argues that the philosophical and methodological baggage of the most commonly used income/consumption poverty approaches and 'household' as the measuring unit may ignore issues of women and girls, thereby creating significant 'gaps' in the analysis of poverty and gender inequality at an intra-household level.

The 1977 Household Income and Expenditure Survey (HIES) was the first survey in Fiji large enough to allow national analysis of income distribution. Income and expenditure data of households were calculated and reported in terms of ethnicity and geographical location. The measuring unit of this survey was households, defined as a group of people who usually share meals prepared in a single kitchen. It was estimated that a family of six members appeared to consume less than the minimum (F\$19 per week) and on average 15 per cent of the households in Fiji appeared to be living below the minimum poverty line (Stavenuiter, 1983: 8). By the early 1980s, some other studies (see Barr, 1990; Cameron, 1983) also indicated that those below the poverty line might be more than 20 per cent of the population. However, the gender issue in poverty conceptualization in the 1970s and 1980s was still an underdeveloped area. None of these studies highlighted the gendered perception of poverty, female poverty, or the income-gap between men and women.

In the 1990s more recent nationwide HIES and the evidence compiled through micro studies indicated that the levels of inequality and poverty had increased whilst using similar measurement units and approaches as discussed above (Barr, 1990; Bryant, 1992; 1993; UNDP, 1996). Bryant highlighted the emergence and problems of urban poverty in many of her studies, but focused mainly on the concerns of urban squatters (Bryant, 1995; FAWG, 1994). Little or basically no gender-disaggregated data on income and other welfare measures is available and so an empirical assessment of urban poverty trends and incidences by gender is simply missing. In contrast Kevin Barr (1993a, 1993b) accepted the 'absolute minimum income' and used the weekly income to determine the poverty line in order to measure poverty in Fiji. In doing so, he presented the urgency of incorporating both income and non-income factors in conceptualizing and measuring poverty, for example, income per capita, total household income, per capita consumption, per capita food consumption, food ratio (fraction of budget spent on food), housing, average education level of adult household members, agricultural land per capita and average life expectancy (Barr, 1990: 10-2). Therefore, his poverty approach in many respects is a superior indicator of economic welfare than income/consumption and basic needs approach used in earlier poverty studies. Even though Barr (1990) provided some indication of the

distribution of poverty regionally, between rural and urban populations, and gender via anecdotal and unpublished case studies, he tells us little about the levels of poverty in relation to gender differentials in well-being. In fact how capabilities become functioning for women and men depends on other complex social identities (for example, race, ethnicity and class), social processes (for instance, intra-household relations) and socio-cultural *entitlements* to resource shares within the household (for instance, norms governing 'who gets what and why'). A gendered approach to poverty is needed, by contrast, which would make it possible to look within the household at the ways in which resources such as food, education or health services, as well as productive assets, are distributed among family members. When using the household as a unit of analysis, poverty researchers have to make comparable different-sized and composed households with different needs (see also Department of Women and Culture, 1994).²

Yet, the assumption of homogeneity as an indispensable component of poverty measurement, using household as the unit of consumption or income, continued to appear in more recent poverty studies in Fiji. For example, Alhburg's analysis of the 1991 HIES showed that indicators of poverty were measured at household level using per capita income and expenditure, housing adequacy and diet. Similar conclusions were reached when the Fiji Government and United Nations Development Program jointly published the *Fiji Poverty Report* (UNDP, 1996) which outlined various poverty lines based on weekly gross income, basic needs/costs, weekly food expenditure, to name a few, that were used to measure both the extent and nature of poverty in Fiji and its causes and consequences. Results of this poverty analysis show that at the national level, about 25 per cent of the households were earning below the poverty line income. Recently, numerous smaller studies on various aspects of poverty reveal that households are worse off now than before (see ADB, 2003; Naidu et al 1999; Naidu and Barr, 2002; Prasad, 2002). Furthermore, a preliminary finding of the third national HIES in Fiji revealed similar indications and poverty line estimates used in earlier studies like the 1991 HIES (Bureau of Statistics, 2002). It really is remarkable how little direct checking on the gender dimension of poverty has been done

² Substantial literature now exists which show that men and women experience poverty differently, and that women's poverty status cannot be 'read off' that of the household. Discrimination by sex in the distribution of work and benefits (food, leisure, social stimulation) is pervasive within poor third world households (Boulding, 1983; Deere, 1983; King and Evenson, 1983; Mueller, 1983).

using income/expenditure definitions and data sets such as the HIES. There is some indirect evidence in, for example, breakdowns by household type (for instance, female-headed and male-headed households), but there is no table summarizing the extent of deprivation within these households disaggregated by gender per se. The *Fiji Poverty Report* highlighted that women head a disproportionate number of poor households - almost one in every seven - and these households figure prominently among the case records of welfare organizations (1996: 54).³ The debate on 'feminization of poverty' notwithstanding,⁴ using 'household' as a model for explaining women's impoverishment is seriously flawed.

As far as the uncovering of women's poverty is concerned, the focus of this research is on the structuring of relationships within the family and explores how women can become and often are poor *within* marriage, regardless of the level of income received by the male head of the household. Previous poverty studies tells us little about the specifics of poverty experienced by women and, in particular, about the poverty experienced by the vast majority of women who are married and/or living with a male partner. Ultimately it is individual people who experience the deprivations of poverty, not regions and racial groups categorized using house-

³ For example, in 1994, 73 per cent of the recipients of Family Assistance and 87 per cent of recipients of funds from the Poverty Alleviation Fund were households headed by women (UNDP, 1996: 54). A recent review of eight major welfare NGOs found that 47 per cent of their clients were women (Fernando, 1995: 167). In Fiji, having a female head usually implies that an adult male has left the household through death, divorce or desertion. Married women are rarely described as the head of the household, even though they may be the principal breadwinners. In rural areas, an unmarried woman is rarely described as the head of the household although this is more common in urban areas (UNDP, 1996: 53). In general, where a woman is described as the head of a household, this reflects some degree of disadvantage, but not as her choice.

