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A Through-Time Framework for Producer Households

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ABSTRACT *Taking as its central case urban producer households of a kind widely found in the third world, this paper shows that the through-time analyses of material activities developed by Marxist and Post Keynesian theorists are as applicable to 'reproductive' household activities as they are to market-directed production. Drawing on and extending work by Marxist feminist theorists, it develops an internal critique of the productive–reproductive divide by showing that if the material activities of reproduction are taken as seriously as those of for-market production, multiple and complex links between the two spheres become apparent. In this framework insights from different theoretical traditions can be brought into conversation with one another. These points are extended via a critique of the assumption that households are bounded and discrete units. Among other uses, the framework facilitates scrutiny of the assumptions used by advocates for microcredit programs.*

1. Introduction

This paper extends Marxist feminist analyses of the ways in which 'productive' and 'reproductive' activities are intertwined.¹ The pioneering 1970s literature on this subject demonstrated links between unpaid work in homes and the activities of capitalist firms, but was marked by 'economic reductionism; . . . recourse to functionalist modes of argument in constructing the relationship between capitalism and domestic labor; and . . . a narrow focus on the *labour* performed in the domestic sphere at the expense of theorizing the wider familial/household context' (Molyneux, 1979, p. 4; emphasis in original). Happily, work in the last two decades

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¹The Marxist feminist literature devised the concept of 'reproductive' to parallel 'productive' labor (which produces surplus value given capitalist exploitation); it commonly denotes labor performed by women that is linked to their socially-defined roles (e.g. child-bearing, child-rearing, household work and maintenance of inter-household ties). The term also points to systemic reproduction, which is to say not just biological reproduction, but also reproduction of a social system as a whole (Harris & Young, 1981). The productive/reproductive distinction is not identical to the market/nonmarket split, though for most purposes in this paper the mapping is close. See Benería (1979), Himmelweit (1987), Matthaei (1991), Humphries (1991) and Albelda (1997, 1999).

by heterodox economists, and by feminist and postcolonial scholars, has demonstrated the possibility of analyses that can extend the insights of this literature without falling into functionalism, economic reductionism or teleological modernism.

By illuminating previously-unexamined parts of classical Marxism's logical scaffolding, postcolonial and feminist critics have opened up questions of contingency and structural change that had been foreclosed by modernist and teleological assumptions about history and society (Spivak, 1999; Chakrabarty, 2000; Charusheela, 2000). Institutionalists, Post Keynesians, and other heterodox economists have developed ways of understanding structure, change, contingency, and time that respond to these questions and that point toward a broader social science unencumbered by rigid dichotomies between culture and economy, base and superstructure, or market and sociality (Danby, 2004).

Taking as its central case producer households of a kind widely found in third world cities, this paper shows that the through-time analyses of material activities developed by Marxist and Post Keynesian theorists are applicable both to reproductive household activities and to market-directed production. Thus, the paper develops an internal critique of the productive–reproductive divide by showing that if the material activities of reproduction are taken as seriously as those of for-market production, multiple and complex links between the two spheres become apparent. In this way, the separation between them yields to a common analytical space in which productive and reproductive, paid and unpaid, work are brought into view at the same time.

The paper adapts Marxian circuit diagrams to create a framework that brings the multiple links between reproductive and productive, paid and unpaid, activities into view. To aid the exposition of the framework this paper uses the example of *khnavallis*, women who produce and sell food in the urban informal sector in Bombay, but this is not a case study. The *khnavallis* have complex economic lives, and it is easy to show the gap between the complexity of those lives and a reductive description of them as 'microentrepreneurs,' a point to which we turn in the final section.

2. For-market Production through Time

Marxian circuit diagrams highlight the time structure of production, which is closely connected to its social organization. In the familiar diagram of capitalist exchange (Marx 1883, p. 109),

$$M \rightarrow C \dots P \dots C' \rightarrow M' \quad (1)$$

time is shown moving from left to right, and capitalists and workers inhabit that time in different ways. Workers start without money, lacking by definition the productive assets that would let them set up as independent producers, and must instead sell their labor power to the owners of those assets to survive. Indeed workers (Marx, 1867, p. 278) typically extend credit to capitalists in the sense that they work for a week or more, during which time they have to maintain themselves, before they get paid. Capitalists start with capital; in the simple circuit diagrams they begin the period holding assets in money form, with all

the choices that implies. Unlike workers, who live hand-to-mouth, capitalists can wait until the realization of M' .

The discussion of production below uses the analytical tools of the circuit diagrams to develop similar insights about petty commodity producers engaging in non-capitalist, home-based production.² Of particular interest is the way that the production that goes on in the middle of a circuit diagram is related to the market transactions at either end, especially when inputs are purchased and output sold on credit.

Production in a money-using economy has an inherent speculative aspect because money is converted into less-liquid assets in hopes of reconverting output into more money. It is not until the second sale for M' , or *realization* in Marxist terminology, that the success of the venture is assured. It is therefore worth considering the range of institutional frameworks in which realization may take place. Rather than beginning with the assumption of frictionless, anonymous markets, we posit that markets are social institutions (Swedberg, 1994), and that sales occur in the context of commercial relationships, which may include significant social and cultural content. Frictionless and anonymous markets may best be thought of as one institutional extreme of the range of institutional relationships, a sort of 'zero degree' sociality (Danby, 2002).

Own-account petty commodity producers in particular are likely to find that selling reliably requires cultivating and maintaining relationships with buyers. Such relations are built out of available social and cultural materials. For example, it is no coincidence that many women's businesses involve preparing food, or extend other traditionally domestic tasks into market sales, especially when they operate as own-account businesses (or as domestics with multiple employers). This is not simply a matter of skills or scale economies in expanding a reproductive activity into the productive realm, nor is it only some sort of cultural inertia around roles. The married woman in San Salvador who sells cooked food on a few chairs and tables in front of her house draws on a cultural location as a provider of clean, tasty, home-cooked meals, a location which has prefabricated a relationship with her customers.

