MONEY, POWER AND CONFLICT AMONG MARRIED COUPLES
IN URBAN SARAWAK

Wee Ling Min (Lynn)

Doctor of Philosophy
2013
MONEY, POWER AND CONFLICT AMONG MARRIED COUPLES IN URBAN SARAWAK

Wee Ling Min (Lynn)

A thesis submitted
In fulfilment of the requirements for the degree of Doctor of Philosophy

Faculty of Social Sciences
UNIVERSITI MALAYSIA SARAWAK
2013
Acknowledgements

The writing of this thesis has been one of the most challenging academic tasks that I have ever had to undertake. This study would have not been possible without the generosity of the couples who shared their time, their stories, their thoughts and feelings with me. I would like to express my most sincere gratitude to all of you.

I would like to thank my supervisor, Associate Professor Dr. Hew Cheng Sim for your guidance, support and inspiration during the course of completing this thesis. I could not have imagined having a better advisor and mentor for my study.

I am truly indebted and thankful for the kindness and emotional support which I have received from Alice, Char Nee, Geri and Petrus. Thanks for being there when I needed you!

My sincere thanks to my relatives: my uncle, Guo Ping in helping me to register as a PhD student; my cousins, Lung and Qun as my scholarship financial guarantors.

I would also like to thank UNIMAS for the Zamalah Postgraduate Scholarship.

Last but not least, a big hug and thank you mum for your love, patience, support and confidence in me.
Abstract

This study investigates the relationship between money, power and equality in marriage by interviewing 40 married working couples in urban Sarawak. The aim is to examine if women’s access to economic resources through participation in the labour force has resulted in more equitable distribution of marital power in their marriage. The study focuses on three aspects of the marital relationship: control and organisation of money; household decision making and personal spending.

The findings suggest that: firstly, much of marital power is hidden or invisible and that conflicts are seldom reported. In fact, a lack of conflict might be an indication of the existence of power and an unequal relationship. As such, to better understand the nature of marital power, it is important to study both observable power outcomes such as control over decision making and the underlying power mechanisms that lead to these outcomes. Secondly, the balance of marital power is more closely related to gender ideologies and religious teaching than economic factors. This suggests that women’s access to economic resources through paid work need not necessarily result in greater bargaining power in their marriage.
Abstrak

Kajian ini menyelidik mengenai salingkaitan antara hubungan diantara wang, kuasa dan persamaan hak dalam sesebuah perkahwinan dengan menemuramah 40 pasangan yang sudah berkahwin dan berkerja dari kawasan bandar di Sarawak. Tujuannya adalah untuk menyiasat samada akses kaum wanita kepada sumber ekonomi melalui penglibatan dalam angkatan kerja memberi keseimbangan taraf dalam rumah tangga mereka. Kajiselidik ini tertumpu kepada tiga aspek dalam hubungan perkahwinan: kawalan dan organisasi kewangan; membuat keputusan dalam rumah tangga dan perbelanjaan peribadi.

Hasil penyelidikan mencadangkan: pertama, kebanyakan kuasa dalam perkahwinan adalah tersembunyi dimana konflik diantara pasangan jarang-jarang di lapor kan. Sebaliknya, ketiadaan konflik mungkin menjadi petunjuk yang wujudnya kuasa dan perhubungan yang tidak seimbang diantara pasangan. Oleh yang demikian, untuk memahami sifat kuasa dalam perkahwinan dengan lebih lanjut lagi, adalah penting untuk mengkaji kuasa yang dapat diperhatikan seperti kawalan ke atas membuat keputusan rumah tangga dan mekanisma kuasa yang mewujudkan kesudahan sedemikian. Kedua, keseimbangan kuasa dalam rumah tangga adalah berhubung rapat dengan ideologi jantina dan ajaran keagamaan dan bukan kerana faktor-faktor ekonomi. Ini mencadangkan bahawa akses wanita kepada sumber ekonomi melalui kerja yang bergaji tidak semestinya membawa pertambahan kuasa bertolak ansur dalam perkahwinan mereka.
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgements</td>
<td>i</td>
</tr>
<tr>
<td>Abstract</td>
<td>ii</td>
</tr>
<tr>
<td>Table of Contents</td>
<td>iv</td>
</tr>
<tr>
<td>List of Tables</td>
<td>vi</td>
</tr>
</tbody>
</table>

## Chapter 1: Introduction

1

## Chapter 2: Literature Review

2.1 Introduction                                                     | 5    |
2.2 Economic Models                                                  | 8    |
   2.2.1 Unitary Models                                               |      |
   2.2.2 Bargaining Models                                            | 10   |
      2.2.2.1 Co-Bargaining Models                                     |      |
      2.2.2.2 Non Co-operative Bargaining Models                       | 12   |
2.3 Sociological Studies                                             | 13   |
   2.3.1 The Meaning of Money                                         | 17   |
   2.3.2 Management and Control                                       | 19   |
   2.3.3 Money Management, Power and Expenditure                      | 22   |
2.4 Findings in Asia                                                 | 27   |
2.5 Conclusion                                                       | 35   |