⁴ There has been a spate of literature on 'feminization of poverty' (see Scott, 1984; Lewis and Piachaud, 1987; Northrop, 1990; Pearce, 1978; Thomas, 1994). Studies show that women living alone are at a much higher risk of poverty than men living alone (Fukuda-Parr, 1999; Pressman, 2003; Quisumbing et al, 1995). The increase in the numbers of women in such situations is one of the major factors behind the increasing recognition being given to the 'feminization of poverty'. For example, Hilda Scott (1984: 3) writes: 'women are becoming a more visible part of the poor because in fact a process of "feminization of poverty" is taking place'. The 'feminization of poverty' thesis is supported by two main arguments: first, that the rate of poverty amongst woman-headed household is on the increase; and second, that households headed by women now constitute an increasing proportion of the poor.

hold as the unit of measurement. Understanding what happens ‘on average’ can be an erroneous basis for working out what to do in any specific country, as can understanding what happens to the ‘average’ poor person or poor household (Ravallion, 2002). In addition, ‘big’ approaches embodying national household income and expenditure surveys can lead to the relative neglect of micro-level actors and processes in analysis and action (Narayan et al, 2000: 3-4). It is not only multilateral agencies, governments, formal businesses and NGOs that may strategize to reduce poverty’ poor women and their relatives and neighbours are key agents in the processes that reduce (and sometimes) create women’s deprivation.

There is a need to continue thinking big about poverty and grand approaches, but this must not mask the counter-balancing need to ‘think small’. This paper attempts such an approach because the measurement of poverty in terms of families or aggregate households could mean that women’s poverty and the extent to which they bear the burden within the family remains hidden.

It is of interest to this study, to know whether or not women in rural poor households who fall below the poverty line experience relative poverty risks and vulnerability when issues of gender, hierarchy and power relations are brought into the analyses of the household. Jenkins poses: ‘if we were to lift the lid on the household “black box”, what would we see?’ (1991: 458). Rather than looking at ‘big’ units of analysis, aggregated information about thousands of households, and grand explanations of poverty or national policies, this paper focuses on a single household in rural Fiji. There are clearly limits to such a nano-level approach, most obviously in trying to subsequently generalize from a single case. However, until women’s voices are heard as strongly as men’s – that is, until economists consider what real men and women do within a household, and what they value - the project of poverty reduction simply cannot succeed as gender is central to poverty analysis and policy recommendations.

Methodology

The research is based in Labasa, where I carried out intensive fieldwork for a period of 4 months from February to May 2003 and follow-up sessions during August/September 2004, as part of my PhD research. My research participants were eighteen Indo-Fijian women (between the ages of twenty five and fifty) members of male-headed households, who lived in a rural area. The 25-50 age group would result in a diverse understanding of women’s perception of poverty, though they may occupy the same gender, ethnic or class status. Indo-Fijian women living in a rural settle-

ment were chosen because apart from the national HIES in 1977, 1991 and 2002, many smaller studies by individual researchers have only looked at poverty in urban areas, concentrating on squatter settlements. Hardly any in-depth study using ethnographic methods has been conducted on the problem of rural poverty and Indo-Fijian women. Indo-Fijian women were also chosen because of my own identification with this ethnicity and my familiarity with the language and socio-cultural issues of Indo-Fijians. This ethnography used methods of participant/observation and focused conversations to reach into the lived experiences of rural Indo-Fijian women. The conversations were conducted in Fiji Hindi, in which, both the research participants and myself were competent. I used a guideline as my instrument for questions, but I added some questions 'to probe the women's perspectives and lives' (Fine, 1992: 5-11). The veracity of the materials collected was tested by checking the internal consistency of the information gathered over two years and by subtly checking key pieces of information with other informants in this settlement. The analysis of fieldwork materials began by reading through the eighteen focused conversations with rural women and constructing a detailed story for each woman.⁵ The narrative of Paaru Devi⁶ presented here is part of this data analysis and presentation process. Within the sample of eighteen households, this household was particularly interesting in terms of advancing an understanding of poverty. Paaru provided detailed information on her poverty situation and how she managed her family's livelihood in recent years. While the history, structure, and experiences of this household are specific, its poverty by no means is atypical of rural life: landless, rural Indo-Fijian households dependent on casual labouring are a major group amongst Fiji's poor (UNDP, 1996: 79). It also seeks '...to bring to light the respondent's representation of the situation...[by] set[ting] up a relationship of active and methodical

⁵ These stories give the meaning of kinship structures, decision-making vectors, cultural symbols, systems of obligations and rights, and of economic and social adaptation to particular environments. In the stories of participants, customs, symbols and values come to life as they are manipulated, within the range of deeper cultural understandings, to realize the goals of the household. This provides a rich mine of materials on which to reflect the life tied to women's present situation and the events of the past acting as a prelude to the present.

⁶ In a small country like Fiji, it is difficult to preserve anonymity of research participants. However, to protect their identities I use 'participant and community pseudonyms' (Geest, 2003: 15) so that the participant referred to here cannot be traced back to the same community where I conducted my ethnographic research.

listening...[encouraging] an induced and accompanied self-analysis' (Bourdieu et al, 1999: 609-15).