A further dimension is added when sales are forward rather than spot—that is, when inputs are bought on credit and sales are made on credit.³ Forward

²Petty-commodity production can take many forms depending on social relations: some is subcontracted at piece rates, some entails subcontract with cost and revenue sharing (akin to sharecropping), some entails own-account production with inputs purchased on credit (as in our example). Use of the circuit diagram to depict such commodity production should not be taken to imply that the production relations mimic capitalist relations, with exploitation taking the specific form of surplus appropriated in value form. It simply highlights the ways in which monetization, financing, and other questions conventionally raised about capitalist production also figure in non-capitalist for-market production.

³Post Keynesians (Davidson, 1978, 1994; Minsky, 1975) have explored the consequences for economic theory if one takes forward transactions as fundamental. Businesses are institutions that take on obligations to make payments at various points in the future, and acquire obligations from others to make payments to them. In this cash-flow view financing is essential to cover temporal gaps. Although spot transactions still exist, they can be seen as a limiting case of the more general category of the forward transaction, in which the time elapsed has fallen to zero. Danby (2002, 2004) discusses the relevance of Post Keynesian theory for households and other settings beyond the narrow range of wealthy economies and monetized activity to which it is now typically applied.

transactions cannot be anonymous because they form a relationship that endures over some period. The existence of credit entails some kind of institutional underpinning spanning the time between making and carrying out a promise to pay, while a purely spot transaction can be carried out with much thinner social and cultural connections between buyer and seller. Social ties underpinning forward transactions and credit typically include social categories like kinship or membership in a community.⁴ Selling on credit poses a socially-complex realization problem, because the kinds of social interaction that encourage purchases may not be those that secure the payment of debt.⁵ Thus when sales tend to be forward rather than spot, which means that the commercial relationship is also a credit relationship, the social embeddedness of commerce becomes even more salient. Essentially the same questions about social embeddedness apply to markets for productive inputs, at the start of production. In some cases merely obtaining inputs of the desired quality, at the time they are needed, may be difficult and may require cultivating sources. These issues become especially salient if inputs are purchased on credit.

Market sociality is neither necessarily gentle and community-building in the *doux commerce* sense (Hirschman, 1977; McCloskey, 2000) nor necessarily corrosive of morality and community (Polanyi, 1975; Shiva, 1989), since everything depends on the nature of the ties that are drawn on, remade or replaced by markets. Commercial and credit ties are often built out of existing social forms, with all the tensions, oppressions, contradictions and possibilities for change that are already lodged in them (Billig, 2000; Granovetter, 1992a, 1992b). The core Marxist insight remains: that the time-structure of production is tightly linked to the social relations *in production*, requiring an integration of the analysis of market sociality with the analysis of production sociality (see Kayatekin & Charusheela, 2004). Assessing the nature of sociality in for-market production requires attention to the *overall* nature of social relations, including both the social relations of production *and* the social relations undergirding exchange.

Our propositions about for-market production, then, are:

- (a) Production is typically characterized by a gap in time between buying inputs and being able to sell output.
- (b) Sales, or realization, may not be assured.
- (c) Since production takes time, market transactions typically have time dimensions—they are forward, not spot. Credit is built into any system of widespread or generalized for-market production.
- (d) Social institutions *structure* market sales.

⁴Small-scale petty-commodity producers often have scant access to legal enforcement; more generally we dispute the centrality of legal contract enforcement even in wealthier countries (Danby, 2000, 2004). In most contexts social roles, kin ties and other non-state mechanisms undergird long-lasting commercial and credit relations (Granovetter, 1992a, 1992b). See also Hill (1986) on 'the need to be indebted.'

⁵See for example Islam *et al.* (1994) on the difficulties Bangladeshi businesswomen face when they try to collect debts from storekeepers. See also Geertz (1963) on similar tensions surrounding trade credit.

3. Reproduction through Time

Let us now consider the time structure of reproduction. This section begins with a simple proletarian household—the household that was the implicit model for the initial domestic labor debates about the relationship between women’s household duties and the reproduction of the capitalist labor force—which does not produce anything for market sale.⁶ The simple story that separates women’s household activities from other activities in the Marxian depiction of a proletarian household can be diagrammed, through time:⁷

$$W \rightarrow C_R + L_R \dots O_H, L_W \rightarrow W$$

where W , the family wage, purchases C_R , the commodities necessary for reproducing the labor force. These are then combined with unpaid reproductive labor L_R , to produce an array of goods and services for the sustenance of household members that we will inelegantly term household outputs O_H . This laboring activity also results in the regeneration of the workforce, by enabling wage-earners to regenerate their labor power, L_W . While the household goods and services may be considered ends in themselves, sustainability requires that these goods and services also keep the wage worker sufficiently healthy and motivated to earn the wage W again in the next period. The link between reproduction and the economy at large in this approach is W .⁸

If during a given period the wage alone does not finance all reproductive inputs, the family may have to obtain financing F :⁹

$$W + F \rightarrow C_R \dots O_H, L_W \rightarrow W + D$$

⁶Household is a messy term and can encompass many different types of living arrangements; see e.g. Kalpagam (1994, pp. 51–52) for a discussion of the conceptual distinctions between the terms family and household. We understand household here as a common hearth, where groups of people share resources (not necessarily all their resources) to partake in shared activities of food provisioning, sheltering and child-rearing. But this sort of definition must be provisional: in general, if there is anything really distinctive about ‘households,’ it is probably that they are messy, hybrid spaces which different people inhabit in different ways. While ‘firm’ calls to mind a space organized according to a single overriding and easily-discernible logic, the organization of household activities may be less visible through architecture or worker specialization, and the managerial work of homemakers has often been ignored (DeVault, 1991). See Yanagisako (1979) and Harris (1981) for further critical discussion of the category of household.