## Chapter 3: Research Method

3.1 Introduction                                                     | 36   |
3.2 Characteristics of Respondents                                   | 38   |
3.3 Research Method                                                  | 41   |
3.4 Problems and Limitations                                         | 46   |

## Chapter 4: Money in the Household

4.1 Introduction                                                     | 50   |
4.2 The Meanings of Money                                            | 51   |
   4.2.1 Family or Personal Money                                     | 55   |
4.3 Money is Taboo                                                   | 63   |
4.4 Money Lessons                                                    | 66   |
4.5 Household Money                                                  | 69   |
4.6 Conclusion                                                       | 79   |

## Chapter 5: Bank Accounts and Money Management Systems

5.1 Introduction                                                     | 81   |
5.2 Types of Allocation Systems                                      | 83   |
5.3 Types of Bank Accounts                                           | 87   |
   5.3.1 Separate Account Couples                                     | 88   |
   5.3.2 Joint Account Couples                                        | 107  |
5.4 When Joint Accounts ‘Do Not Work Out’                            | 111  |
5.5 Conclusion

Chapter 6: Construction of Female and Male Identity Through Household and Personal Spending
6.1 Introduction
6.2 Gendered Expenditure
6.3 Personal Spending
6.4 Money Management Style and Personal Spending
6.5 Gendered Notions of Leisure and Personal Spending
6.6 Conclusion

Chapter 7: Power and Conflict in the Household
7.1 Introduction
7.2 Resource Theory
7.3 Lukes’ Three Dimensions Model
7.4 Foucault’s Concept of Discourse
7.5 Determinants of Power in this Research
7.6 Conclusion

Chapter 8: Conclusions

Bibliography

Appendix A: Questionnaire

Appendix B: Demographic Description of Participants
List of Tables

Table 3.1  Number of Participants Based on Household Income and Ethnicity 39

Table 4.1  Participant’s Description of Knowledge of Spouse’s Income Per Month 74

Table 4.2  Participant’s Description of Knowledge of Spouse’s Saving Account Status 75

Table 4.3  Respondents’ Description of Family Financial Behaviour by Household Income Level 77

Table 4.4  Participants’ Description of Family Financial Behaviour by Race 78

Table 6.1  Main Decision Maker in the Purchase of a Specific Family Item (Living Room Items) 120

Table 6.2  Spouses’ Contributions to the Purchase of a Specific Family Item (Living Room Items) 121

Table 6.3  Main Decision Maker in the Purchase of a Specific Family Item (Kitchen Items) 122

Table 6.4  Spouses’ Contributions to the Purchase of a Specific Family Item (Kitchen Items) 123

Table 6.5  Main Decision Maker in the Purchase of Specific Family Item (Children’s Items) 124

Table 6.6  Spouses’ Contributions to the Purchase of a Specific Family Item (Children’s Items) 124

Table 6.7  Main Decision Maker in the Purchase of a Specific Family Item (Husband’s and Wife’s Items) 125
Table 6.8  Spouses’ Contributions to the Purchase of a Specific Family Item  
(Husband’s and Wife’s Items)  

Table 6.9a  Who Pays the Utility Bills  

Table 6.9b  Whose Money is Used to Pay the Utility Bills  

Table 6.10  Participants’ Estimates of their Spouses’ Personal Spending  

Table 7.1  Main factors that Influence Decision Making Among Couples
Chapter 1: Introduction

This study investigates money in marriage, specifically the earning, allocation, managing and control of money by married couples in urban Sarawak. Money is a fairly complex issue within a household because when two individuals decide to get married and live together, many money related issues surface that require negotiation and the making of decisions, for example, who earns the money, who manages it, who controls it, and what are the implications of their decisions on the well-being of family members?

These are the main questions with which I begin this study. To answer these questions, I adopted a qualitative approach in my analysis by conducting in-depth interviews with 40 couples. One of the main reasons for adopting a qualitative approach to this study is because the study of marriage money is both complex and sensitive. Through the use of such a method I would be able to grasp the dynamics of income, gender and power and how they interact and operate within a marriage.

Research on money and decision making in marriage is an important factor in understanding the effects of social change on families. This includes examining how changes in women’s employment and gender roles have transformed family life. Due to the increasing number of married women’s participation in the workforce, many households, including those in Malaysia, are now characterised by dual income families. Researchers in the United Kingdom have reported that traditional styles of money management, such as the whole wage system, where the husband as the main breadwinner of the household hands over all his income (except his own personal spending money) to his spouse, is on the decline and have been replaced by either the joint control or separate control systems. In this way, women’s increasing participation in the labour force has resulted in changes in both gender roles and
the distribution of money in families: these changes are of great significance to policy makers concerned with equity issues. Most welfare policies are targeted at the household rather than individual household members, despite the understanding that individual welfare is subject to a series of complex, intertwined influences within the household. Thomas (1990), using Brazilian data, reported that income under the control of the mother showed greater positive effects on nutrition and family health than income under the father’s control. Phipps and Burton’s 1995 study of Canadian households also revealed that an extra dollar of the wife’s income was more likely to be spent on child care than an extra dollar of the husband’s income. Under such circumstances, when a government provides child benefits to a household, it would be more beneficial to the child if the income were transferred to the mother rather than the father. Therefore, understanding how resources are allocated and how decision-making takes place within a household is essential to achieving a satisfactory outcome of any targeted policy.