This approach is primarily guided by the *constructivist* paradigm that entails qualitative methodology to pursue an understanding of the social expressions and actions of the research participants. The reason for selecting a constructivist paradigm is twofold. First, it celebrates the relativism of multiple social realities, recognizing the mutual creation of knowledge by the viewer and the viewed, and aims towards interpretive understanding of subjects' meanings from the detailed study of a few information-rich cases (Guba and Lincoln, 1994; Schwandt, 1994). Secondly, it examines the ways in which this narrative both complements and contests authoritative and official accounts of poverty in Fiji. This includes the rejection of dualistic and linear thinking (for instance, certain poverty lines dividing the poor from non-poor) and utilizing ways of knowing that embraces the complexity and multiplicity of poverty situations beyond the standard poverty lines. The method is largely qualitative, in that it is not based on precise measurement and does not lay claim to validity through quantitative or statistical means. It must be distinguished, however, from participatory approaches to research (see Chambers, 1997) and in recent years these methods have been used extensively in the studies on poverty elsewhere (Nayaran et al, 2000).⁷ The method, in which the story of Paaru is presented, is a combination of Paaru's voice and my interpretation of a long conversation with her. To be consistent with the feminist constructivist paradigm, whilst remaining in the background as a storyteller I do not completely lose sight of Paaru's voice. The validation and legitimating of the use of women's voices as a resource to counteract patriarchal truths is an essential feature of this paradigm which seeks to redress the absence of women's voices in previous poverty studies from the generation of knowledge about themselves. Hence, the articulation of women's stories from their perspectives and relevance is vital to the political repossession of women's capacity to 'speak' about their own experiences of poverty.

Paaru's Story: Phase 1 (The Slide into Poverty)

Paaru, aged thirty-three, is a wife and mother of four children. She has been married for fourteen years. She has three daughters and a son; all of them attend primary school in the local settlement. The household's

⁷ Narayan et.al. (2000) present testimony from different poor people but these are spliced together with information from different groups of poor people in different countries at different times. The details of any specific household are ignored

main source of income is the earnings that Paaru's husband gets from weekly fishing at the sea. Paaru's husband manages to get a weekly income of F\$15 but it is not a fixed income because sometimes due to bad weather conditions he is not able to go fishing. When I first met Paaru in March 2003, her family had been living in squalid housing conditions; a one-room house with one bed and a workbench. The house was constructed from bits and pieces of timber and corrugated iron for walls and the roof. According to Paaru:

This only a temporary hut I put it up with help of other women when my house was damaged in Cyclone Ami. For a week we did not have any house because you know my husband so lazy to build the house from the bits and pieces of timber and corrugated iron. I use to tell my husband to clean around the compound but he never do it until today. Me was the one who get help from other women and I build small kitchen for cooking. When my husband see me build the kitchen, then he helped me build this small shelter in which we are living now.

This hut and homestead land is the family's main asset but they are only temporary occupants because a Fijian landowner owns the piece of land. She had no furniture, equipment or livestock (not even chickens) and only a small amount of old cooking utensils. Despite insecurities of income and land/house, Paaru's husband is not willing to do other casual jobs available in the village, for example, cutting cane or providing farm labour but he prefers to laze about. If Paaru's position is to be assessed in terms of the official poverty line (based on the preliminary poverty lines of 2002 HIES by area and ethnicity, measured in terms of minimum gross weekly income of F\$132.38), her household will fall below the poverty line (ADB, 2003). While this approach to poverty measurement assumes that all members of the household, regardless of their gender and age, experience the same level of poverty (with poverty line set at \$132.28), Paaru's story will show that there are other non-monetary dimensions that should be brought into the conceptual and measurement issues of poverty.

Apart from the state of poverty in which Paaru and her kids are surviving, she is also faced with domestic/marital problems that have been a contributing factor towards her family's impoverishment. According to Paaru, 'sometimes my husband does not catch enough fish, we get food on credit from local store and my husband spends his money on cigarettes and alcohol'. Because of her husband's drinking problem, Paaru tries to do some domestic chores at other peoples homes in the village so that she is able to earn some cash (mostly F\$8-10 per week), which enables her to get food for her children. Even when it comes to servings of food for the main meal of the day (normally dinner), Paaru mentioned:

My husband not think for others in the family and if enough food left for everyone. When I cook meat curry, my husband take big serve and good parts not think about children. Sometimes my children ask him for money he say go ask your mother. So I give them some coin for pocket money. My children know I will not say no, you know, I can't see them sad faces at school when other children are eating.

Moreover, Paaru said 'when I at someone's place in the village, they feel sorry for me and my children. I never come home empty hand because people always help me....they give me food, old clothes, or pots and pans and sometimes money because I give help in their homes'. But Paaru's husband gets suspicious even when she is just visiting other women to chat or help them with any chores because he usually thinks that she has extra-marital affairs. It seems that even when Paaru needed money to buy the children's school uniforms her husband did not care. Because of her husband's negligence to support the family, since last year Paaru started working at a few temporary jobs in Labasa town. Here again, she could not continue for long because Paaru's husband started creating tension in the house saying she was having an affair with someone at the restaurant where she was working as a cook.

Therefore, Paaru maintains very close relations with her neighbours and the overall community in the village, because she feels all people in the village are her family since they have been helping her during these difficult times. Defying her husband's commands, Paaru still visits other women in the village because her argument is that:

When my husband with his friends he only spend his money on alcohol and cigarettes. Make credit at the local store. But I sit and talk with other women and I get F\$3-4 for helping them, they also give small amounts of rice/flour and sometimes their old clothes. I tell him that his friends only use his income and no one help him when our house blown in the cyclone.

Paaru also sought help from a local NGO organization called Save the Children Fund (SCF). The organization provided the required cloth for the uniforms, school bags and some stationary for her children's school after the cyclone. She obtained some financial help from the local radio station, *Radio Fiji*, because Paaru's family was severely affected by a tropical cyclone in 2003. She has also visited the Social Welfare Department and discussed her financial difficulties but was disappointed to receive no financial assistance. Sometimes she feels like leaving her husband and moving to Suva with her children. The chances of leaving her marriage and gaining support from the government as a single parent are

slightly better. However, she not only lacks immediate funds to support her children if she leaves home but also finds herself duty-bound to her marriage and husband. As a married Indian woman, she has no recourse but to remain in the situation, which is causing her to be painfully abused. She has also suffered physical and emotional battering and marital rape because, '...society cannot do anything about a man who wants to beat his wife.' Paaru continues to battle through her marriage and her abusive husband because she wants to keep her family together.