⁷Since the social relations undergirding reproductive activities in the home differ from those marking productive labor undertaken in firms, this description moves away from the tight, managed productive organization in the capitalist firm’s production. By placing W at either end of the circuit we do not mean to suggest that W is the ‘purpose’ of reproductive activity; we do this simply to highlight the role of labor in *enabling* W by reproducing the labor force. We do wish to highlight the liquidity issues affecting households; see for example Heyman (1994) on proletarianization of peasants and the move from a ‘flow-conserving’ to a ‘flow-through’ household, which depends much more heavily on its cash flow.

⁸On struggles over the allocation of W , and the fact that women may not know how much husbands earn, see Katz (1991) and Benería & Roldán (1987).

⁹Credit cards, home mortgage loans, student loans and other forms of consumer credit are taken to be part of the ‘normal’ budgeting for many contemporary households, the extent and kind of financing available depending on national location and income. For households without access to those sources, pawnbroking, moneylenders, installment credit for purchases, and borrowing from friends and family are key sources of credit; see e.g. Tebbutt (1983).

In that case future wage earning W must be adequate to service the debt taken on, or the amount of goods C_R purchased must be reduced to free up money for debt service. In addition to financing in money form (for example pawnbroking or loans from relatives), C_R itself may be available from storekeepers on credit. Thus, in the next cycle, the picture would adapt to incorporate repayments of previous loans, and depending on how the funds for repayment are accumulated, show a reduction in the volumes of purchased inputs by the household, or an expansion in the volumes of borrowing taken on to finance purchases, and so on. The stylized picture evolves as the social web of financial and productive interactions changes over time. It is thus reasonable to ask how reproductive activities are financed, just as that question must be raised about production.

Reproduction is also vulnerable to realization crises. The bearer of the reproduced labor L_W may be unable to sell that labor for a wage W adequate for paying off debts and procuring the necessary inputs to continue the cycle. Or a household with steady wage income may be thrown into crisis by sudden increases in the costs of key household inputs, or by increases in the needed household outputs caused, for example, by an illness that absorbs monetary and reproductive labor resources. Short-term efforts to manage crises by taking on debt build larger future repayment requirements.

Realization will be a constant worry if the worker lacks a regular formal-sector job and must seek casual labor on a daily basis. Just as realization of produced goods is likely to take place in socially-dense commercial relations, so workers will prefer, and seek to form, ongoing relationships with employers. These may be of the patron–client variety, involve familial or region-based labor recruitment, or take the shape of formal-sector jobs in which the employer–employee relationship is mediated by unions or government. What workers strive to avoid is precisely the part of the labor market closest to the neoclassical ideal—the anonymous, casual, day-labor market. The social relations surrounding employment are typically highly gendered.¹⁰ Thus, just as the ability to convert produced goods into money may depend on gendered commercial relations, the ability to convert labor power into money may depend on gendered employment relations.

With appropriate modifications, therefore, all the points raised at the end of the previous section on production can be applied to reproduction. There are time gaps between feeding a wage-earner and receiving the worker's wage. 'Realization' in the sense of actually getting a wage is not assured. Households may borrow to obtain reproductive inputs. Social institutions may structure both the sale of labor and the household's borrowing, so that there need be no sharp split between household and market institutions. These points about time, uncertainty and sociality point toward a common analytical space for a range of activities, in which we can dispense with the reproductive/productive divide.

¹⁰See, among many others, Lee (1998) and Ong (1987). We would distinguish these studies from more economic-determinist analyses (e.g. Standing, 1989) that see gender and age as making some workers more vulnerable than others.

4. The Producer Household through Time

The framework described above assumes that the household is the place where unpaid reproductive labor takes place, while the wages that finance this activity are earned in another site—the firm. But we often find households where more than one member of the family earns money, and where earning takes the form of direct for-market informal sector production alongside non-market reproductive work.¹¹ A variety of activities fall under the loose (and in many ways unsatisfactory) classification ‘informal.’ The remainder of this paper focuses on the own-account petty-commodity producer household, a unit that is simultaneously household and firm.¹²

For the sake of exposition this section uses the example of home-based production of food, with particular reference to one category of sellers in Mumbai, India, called *khanavallis*. Khanavallis typically make lunch for factory and office workers, often on credit (payment at end of the week or end of the month). Khanavallis draw heavily on various forms of informal finance to meet their start-up and working capital needs. Over the past two decades, an organization called the Annapurna Mahila Mandal (AMM) has worked to renegotiate relationships under which khanavallis obtain credit, to expand their activities to reach clients in more upscale offices (who can pay in advance and provide a more regular market) and to include production of packaged foods, and to set up a khanavalli retail shop.¹³

The producer household makes marketed outputs and buys inputs and also carries out a range of reproductive activities. Both types of activity require labor, working capital and fixed capital. Both types of activity need to

¹¹The framework we develop can be seen as an embedded microanalytics of the chart for examining processes of gendered labor in Kalpagam (1994, p. 28). The broad context of macroprocesses in her top row is captured by the linkages to markets on both ends of our diagram, the initial and final states within which activity takes place (depicted as structural contexts I and F in her diagram) are shown as the beginning and end of the cycle, and the exploration of conditions for structural reproduction and structural change (which, as she notes, are to be established by empirical inquiry) are found in our examination of whether *joint* production and reproduction activities are sustainable, and of the changes taking place in these activities and the social relations undergirding them over time.

¹²Many problems with the domestic labor debates (Molyneux 1979) stem from trying to theorize the relationship between reproductive and productive activities in the context of classical Marxism, with its singular, modernist focus on capitalist totality. Thus, early feminist interventions usually assumed separation between the spheres of firm and household, and while trying to add analysis of household non-market work, assumed that production was adequately understood by existing theories of firm behavior. As Kalpagam (1994, p. 14) notes, ‘It is clear that had precapitalist modes and their transition been more thoroughly analyzed, it would have been difficult to ignore kinship and gender relations as autonomous categories within social relations, as the burgeoning literature on the anthropology of gender now indicates.’ This failure speaks to the ‘narrow focus on the *labour* performed in the domestic sphere at the expense of theorizing the wider familial/household context’ that Molyneux (1979, p. 22) notes.