Paaru's Story: Phase 2 (Daily Experiences of her Poverty Endurance)

In my second visit to Paaru's family in August 2004, I noticed a huge change and improvement in her living conditions since the first time we met. Despite all the adversities in life, Paaru never lost hope and took initiative to secure help to build a new house and patch together her family's livelihood from a variety of sources - casual work, borrowing, gleaning, and receiving charity. In her own words:

I ran to every organization and government department in Labasa like Social Welfare, Fiji Women's Crisis Centre, Red Cross, Bayliss [Bayly Clinic] Welfare. When no help from them, I tell my problem to a distant relative and I call him brother. He work in a bank. I tell him about my house and how difficult it was for my children...especially when they study at night the place is small. You know I got some help from Muslim people and some from our Sangam people.

Paaru's distant relative then directed her to a contact person at one of the hardware stores in Labasa town, who donated about five or six corrugated iron sheets. The manager of the shop donated six iron sheets and an European person at the hardware also assisted with household renovation supplies like a few iron sheets, nails and F\$30 donation. Paaru kept stocking up these donations for building her house. In the meanwhile she went and saw the Advisory Councillor of the village requesting him for a support letter to seek financial help from the general public, who then directed her to the District Officer of Labasa. Using the letters from Advisory Councillor and the District Officer, Paaru sought donations and financial help in some of the villages around Labasa town and collected about F\$1,000. Having done all that, she still could not recruit her husband's help. In fact halfway into the construction of her new house, Paaru's husband started a fight and argued with her - just for nothing. According to Paaru, 'on this day he come home drunk and tell carpenters to stop work and shout at me, say that he break the louvers of the house'. Paaru was equally adamant and she told him 'you listen me; today it is

you or me. I tell him if he break the louvers then I will hit him'. Paaru also pleaded to him that her efforts to construct the house was for the children and him, not for herself. He still refused to do anything and went fishing the next day. Paaru had hoped that his contribution and behaviour would improve after the house was constructed but it has deteriorated. According to Paaru:

My husband not improve a bit. The same problem of drinking, spend time with his friends, make credit at local store to buy *yaqona* or beer. He not working anywhere. Only sometimes he goes out for fishing.

Although Paaru managed to build a good house and bring some level of prosperity to her family's well-being, her husband still fails to fulfil his responsibility as the head of the household. Negligence of her husband towards family welfare left Paaru with no choice but to start working as a salesgirl in a supermarket in Labasa town. She earns about F\$35 per week, out of which she pays a weekly bus fare of F\$12, which leaves her with F\$23 for her family's food bill. However, social capital remains of great importance to her family's survival. For example, when Paaru could not pay school fees for her children, the school manager of the primary school waived the fees for four years. Paaru also realized that her family's welfare would be enhanced if she cooperated as a group being part of the community than as an individual. Paaru is an active member of two local women's cultural clubs and its social activities, that is, TIV Mather Sangam and Mahila Ramayan Mandali and she is also the president of one of the above-mentioned clubs. Despite her hardships Paaru has maintained very good public relations with the village, which has been supportive through her bad times.

Paaru finds that religion has also played an important role in her life. For example, she finds herself duty bound to stay and live with her husband for life no matter what he has done or has been doing. Many times she thought of leaving her husband but then the duties and obligations of a 'wife and mother' inhibits her from leaving. She explained:

Ramayan tell us about what a good husband and wife should be but I never see that good part in my husband. Women friends of mine like me, I always talk and friends with them. And they tell me that I a strong woman to do things on my own without much help and support from my husband.

Here we see how identities of ideal womanhood based on religion and social norms affect Paaru's motivations and actions. Furthermore, she comes from a family of three brothers who all have good jobs and good houses but in the past few years none of them has offered much help and

support to Paaru. Instances of such neglect and duplicity by her brothers was clearly visible: ‘while short visits ... are a cherished delight ... prolonged or permanent stays can place severe strains on the natal relationship; happy meal available for the first few days but not welcome for subsequent meals that follow’ (Field notes, 20 August 2004). Hence, limited links to her natal family not only weakened Paaru’s fallback positions but it also weakened her bargaining position with her husband. In terms of poverty analysis, the household had been both income and capability poor between the last three to five years, and this condition seemed likely to continue as all of the escape routes (regular employment, government assistance, micro-enterprise and support from natal kin) were unlikely to be available. Following her decline into poverty, this deprivation has endured. However, Paaru’s household is poor but not destitute; it has a place to live, members manage to have two meals a day, have a major asset (house with basic furniture) and some earnings from the labour market, and have a social network that partly meets the needs during periods of hardship.

Why is Paaru Chronically Poor?

When Paaru was asked why she thought she was poor she identified three main factors. At the heart of the explanation was the negligence of her husband to work full-time. This led to a decline in household income, a rise in household expenditure, and increased debt at the local store. Second, was the lack of support and assistance from the government. Third, was her lack of education because of financial difficulties. This contributed to her present day low income and insecure employment tenure. Table 1 summarizes the main reasons why she slid into poverty, why she remains poor and what she is doing to survive. This is structured in terms of the way in which her welfare has been supported or undermined by the actions (or inactions) of the state, market, community and family.

The Role of the State

Public provision of welfare support has done relatively little for this household. While Paaru’s children are provided with free primary education, it is not a ‘free lunch’; she ends up paying more each year for school uniforms, books, and school fees to the local school committee. She has to rely considerably on other charitable organizations, the community and friends to get financial support for her children’s education. Paaru herself could not continue her education after class six had it not been for the

support of her teachers at school. Social services provided through government assistance that offer poor women a means of survival in an abusive marriage are also limited in Paaru's case. The Department of Social Welfare administers two programmes that provide a flimsy safety net to the poor in Fiji.

Table 1: Understanding Paaru's Poverty

Sectors	Type of Support	Sector constraints, failures and assistance
State	Primary education	Free education for Paaru's children but she has to pay for other school needs. (If a single parent, will qualify for payment of school fees via Poverty Alleviation Fund)
	Destitute allowance and poverty alleviation fund	Restricted criterion disqualifies Paaru's access, as she is married.
	Land ownership and property rights	Policies on property rights in land crosscut with ethnicity and gender; limiting Paaru's fallback position.
	Law and order	Failed to uphold Paaru's rights as a woman against marital rape and abuse.
Markets	Labour market	Provided Paaru with poorly paid and casual work.
	Product market	High cost of food and bus services.
	Capital market	Micro-credit schemes for selected communities and locations limit Paaru's access to capital and alternative means of survival.
Community	Charity	Neighbours donate food, money, clothes, & pots to Paaru
	Religious Groups	Waived her children's school fees, money donations for new house.
	Informal loans	Neighbours provide loans of money and grain.
	NGOs	Did not provide support to Paaru - 'not a suitable client'; urban based women's NGOs fail to reach needs of rural women, like Paaru. Support from SCF for her children's school needs.
Family	Intra-household relations	Unequal distribution of household resources in favour of Paaru's husband. Paaru saw her family's well-being over her own.
	Natal kin	Limited socio-economic links to Paaru's brothers
	Husband's family	Entitlement to her husband's share of house-site through marriage.

The Family Assistance Scheme, commonly known as the 'desstitute allowance', is the government's main poverty alleviation programme. This scheme provides a monthly allowance to those considered to be in extreme need and lacking a regular source of support - including the elderly, people with disabilities, deserted wives, and those who are dependent on a prisoner. The scheme addresses only the needs of the poorest of the poor, and often fails to meet even those. A person must be receiving a Family Assistance Allowance to qualify for the loans, grants, and payment of school fees, free medical treatment and food rations available under the Poverty Alleviation Fund, the government's second assistance programme.

Therefore, women, like Paaru face a variety of obstacles in accessing available government social welfare services. Living with an able-bodied husband, who has some livelihood (fishing in this case), automatically disqualifies Paaru from such government assistance programmes. If Paaru were to leave her abusive husband and become eligible for social welfare services, then the criteria on 'deserted wives' may actually work against her hence disabling her agency to leave the marriage. Although Paaru's wages from her present job are seldom enough to enable her household to live above the poverty line, only women who have been deserted by their husbands meet the qualifications for government assistance. Paaru's household live from one week to the next with no money remaining at the end of the week - which means that taking a day off from work, foregoing wages for that day, and jeopardizing her job by being absent may be enough to prevent her from accessing available services. On numerous past occasions, when Paaru tried to see the welfare officers, she has been told to return another day. Therefore, individual welfare programmes provide inadequate 'fallback positions' for married Indo-Fijian women living in poor households (see Harrington, 2004; Sen, 1990).

Furthermore, state policies on property rights in land and access to land favours one ethnic group. This limits rural Indo-Fijian women's fallback positions. In Fiji, the land property rights of majority indigenous Fijians are protected by the Constitution thus restricting fair distribution and availability of land as a source of security to other communities. For example, 87 per cent of all land is native land, inalienable from the landholding Fijian *mataqali* (lineages or clans) (ADB, 2001: 43). While the communal nature of land ownership in Fiji protects the rights of native owners as a group, it may restrict land development and women's access to land (Jalal, 1998: 54). Women of both Fijian and Indian ethnicity suffer from the traditional practices and norms that are inherently discriminatory. However, Indian women seem to be worse off because ownership

of the house or land site may still be under the control of a male head of the household. Having a home to live in is an important part of Paaru's fallback position in the phase of looming uncertainty facing landless Indo-Fijian cane-cutters and displaced farmers. Therefore, the possibility of rural Indo-Fijian women acquiring land through means other than inheritance is usually small.

The Role of the Market

During the 'slide into poverty', the informal labour market in Labasa town provided opportunities for Paaru to work in various casual jobs (like sales girl, cooking assistant in a restaurant, office clerk, and housemaid) so that she could support her family. She did not have formal qualifications but she used her 'people skills' and 'talkative nature' to negotiate a bargain in Labasa town's casual labour market. Paaru was also able to negotiate a reduced fare for herself on her bus-route. However, lower wages was not compensated in terms of lower prices for basic food items in the product market, which further impoverished Paaru's family. Cost of living in Fiji also increased in recent years following the coup in May 2000 and the re-imposition of Value-Added-Tax (VAT) on essential items. Therefore, little income, weekly bus fares, limited job opportunities in rural settlement and her husband's negligence to find work apart from his casual fishing is not helping her either. On the same token, Paaru's ability to access micro-credit as an avenue towards self-employment is limited by the specific targeting of communities and locations of micro-credit schemes in Fiji. This is illustrated by Government of Fiji's effort to extend financial assistance through loans for women's participation in commerce. The Ministry of Fijian Affairs' Small Business Equity Scheme provides interest free loans to indigenous Fijians for micro-enterprise projects. This scheme is well placed to help indigenous Fijian women in business. However, the motive of this scheme is more geared towards ethnic balancing rather than gender balancing in poverty alleviation, as it sets the condition that the applicant be an indigenous Fijian (Ministry of Women and Culture, 1998: 58-9).