¹³The AMM is one of several Indian informal-sector groups, along with the Self Employed Women’s Association (SEWA) in Ahmedabad, and the Working Women’s Forum (WWF) in Chennai, that have become much-cited as microcredit success stories. We return to the question of microcredit in Section 6.

be financed: through earned incomes, borrowing, inheritance and so forth.¹⁴ Below, for the sake of parallelism, we shift from the P for capitalist production to a $+L$ to emphasize the role of labor.

$$\begin{aligned} M &\rightarrow C + L \dots C' \rightarrow M' \\ W &\rightarrow C_R + L_R \dots O_H, L_W \rightarrow W \end{aligned}$$

Money is fungible, in the sense that a common pool of money ($M + W$) is drawn on to finance both productive and reproductive activities—thus, beyond questions of division of labor, decisions about allocating *non-labor* resources between productive and reproductive needs have to be made. In some cases the inputs used for both activities may be fungible. Consider a woman who produces food for sale. The same inputs and the same capital goods may be used to produce food for her family and her customers (thus, women are unlikely to have separate utensils, grinding stones or other equipment for producing food for sale and family). Labor in particular is fungible, and the allocation of labor between the two spheres is of critical importance.

Because the two spheres affect each other, with each drawing on inputs paid for by the same pool of resources, and both drawing on a single pool of labor, we add the subscript P to denote purchased inputs and labor used in productive activities, to parallel the subscript R used to denote the inputs and labor that enter reproductive activities. (Thus, both productive labor L_P and reproductive labor L_R come from the total labor L of the same individual or individuals within the household). The maintenance of the worker performing L_P depends on performance of reproductive labor L_R —even if those two functions are performed by the same person. And of course, the maintenance of the worker performing L_R also depends on current L_R , and L_R in turn depends on L_P . Thus, over time, systemic maintenance requires that both types of labor are reproduced.

Output in certain cases (e.g. cooked food) may also fungible, and the question of realization—obtaining money through wages and sales to keep the process going—is a joint problem. While we may make analytical distinctions between production and reproduction in this context, the sustainability and prosperity of this unit depends on the success of both activities—unlike the firm which has the institutional context that enables it to separate concerns of production from those of reproduction (which takes place elsewhere, and is the problem of some other unit), and thus requires only the sustainability of production to be able to act as a viable unit.

Figure 1 depicts combined production of household services (reproduction) and for-market goods (production), in a through-time circuit where money and debt are part of the general financing of both of these activities. It follows activity

¹⁴There has been extensive work within economics on peasant producer households, recognizing the difficulty in cleanly disentangling production and reproduction for this kind of unit. Urban informal sector producer households have received less attention in the theoretical economics literature, despite an abundance of case studies on the topic.

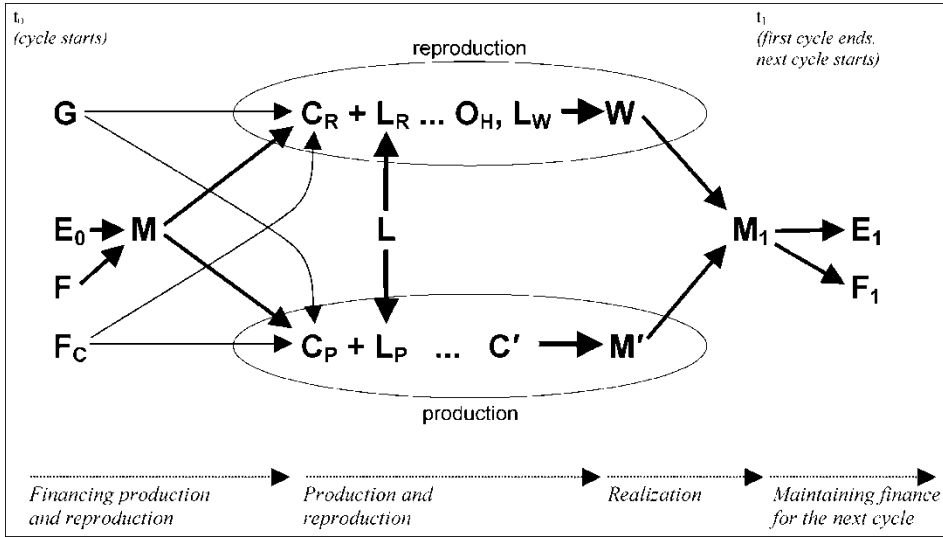


Figure 1. Production and reproduction in a single bounded household

through one cycle of production and reproduction. Focusing on a single complete cycle emphasizes the gap in time between financing inputs and selling output.

The following discussion elucidates the diagram, moving through:

- (a) financing inputs into production/reproduction,
- (b) the actual activities of production and reproduction, with particular attention to labor allocation,
- (c) realization, and
- (d) maintenance of finance for the next cycle.

We emphasize the maintenance of links to the various people and institutions outside the household who are involved in these processes, which is work in itself.

(a) *Financing Inputs into Production/Reproduction*

The cycle begins with the household financing its activities in both spheres from several possible sources.

Free government-provided inputs (including subsidies). Examples include education and school-meal programs for children, public health, subsidized staple foods, and housing subsidies. All provide inputs directly to households. While government assistance is normally most important to reproduction, productive activities may benefit too, for example from fuel subsidies. One effect of liberalization policies has been to reduce subsidies, impoverishing *khanavallis* and other informal sector producers who had previously had viable, if small, businesses, and making them more vulnerable to reproductive crises. This effect has been less severe for the poorest members of the informal sector, most of whom did not have access to those benefits to begin with.