The Women's Social and Economic Development Programme (WOSED)⁸ is another institution that provides loan facilities for women

⁸ WOSED, funded by the Pacific Community and New Zealand Overseas Development Agency, is implemented by the Ministry of Women and Culture. The programme is similar to Bangladesh's Grameen Bank model where rural women are assisted with funding to enable them to venture into self-financing business

in commerce, mostly in rural areas. During six years, this scheme expanded from 27 loans in 1993 to 393 loans in 1997 (Ministry of Women and Culture, 1998). This financial scheme also functioned more on the premise of ethnic balancing in commerce than as a loan provider for poor women. Of all the loans provided, 93 per cent went to indigenous Fijian women despite the *1996 Poverty Report* indicating that more Indo-Fijian households fell in the poorest sections of the society (Ministry of Women and Culture, 1998: 60). The distribution of WOSED funding in the Labasa area was also skewed in favour of indigenous Fijian women. For example, in Macuata Province all 45 WOSED recipients were Fijian women; in Cakaudrove Province, the majority of 121 recipients were Fijian women, and in Bua Province, all 9 recipients were Fijian women (Waqanicakau, Personal Communication, August 2004). Furthermore, the National Microfinance Unit's lending program (under the Ministry of Finance and National Planning) implemented through the Fiji Council of Social Services (FCOSS) showed a similar disparity in the percentages of microfinance loans given to indigenous Fijian women and Indo-Fijian women around Suva area. Waqanicakau noted that in 2002 on average 97 per cent of loans were given to Fijian women and only 3 per cent went to Indo-Fijian women (Personal Communication, February 2003). Since Paaru is not part of the targeted community and location she is currently unable to secure micro-credit assistance.

The Role of Community

The ability of Paaru as an Indo-Fijian woman to 'bargain' with the community is far more limited than that of her husband, for two reasons. First, as Paaru's story suggests, she often had to present herself as a duty-bound Indian wife despite the problems she faced in her marriage so that she could gain respect and admiration of her community. Subsequent support from neighbours, women friends, and local institutions was of fundamental importance to her household. Neighbours allowed Paaru to glean from their home gardens, provide loans of food and money, and donations of old clothes, pots and pans. The manager of the Sangam School Committee waived the school fees for her children while the Sangam organization in Labasa provided her with financial assistance for the construction of her house. Paaru finds that she is more economically and socially secure as part of the community than outside it. Her story clearly

activities and pay off the initial funding advanced. However the funding for this scheme was stopped after the May 2000 coup.

depicts how she sought the help and support of not just her neighbours, but also her village community and other neighbouring villages to build a decent house for her family after the devastations of the cyclone, especially when government assistance from welfare department was denied on numerous occasions.

Secondly, the norm of patrilocal marriages with non-kin means Paaru usually does not have as much support from their kin coalitions than her husband, leaving her with limited bargaining power within the village community. For this reason, Paaru places considerable emphasis on the importance of her marital relationship to her sense of well-being and household welfare. Paaru's upholding of the notion of *sativta* (dedication to one's husband) entailing consequent material benefits in her community, evokes similarly with Rozario's (1992: 11) notion of purity used in the context of rural Bangladesh as a form of 'symbolic capital' as proposed by Bourdieu (1977).⁹ Paaru's strategy, while contrary to her own maximal financial gain, nevertheless represents a keen evaluation of the structures of power governing her life, a 'reshap[ing of] the way communities and identities are understood' (Merry, 1995: 23). In that sense, her negotiations of identity, which altered customary patterns only in minimal ways, were nonetheless acts of ideological contestation. We also witness how Paaru uses her 'talkative nature' and 'socio-political skills' by investing her time in trying to know and tolerate other women in her community via women's religious clubs with the hope that they will render their socio-economic support during her difficult days.

This raises questions concerning Paaru's access to the resources of civil society organizations (NGOs), with their reputation for poverty reduction and focus on women. At least seventy NGOs offer programmes to assist the poor in Fiji, but less than ten per cent of NGO funds contribute directly to welfare programmes like monetary and food assistance, to provide an immediate safety net (FCOSS, 2003: 38-9). Many NGOs target assistance based on religion and ethnicity. This was evident in Paaru's case. But she experienced a different reality in terms of access to women's NGOs.

⁹ Bourdieu emphasizes the undifferentiatedness of economic and symbolic capital in that in 'good faith' economies these are perfectly inconvertible. That is, symbolic capital, 'in the form of the prestige and renown attached to a family name and a name is readily convertible back into capital is itself reconvertible into material capital' (Bourdieu, 1977: 179: 80). Such conversions are clearly witnessed in this study, where Paaru maintains her status and honour in turn to be able to use her symbolic capital to enhance her material position, and vice versa.

During the last two decades, women's organizations and feminist movements have experienced a 'NGO-isation' process as well. For example, members of the Fiji Women's Rights Movement, Fiji Women's Crisis Centre in consultation with members of Fiji Women's Action for Change, fem'Link Pacific, National Council for Women, Stri Sewa Sabha and the Ecumenical Centre for Research and Advocacy have been actively lobbying for the withdrawal of Fiji government's reservations on Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), demanding incorporation of the Convention's principles and provisions into state policy and programs, providing training on the Convention and raising public awareness on the Convention. These NGOs have been largely responsible for bringing about gender and human rights awareness in Fiji and have also attempted through their education programs to encourage women from relatively vulnerable groups to understand and generate interest in CEDAW, but there are distinctions between women who live in urban and rural areas. For example, there are areas in Fiji, like this study settlement, where it is not possible for many women to seek participation in awareness programs conducted by women's NGOs without undergoing hardship. Barriers that prevent rural women like Paaru, to participate and raise their awareness about women's common interests include: illiteracy, difficulties with understanding law and procedure, lack of field visits by women's NGOs to rural settlements and training workshops conducted in vernacular; and also the lack of 'passion' for women's movements because Paaru is not exposed enough to the real politics and substance of the work entailing women's organization and feminist movements in Fiji. Overall, women's organizations provide useful resources for all women in Fiji but fail to reach the poorest of the poor women in rural areas.

So long as Paaru remains in an extreme state of economic and social insecurity, the prospect of mobilizing her agency as an assertive force is rather dim unless she has trusted allies to connect her to organizations outside the household. As Leckie notes:

Women's multiple roles may be a strength of their activism but this can lead to being overcommitted to several causes with ensuing problems of insufficient time or resources. Aspects of women's identities may stifle gender resistance and mobilization, which in Fiji may mean that traditional religious and cultural activities take precedence over feminist activism (Leckie, 2002: 163).

Thus, rural Indo-Fijian women's social and economic situation is an influential factor, which further prevents their access to justice in equal footing to women in urban areas. This may be because of the inability to

meet time commitments or a deliberate choice to prioritize aspects of identity. For example, earlier we witnessed how Paaru's greater emphasis on the public negotiation of her roles via prolonged participation in religious community groups was an individualized attempt to secure long-term socio-economic support of other women and community as a whole. Thus, cultural constraints and economic circumstances exerts powerful unifying influences on women's agency but also reinforces the differences among women, further disabling women's mobilization and activism (see Leckie, 2002).

The Role of the Family

Intra-household relations between Paaru, her husband and her children in terms of allocation of resources within the household presents one way of conceptualizing gendered dynamics of poverty analysis in Fiji. My earlier accounts of Paaru suggest that while sharing and caring is a distinguishing entity of her household, social and cultural norms about entitlement (for instance, 'who gets what and why' and 'who does what in the house and outside') leads directly to consideration of the way in which connotations of gender, age and kinship generate and mediate opportunities to achieve well-being among household members. Selfishness from Paaru's husband determined who eats first, gets the best portions and who eats last and leftover food. The gendered pattern of household chores and activities within the household also reflects culturally-defined gender roles and expectations. The division of labour in rural poor households serves as a proxy for family power relations and inequalities in other capabilities of women like paid work and autonomy in household spending. For example, conflict between economic survival and her husband's honour pushed Paaru into seeking paid employment in the local town but it also increased her susceptibility to physical and verbal abuse. Moreover, while Paaru managed the household budget where she was expected to meet the needs of the family, her husband as the head of the household, had authority over allocation and tended to have more disposable income for his drinks and smoke. The well-being of her family is deeply desired by Paaru; she always saw her own well-being emerging or resulting from her family's well-being.

Access to the natal home can be a significant element in Indo-Fijian women's economic security and fallback position, and brothers are a critical link to the natal home even when the parents are alive, but especially after their deaths. Agarwal notes that regardless of emotional and ritual ties, a brother is expected to provide economic and social support.

Brothers (even younger ones), and natal kin in general, are seen as Indian women's potential protectors (1994: 264). In Indo-Fijian society, this is ritualized in festivals such as *raksha-bandhan* (literally the knot of protection) symbolized by sisters tying a *rakhi* (thread/knot) on the brother's right wrist. The parental home, and after the parents' death, the brother's home, often offers the only possibility of temporary or longer-term support in the case of divorce, desertion and widowhood, especially but not only for women without adult sons. But how does the idealized image of this relationship match reality? In particular, to what extent do brothers meet women's expectations of practical help in times of need? Paaru has a much weaker social support network with her natal family because after her parents' death her brothers failed to maintain regular contacts with her. Although brothers are morally obliged to take sisters in should she be forced to leave her husband's home, Paaru often felt comfortable to stay with her husband despite all the problems. Thus, marriage functioned as one of the few viable (if indirect) ways through which Paaru gained entitlement as a wife to her husband's share of a house-site in a family of three.

Learning from the Dynamics of Paaru's Story

What lessons can be drawn from this nano-level account of enduring poverty? Caution needs to be taken about drawing conclusions from a single case, but this problem can partly be overcome by relating the experience of this household to the wider literature on poverty in Fiji. Despite her penury, Paaru thought strategically about how to survive and how to improve her family's circumstances. She only had low levels of assets and was discriminated against in multiple and reinforcing ways because of 'structures of collective constraint' such as gender, race and class which are deeply embedded in institutions such as the family and the state (Folbre, 1994: 51). She never failed to demonstrate a clear hierarchy of strategies by which she could seek a livelihood. In order of preference these were: working, gleaning, borrowing, receiving charitable gifts of money and other items. Those who seek to help the poor would do well to appropriate such strategic hierarchies and assist them in their pursuit. In addition, it is apparent that a strategic infusion of assets, or assistance in retaining assets during the 'slide', could transform, or would have transformed, her position.

At the next level, the family appears to be a double-edged sword that can both provide support and undermine rural Indo-Fijian women's capacity to derive a livelihood. Without much financial support of her

husband, Paaru found it difficult to survive and pay for the needs of her children when times were hard. Poverty alleviation approaches should encourage rural families to support women's roles, and recognize that those who have lost their family connections - through death, relocation, or being socially outcast - as likely to be the most vulnerable. It has only recently been recognized that civil society is a major player in poverty reduction. It also plays a role in poverty creation and persistence. Neighbours, and community and religious institutions provided crucial support for Paaru's survival, but these also were moral censures regarding the appropriate behaviour of women in the society. Therefore, Paaru's ability to deal with other women outside the household via membership in the women's club and other friendship networks was just as important as bargaining with her husband within the household. Paaru realised that leaving her abusive and negligent husband will not be viable in the long run because in breaking the norms of marriage she may easily be penalized by her community, casting aspersions on her character or shunning her which could significantly affect her bargaining position within the community. Community turns out to be both a hero and a villain.