The household's net accumulated money earnings from previous rounds, from wages and sales. The proportion of *E* to other inputs is an indicator of a household's liquidity.

Finance in money form from private, NGO or government sources. This might include formal sector lenders, but petty commodity producers are more likely to draw from informal moneylenders, pawnbrokers and similar institutions.¹⁵ Loans may also come from relatives. In the case of khanavallis, one of the most important forms of finance was subsidized credit that could be used to purchase inputs and thus reduce dependence on trade credit (see below) and moneylenders. This was arranged by the AMM for its members.

Commodities obtained on credit.¹⁶ Producers frequently obtain inputs on credit from wholesalers; this is usually called trade credit. Khanavallis were heavily dependent on input suppliers for such credit—often at exorbitant rates—and though the AMM credit program ameliorated this for some members, overall dependence on trade credit was still high. Reproductive inputs (food, also small daily items like soap and tooth powder) could also be purchased on credit. Khanavallis also enjoyed the advantage that their inputs into productive activities (food ingredients) were fungible with reproductive food requirements, so that the same credit could cover both. Obtaining credit entailed cultivating ongoing relations with suppliers; in some cases male suppliers asked vulnerable khanavallis for sexual services as a condition for extending credit. Capital inputs for productive and reproductive use could also be obtained on credit. Big-ticket consumer durable goods—the capital equipment for reproduction—are commonly bought on credit throughout the world.¹⁷

All these sources of inputs into production and reproduction entail different forms of sociality, which are shaped by gender and class. Extremely poor families, for example, lack the ties to the institutions of the state that may enable them to access state-provided inputs under *G*. Engaging in ongoing purchases of inputs from suppliers, and borrowings from moneylenders, entails social relations that are also structured by gendered codes: pawnbrokers may be easier for women to approach than moneylenders. Pressure to sexualize relationships may make it

¹⁵The need for pawnable assets to meet urgent liquidity needs shapes purchasing decisions: a television set can be pawned, while a better latrine or a roof cannot. Literacy and health may fall victim to the need for pawnability, since human capital cannot be pawned.

¹⁶The distinction between money credit and goods obtained on credit is mainly important from the point of view of Post Keynesian analysis of the resilience of a unit to funds-flow difficulties: money credit has obvious fungibility advantages. On the other hand (a) some goods, especially food, may be fungible between different uses, and (b) there are advantages in some settings to non-fungibility because money-holdings may be vulnerable to borrowing by husbands or other relatives.

¹⁷While not specific to khanavallis, it is common to join a rotating savings and credit association, known locally as a 'chit fund,' to purchase such items. There may be a need to *not* be liquid when there is a household struggle over liquid resources. In such contexts, joining a chit fund or taking on debt (or lending) becomes a way to try to earmark cash for specific uses.

hard for women to expand activities regardless of their more narrowly 'economic' viability.¹⁸

The money borrowing that goes into M comes from various sources, and these sources may be earmarked for specific purposes. But for purposes of this analysis we will emphasize the fungibility of monetary resources, and simply represent them as entering a common pot.¹⁹ This is because we want to emphasize that the unit we are examining engages in both firm-like and household-like activities requiring finance, and to distinguish our analysis from theories that separate finance in one from finance in the other.

(b) Production and Reproduction

Combined with the non-fungible direct inputs coming from the government and private sectors, this common pool of M from various sources is then used to buy inputs for both production and reproduction (C_p and C_r respectively). Thus, the household allocates both money (M), and labor (L), across the two activities. The end-product of the for-market activity is a good (C'), and that of the reproductive activity is the capability created in household members to go out into the labor force and sell their labor for a wage (L_w) (including all that goes into the maintenance of the ability of household members to engage in for-market production, which necessarily also means the maintenance of reproductive labor if the household is to have long-term viability). Gender arises here in the familiar realm of labor, if for example men have easier access to paid work and women assume primary responsibility for reproductive activity. Labor in all spheres is often very highly gendered. The constraint may be very specifically women's labor if key reproductive and productive activities are performed predominantly by women (i.e. men will not do them), so this constraint may bind even if the household includes unemployed men. (Thus, for example, in khanavalli households, the women—and often their female unmarried relatives and semi-adult daughters—undertook both the production and reproduction activities. Men did not help with the productive activity even if they were otherwise unemployed, preferring instead to keep looking for appropriate male employment). Hence domestic labor shortages may exist even in the presence of large measured unemployment or underemployment.

Such households must be concerned not just with the availability of labor, but also with their overall ability to finance and maintain both reproduction and production. A crisis in the production area (say a sudden rise in input costs) can be met by drawing inputs and effort away from reproduction and into production (children pulled out of school, household goods pawned). But similarly, a viable production activity can be endangered by a crisis in the reproductive sphere—the illness of a child might doom for-market activity as household resources

¹⁸Lessinger (1990) discusses the problems posed for Madras market traders by the need to maintain modesty, noting strategies such as male escorts. Given that markets entail through-time social ties (not 'anonymous' interactions), the potential social difficulties of engaging in markets are important. See Everett & Savara (1994, pp. 74–75)

¹⁹See Katz (1991), though, on earmarking of funds.

shift toward the reproductive arena to buy medicines. In the context described by conventional economic theory, crises in a worker's household do not impinge on a firm's profitability.²⁰ But in the context of joint activities, this framework shows us that the viability of each sphere requires that *neither* face crisis: if either one falls into crisis, reallocations between production and reproduction can transmit the crisis from one sphere to the other.

(c) *Realization*

Let us say that the producer-household has managed to acquire inputs and successfully produce C' and L_W without facing crises in either sphere. A successful cycle still requires that the productive activity yield money (C' is sold to get M), and the workers manage to earn new wages (L_W is sold for W). Market demand for outputs and labor affect a household's ability to realize such incomes, as do the maintenance of social relations that undergird both kinds of sales. As noted above, market sociality is gendered. In the case of *khanavallis*, while they can draw on the prefabricated cultural acceptance of food production as a female sphere, this does not extend (as it seems to do in the example of women who sell food in Latin America, or in the sub-Saharan and West-African case where there is a strong tradition of market women in a variety of commodities) to the *selling* of food. Thus, the own-account *khanavallis* are one subset of the overall production and distribution chain—they depend on men to transport the food from their homes to the sites, to gather clients, receive payments, and so on. Thus, even if the *final* consumers pay upfront at the beginning of the month to the intermediate distributor, *khanavallis* may find themselves selling on credit, and are vulnerable to realization crises that affect the regularity of payment for sales they get from the intermediaries. They cannot force this issue, since they are dependent on the men to send the food out to end-users.

If realization is successful, then M and W together form the total household revenues, M_1 . A successful cycle requires that there be enough revenues generated to repay at least the interest on financing from previous periods, and F_1 paid (for F and F_C). What is left of the revenues at the end of the cycle becomes E_1 , the household's net accumulated income at the end of the cycle. This, together with new borrowing, purchases inputs and allows a continuation of the cycle in the next period.

(d) *Maintenance of Finance for the Next Cycle*

In general, the ability to continue the household's activities requires earning enough to meet obligations, maintaining social relations with creditors, customers, employers (and in cases where this is a central means of procuring inputs,

²⁰The standard approach to the theory of production presumes a specific type of institutional organization that seals off the productive sphere from crises in the reproductive sphere (and presumably, in mainstream accounts of the household, vice versa). While feminist analysts have done much to show us how crises in production can and do generate crises and reorganizations in reproduction via the effects of falling wages and unemployed family members on household reproductive activities, the literature assumes that households cannot seal themselves off from crises faced by firms, but firms can seal themselves from crises emerging in the home.

maintaining institutional or political pressure on the state to keep providing needed inputs), or developing new relationships and sources to make up for shortfalls. The maintenance of ties is work in itself, since one has to cultivate relationships that can last.²¹

For a producer household, the successful continuation of the cycle in the next period requires ending the current cycle in a manner that maintains financial links so that it can continue to borrow, since credit remains essential to acquiring inputs. One cannot borrow unless one has met obligations on previous loans. So even in bad times there is pressure to avoid default, since default cuts the lifeline of credit crucial for both production and reproduction. If funds are scarce the producer household may reduce reproductive services, it may sell assets, it may look for further borrowing, or it may have to wind down its for-market activity. But this last solution may be especially difficult if that activity has been conducted on credit, so that the main hope of recovery lies in maintaining production. Alternatively, given the links between production and reproduction, crises in reproduction may create a crisis in production by making it difficult to repay loans and thus continue production even if the underlying production is sound when analyzed from the perspective of the firm alone.

This through-time framework emphasizes the importance of maintaining links that provide both inputs and sales. Realization in particular is a challenge for the informal sector petty commodity producer, and much effort goes into maintaining these links. Maintenance depends on social and institutional contexts of the relationships of producer-households to pawnbrokers, moneylenders, input wholesalers, retailers and final purchasers of their output. Such relations are gendered and classed, and do not resemble the timeless, ahistorical relations of freedom or individualized asociality found in stylized descriptions of market relationships. Finally, the key to viability and reproduction of the household as a whole (reproduction in the sense of systemic reproduction) depends on being able to sustain both reproductive and productive activities without facing crises.

5. Permeable Boundaries

So far this paper has described the producer household as a discrete unit, albeit one with a complex internal structure and multiple socially-mediated links to the outside world. This section begins to relax that assumption by making its boundary permeable. To use a different metaphor, households may overlap. These overlappings can affect every step of the process just described.

Figure 2 points to the fields of analysis that open up once we place the producer-household in the context of cross-household kinship and community networks.

²¹This is less the case for *khanavallis*, but central for the work of, for example, domestics, who need to cultivate good ties with employers if they are to get paid on time and receive advances. In general, workers who wish to avoid the worst-paid ends of the informal sector must maintain ties with others to get information on potential jobs and customers. These ties are often built *out of* pre-existing forms of social ties, so that the move to market does not displace so much as reshape prior forms of sociality.

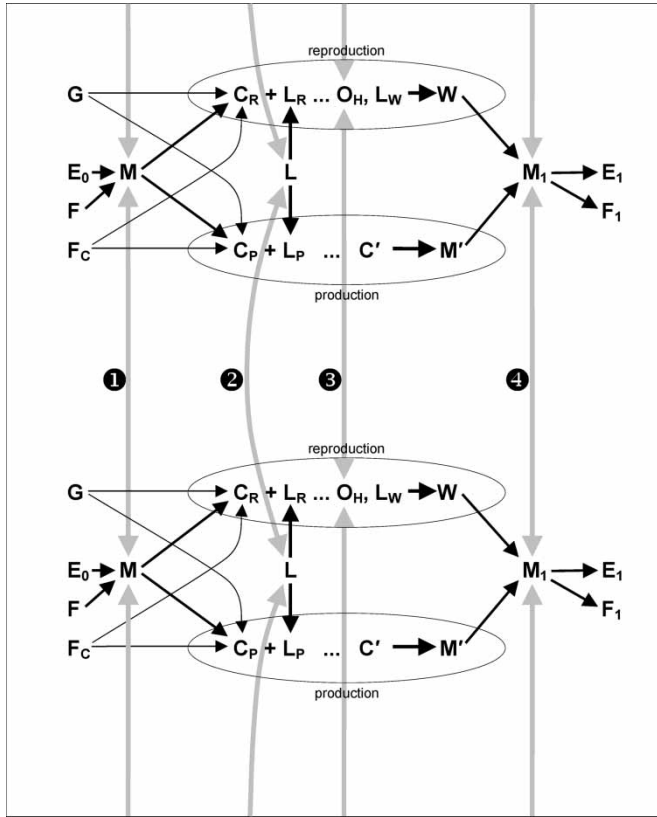


Figure 2. Links between households

Arrow 1 shows that in the financing stage, relatives are often a source of money financing as well as in-kind loans of food or other articles. Kin may also provide security for loans from other sources. The fungibility of money finance implies that such borrowing maintains both activities. Without help with reproductive activities from kin, the producer household may not be able to reserve enough cash from reproductive needs to finance productive activities. In-kind borrowing of food staples may also occur. Khanavallis, for example, often draw on relatives and neighbors for the initial outlay of capital (mainly bigger utensils, also materials for packaging the food, ‘dabbas’ in which the food could be sent or more recently, plastic or foil materials) necessary to set up shop.²² Borrowing from friends and relatives was especially important for repayment of trade