Despite the evidence that Fiji's NGOs are probably the best in the country at large-scale service provision to poor people, they still encounter major structural obstacles in reaching the poorest. They also find it difficult to reach the most disadvantaged because of the promotional focus, such as income generation or microfinance that foreign donors have encouraged (see Chung, 2000; Harrington, 2004). Furthermore, local women's movements in general can play an important role as catalyst for change but the issue of rural women's empowerment is questionable because such organizations fail to reach women in isolated areas. Rural Indo-Fijian women like Paaru, seem particularly disadvantaged because of the lack of socio-economic means towards achieving their social mobilization. As Harrington notes, many feminist movements and women's organizations in Fiji not only operate on the availability of funds from international NGOs and their promotional focus but the membership is predominately middle-class women (2004: 504). If the process of improving the situation of poor women in rural areas is to be one of empowerment, NGOs must use participatory strategies to identify poor women's concerns and priorities and devise concurrent strategies to address their many interdependent needs (Kabeer, 1994: 230-4).

Finally, there is the state: it has not delivered on its promises of poverty reduction and women's equality, and it has also failed Paaru in terms of her access to poverty alleviation programmes and social protection schemes. For instance, although the government passed laws, defined

gender-mainstreaming policies and promoted programmes favouring women's interests, most of these programmes are implemented in the interest of one ethnic community (indigenous Fijian). Under the pretext of race, most state policies and assistance programs for the disadvantaged groups in Fiji seem to be congruent only with the dominant interests of one community over others, reinforcing each other in strengthening strictures on rural Indo-Fijian women's socio-economic conduct. The presumed universality of women's common subjugated experience is effectively undermined by the constraints of the representational discourse in which it functions. As Judith Butler notes:

The masculine/feminine binary constitutes not only the exclusive framework in which that specificity can be recognized, but in every other way the 'specificity' of the feminine is once again fully de-contextualized and separated off analytically and politically from the constitution of class, race, ethnicity, and other axes of power relations that both constitute 'identity' and make the singular notion of identity misnomer (Butler, 1990: 4).

In this context, gender mainstreaming policies of Fiji based on the presumed universality of 'women' precludes taking account of the constitutive powers other than gender that affects women's reality. The main source of rural Indo-Fijian women's capability deprivation and poverty may lie not only in the intra-household constraints affecting her well-being but she has a weaker negotiation position with the state in comparison to their Fijian sisters. For instance, rural Indo-Fijian women's fall-back position is weaker than their Fijian sisters because they have limited or no rights to ownership of landed property, partial provision of government assistance (in their de-facto status as widows), little or no provision of short-term loans, and limited political participation and representation in state and local women's NGO networks.

Conclusion

This paper has explored a holistic approach that looks at women's lives beyond the income poverty approach and household measurement proxy. Paaru's story confirms many elements of the contemporary orthodoxy on why people are poor and stay poor in Fiji and about what can be done to reduce poverty. Her experience confirms the role that gender discrimination and inequality plays in keeping women and women's dependents poor in Fiji. Because she is an Indo-Fijian woman living in a rural settlement, her rights and opportunities are severely constrained. With this in mind, it is important not only to regard women as individuals

(even if reducing their poverty and enhancing their personal autonomy and empowerment is an ultimate goal), but to go back to what, in one sense, might be construed as a less fashionable premise, namely that women are also embedded in family and community structures which play a large role in determining their behaviour and possibilities. Poverty is not just about incomes, but about power, self-esteem, and social legitimacy. It is possible to think about the challenges that this study offers to authoritative and official accounts about poverty and poverty reduction.

The role of family and informal civil society institutions in poverty alleviation and reduction is not adequately recognized in contemporary analysis (for instance, thinking 'small'). A focus on targets, policy instruments, and poverty reduction strategies emphasizes the role of the state, formal market, and civic institutions. In contrast, informal action and institutions are undervalued because they are difficult to measure and to programme. At the same time, we need to move away from the tendency in contemporary development policy thinking to uncritically laud civil society and to see social capital automatically as favourable and in need of 'building'. Civil action can be beneficial to the poor, but it can also keep poor people poor - as in Paaru's case, her movement beyond her appropriate boundary was regarded as entertaining the men's sphere and as endangering her purity and honour, and thus in turn the honour of her husband and herself in the community. Paaru tries to maintain her honour in the community so as to gain economic benefits from the community; she is most unwilling to make the final break with her community. Therefore, poverty reduction does not merely require action by state, or private and civil society institutions; it also entails their reform.

In Fiji, reform is a priority, but this should not be confined to delivering better services. It must also take on its regulatory and oversight roles of the private and civic sectors more effectively. In this case study, gender inequality emerged as an important factor in understanding why poor women stay poor, but gender inequality remains one of the frontiers of our understanding of poverty and a neglected issue within contemporary debates on poverty in Fiji. Reaching chronically poor people remains a challenge, even for committed agencies with capacity. The pressure on Fiji's NGOs, organized within a framework of microfinance, is to be 'sustainable' (for instance, to charge poor people the costs of service delivery and to focus on income-generation strategies) leads to large numbers of the poorest being excluded from their programmes. There remains a need for large-scale social protection programmes, which combine elements of asset redistribution, social protection, livelihood promotion and sustainability in a sequence that permit poor people to stabilize their positions

and then pursue their own strategies for improvement (Hulme and Shepherd, 2003).

There are many reasons why poverty endures, some of which have been drawn out by this case study. One final message must be noted - Paaru is not poor because of any lack of action on her part. Her agency may be severely constrained by a host of structural factors but she is constantly seeking out ways of improving her family's position - she may be down but she refuses to be out of inspiration. Analyzing this story from the 'small' perspective emphasizes the importance of the unique interplay of various circumstances and, more importantly, of individual agency and drive. These need to be taken into account in the 'big' analyses that dominate contemporary thinking about poverty in Fiji.

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