²²While more women may enter such production through concessionary loans following the rise of microcredit NGOs, the strict terms of repayment (and pressure to repay) that are the hallmark of microcredit success imply that for women who cannot ensure secured repayment, kinship remains an important source for initial outlays (since it may be easier to undertake ongoing renegotiations around repayment with kin than with NGOs or development banking agencies).

credit and moneylender credit if the previous cycle did not generate enough, so as to ensure that those lines of input and finance access did not dry up.

Arrows 2 and 3 show households drawing on each other for labor and reproductive outputs. Related households may allocate reproductive tasks in many ways. A child may be sent to live with an uncle, a cousin from another town may be taken into the household while attending school or seeking work. Food may be shared and household capital goods borrowed. Childcare may be allocated in many ways. Direct payments may be made between kin earmarked for certain reproductive expenditures like school fees. Households can also swap productive labor; for example White (1994) describes how work in Turkish garment-making ateliers is done by relatives in a context of familial obligations. Khanavallis tend to draw on the help from relatives and neighbors or semi-adult daughters to undertake food production (especially since it is tightly scheduled, the food having to be ready to reach final destination in time for lunch). They also drew on relatives and neighbors for childcare or for undertaking other reproductive duties (getting the husband's clothes ready in the morning could be done by younger daughters when the khanavalli had to purchase vegetables for the lunches, for example). Kin relationships tend to be highly, even definitionally, gendered.²³ For example it may be possible to draw on female, but not male relatives for 'female' labor, or easier to draw on kin for support to help sons, but not daughters. Help might be more forthcoming from maternal rather than paternal relatives, and so on.

Given that labor shortages and the pressure of the double day presses especially hard on women, these links help households sustain both reproductive and productive activities, especially if they are too poor to purchase reproductive services directly in the form of day care centers, maids, restaurants and so forth.²⁴ Since labor can often become a binding constraint, the importance of drawing on these networks for enabling producer-households to engage in their activities, and to surmount small and large crises, cannot be overemphasized.

Finally arrow 4 shows, at the point of maintenance of finance, not only repayments of loans from relatives, but also lending to kin. Since the maintenance of the social networks enabling maintenance of finance are central for ensuring through-time realization in both production and reproduction, there may be pressures for redistribution of liquidity at any moment. One is unlikely to be able to draw on friends and relatives in times of crisis—whether financially or for help in managing labor constraints—if one does not in turn help them if they are in need.

²³In the approach used in this paper, gender emerges structurally (Glenn, 1998; Hewitson, 1999), not as an innate property of individuals as such. People have gender because they participate in established patterns of relationships that specify gendered performance of roles like nephew, grandmother, housewife, senior uncle, new bride and so on.

²⁴Thus, far more than credit, one of the services that AMM planned at the time of the fieldwork for this paper—childcare—could prove to be much more useful for addressing constraints on khanavallis' activities. The separation of the credit-providing activities of NGOs from their social-goods provisioning role in analytical discussions of what makes for a successful microcredit strategy may be a mistake (as discussed in the next section).

Kin and other community networks entail reciprocal obligations.²⁵ Women often help each other in the context of a larger map of meanings which draw on cultural norms of patriarchal roles and obligations. We do not wish to romanticize these interactions, or even to offer functionalist explanations for their continued existence. But many studies (e.g. DeFiore, 2002) argue that such networks help poor, vulnerable households weather the crises to which they are inevitably exposed. At the same time participation in these networks may tend to disperse profits during good times—it is difficult to hide good fortune, and familial ideology may impose a strong incentive to comply with requests for loans and other assistance. To the extent that these networks structure productive and reproductive activities, the additional needs for finance and realization that production for market entails may tighten kin bonds, not loosen them.

Note that if there are pervasive and materially-important inter-household linkages, in a particular place and time, then those linkages become part of the structure of the economy in a very literal sense, part of what holds it together and articulates its parts.²⁶ What Figure 2 shows is neither a purely Walrasian economy with nothing but isolated individuals (or isolated households) linked by anonymous markets, nor a purely ‘traditional’ economy with no markets and scant room for enterprise. The framework advanced in this paper is an attempt to escape the sort of binarism in the political economy literature that understands households as either ‘traditional’ or ‘modern,’ with little room in between: ‘traditional’ households are enmeshed in thick webs of community religion, patriarchy and so forth, while ‘modern’ households are mere isolated islands of domesticity in a market economy sea. We suggest that most of the world, perhaps all of the world, lives in the large space between these two theoretical extremes. This paper’s task has been to show that it is possible to provide a coherent political economy analysis that is not aprioristically modernist. Households are analyzed as active, creative and inter-linked institutions that are simultaneously part of the structure of a market economy. We take issue, then, with the modernist narrative in which the inexorable rise of capitalism inevitably separates ‘the economy’ (understood as a set of markets) from culture and kinship, and we argue that feminist insights about social relations should be pushed much farther into the analysis of market economies.

The point about inter-household linkages can be pushed even farther. For purposes of exposition, this paper began in Section 3 with a discrete and bounded household, and left it until Section 5 to ‘open’ this unit. But it may be more useful to think of kin and community as a single fabric (albeit highly uneven and often badly torn) linking everyone, and ‘households’ as sometimes-arbitrary exercises in boundary-drawing in response to the questions of tax officials, census-takers, and social scientists.²⁷

²⁵Maintaining kin ties requires work—attending social functions, remembering holidays and festivals, and partaking in all that goes to form kin bonds over time. This work may be gendered (Sharma, 1986; Di Leonardo, 1987).

²⁶See Wallerstein & Smith (1991) for an anti-separation argument complementary to ours.

²⁷Guyer & Peters (1987, p. 208) note that “One needs to ask not “where is the household?” but “what are the significant units of production, consumption and investment in this region/group/people?”; and “what are the major flows and transfers of resources between individuals and units?”” See also Harris (1981), Rapp (1987), Hart (1992) and Moore (1992) on unitary conceptions of households.

6. Implications

Most of the points raised above have been amply discussed in the literature: our discussion is not based on a unique case but on widespread patterns. We have sought to develop a larger framework that simultaneously emphasizes the synchronic operations of markets and kinship and the diachronic activities of reproduction and production. A much richer set of links between different kinds of activities comes into view with a close focus on activity *in time*—on what it means to be working and planning and worrying and juggling tasks and obligations *at a particular moment*, rather than in the retrospective gaze of a time-use study or an income statement or a measure of children's health, assessments which see results but not *processes* (Danby, 2004). This approach opens out onto a more sociologically-rich and less-reductive political economy that is not aprioristically modernist.

The largest point is to push the onus of argument back onto approaches that dichotomize household and market. This kind of division is made not only by neoclassical celebrants of the market, but also those (e.g. Polanyi, 1975) who celebrate a sphere of family and community that they see as threatened by the spread of asocial markets. These scholars draw on a long tradition of modernist apriorism that arbitrarily assigns 'market' and 'capitalism' to the category of historical progress and 'family' and 'household' to the category of 'traditional institutions.'

The need for a framework of the kind presented here became clear to us in the course of reading the literature on microcredit programs, especially those directed at women, which have enjoyed considerable enthusiasm among official and NGO aid agencies in wealthy countries in the last two decades. Much of this literature (e.g. Buvinic, 1984) relies on an implicit two-sector model in which the traditional sector is the household, a place from which women are prevented from moving into the modern sector of markets and capitalism because they cannot finance working or fixed capital. This model assumes that labor is not a constraint, in other words, that women have spare time. It also assumes that the social links or institutions that are necessary to undergird sales by these incipient women's businesses are easily constructed. Moreover the widespread use of repayment rates as indices of the success of microcredit programs requires the assumption that the unit that repays is the business that was financed by the loan, in other words that the microenterprise is walled off from the household.²⁸

There may be places and times where these assumptions hold. But suppose that we are examining the activities of the *khanavallis*, or any other category of household production characterized by fungibilities of money, labor and working capital, and in which the social institutions undergirding different activities are not cleanly separable. Both for-market production and household services require finance; when both kinds of activity are combined in a single unit, financing is a joint problem. Both for-market production and household services are vulnerable to realization crises and to difficulties in obtaining or

²⁸See Guyer & Peters's (1987) critique of Buvinic (1984); see also Berger & Buvinic (1989).

renewing credit. Each is vulnerable to crises affecting the other: women may eat less or send children to relatives in an effort to keep a business afloat; a sudden need to buy medicines for a family member's illness may doom a microenterprise. Relatedly, government-provided reproductive services may be directly relevant to the success of the for-market activities of a producer household. Hence microcredit programs may not be a plausible substitute for lower levels of state services: in the khanavalli example discussed above, both subsidized fuel and medical and educational services for children are directly relevant to the success of the business; thus AMM organizers actively protested neoliberal reform in India as a threat to the sustainability of their efforts, rather than seeing such reforms as opening up opportunities for microentrepreneurial women.²⁹

The ability of women in particular to maintain their activities should be seen in the context within which those activities are undertaken—not the market alone, nor the household alone, but in the interaction between them. Neither one is secure; neither one is immune from exploitation or oppression. If we are to discern the potential of for-market production and independent incomes in promoting women's empowerment, we need to examine the contexts in which market-interactions enable or even demand—rather than constrain—women's subordination.

The microcredit advocacy literature rests on a pattern of thought that can be seen more broadly in discussions about third world women, discussions that assume a rigid household/market division, and then assume that what oppresses those women is family and kinship, and what will free them is greater participation in markets, whether as entrepreneurs or as wage-earning workers.³⁰ As Wolf (1990) shows, one cannot assume *a priori* that women's increased earnings will translate into greater freedom from familial control. Similar results can be seen in Goetz & Sengupta's (1996) study of micro-loan recipients, which found that micro-loans to women are often controlled by families despite the claims that such loans enable women to detach themselves from familial control. Despite progress in various branches of social science, the third world woman remains more spoken for than speaking (Spivak, 1988), a figure on whom aprioristic conceptions of the world are projected.

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²⁹A further issue with the reduction of informal sector organizing into credit-promoting projects is the field of the ideologies they reproduce. See Kalpagam (1994) and Spivak (1999). The ideological issues they highlight provide a way to understand why the critique of microcredit was difficult to articulate until recently, even though the first critiques of such programs date all the way back to Everett & Savara (1984). Relevant issues that are beyond this paper's scope are the role of modernism in denying agency to non-Westerners, the role of NGO-ization and aid in Westerners' self-conceptions as generous dispensers of largesse and modernity, and the persistent rereading of disparate local efforts in South Asia as campaigns to support enterprises (that is, individualist, modern firms) rather than as grassroots efforts seeking rights and improvements in informal sector employment.

³⁰See Charusheela (2003) for a critique of this perspective, and Kabeer (2000) for a careful discussion of the conditions under which markets empower women.

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