Another equity related issue, which is of great concern and debate among sociologists and feminists, is to what extent women’s greater participation in the workforce has resulted in more gender equity between husbands and wives in contemporary families? An earlier paper (Wee et al, 2004) on the distribution of domestic work indicated that, even though married women were participating more in the workplace, they were still left to do the bulk of the housework and childcare at home: similar findings were reported by both Malaysian and other scholars (Coltrane, 2000; Hochschild, 1989). Clearly then, earning an income does not guarantee greater exercise of power for a married woman in terms of achieving more equal distribution of domestic work at home. This finding raises the additional question as to what extent this inequality is transferred to other areas, such as the power to make expenditure
decisions and the ability to control and access household money? The purpose of this study is to address these questions.

One of the first studies which attempted to open up the ‘black box’ and examine family finances was the study of marital power by Blood and Wolfe in 1960. Their findings led to the development of the Resource Theory of Marital Power which states that the amount of marital power an individual has in the household is dependent on the amount of resources, such as income, which s/he brings to the marriage. Since Blood and Wolfe, many subsequent studies on marital money and household decision making were made, especially in the United States, the United Kingdom, Canada, Australia and New Zealand. There is now ample evidence which reveals that not only are resources in the household shared unequally, but household money is allocated, distributed, managed and controlled in manifold ways (Ashby & Burgoyne, 2005; Burgoyne, 1990; Burgoyne et al, 2006; Hertz, 1986; Pahl, 1983; Pahl, 2005; Sonnenberg, 2008; Volger & Pahl, 1994; Volger et al, 2008; Wilson, 1987; Zelizer, 1989). Researchers like Zelizer have further demonstrated that household money, depending on its source, has different meanings attached and is very often earmarked for different purposes. For example, Zelizer’s study (1989) revealed that a man’s income is very often considered more important than his wife’s, regardless of the level of her earnings, because the man is constructed as the breadwinner of the family. Consequently, men’s earnings are often used for the payment of mortgages while women’s earnings are regarded as supplementary and used for children’s education, for example. Similar questions are asked here as the ‘black box’ is opened for the first time in Malaysia: there are no studies to date which focus on gender and family finances in Malaysia, the findings from this study hopes to address this gap.
In the following chapter, the literature on household money is reviewed and the various theories discussed. This is followed by a chapter which discusses the research methods used for this study, the challenges encountered and the limitations of the data collected. The findings of this study are organised in the four subsequent chapters; the meanings and the flow of money in the household (Chapter 4), the way in which couples organise their household money (Chapter 5), decision making in households (Chapter 6) and personal spending, marital power and conflict in the household (Chapter 7). Conclusions and implications are presented in Chapter 8.
2.1 Introduction

An understanding of how resources are allocated within households is important because the effects and success of many public policies depend on the outcome of household decision making. Economists and policy makers have traditionally treated the household, and not the individual members, as a unit of analysis. It is assumed that resources that enter the household would be shared equally among all members regardless of who receive such resources. Thus, many public policies with the aim of improving the welfare of a particular household member are targeted at the household rather than at the individual level. Such practices continue despite increasing evidence that individual welfare is based on a complex set of interactions within households. In addition, the processes involved in household decision making are affected by factors such as income levels, demographic composition, labour market participation of individual members and life-cycle stage. Many income support programs and taxation policies, for example, aimed at improving the living standard of children, have income transfers paid to parents instead of to the children themselves. Evidence, however, indicates that the outcome of the transfer is very much dependent on which parent controls the income. This is because there is increasing evidence that suggests patterns of spending are highly gendered; Ermisch (2003), Lundberg et al (1997), and Pahl (1989) found evidence from the United Kingdom and elsewhere that money which is earned, or controlled, by mothers is more likely to be spent on children than money earned by fathers. The items most often paid for by women include childcare, most household items and, perhaps surprisingly, men’s clothing: men on the other hand are more preoccupied with
gambling and drinking (Pahl 2000). This implies that policies aimed at increasing the welfare of children should be targeted at mothers rather than fathers.

The study of household decision making in the allocation of resources is thus important and has been of great interest to many, especially scholars from the Social Sciences. Scholars from each discipline have approached it differently: economists, for example, first developed their analysis on the assumption of the household as a ‘unit of analysis’ in both consumption and production decisions. Such assumptions underwent major criticism for being oversimplified and unrealistic. There was increasing evidence that revealed the complex nature of the household as comprising individuals with different preferences, tastes and attitudes – resulting in different consumption and production decisions. Sociologists, on the other hand, explored household decision making through the study of money management and control among couples. As noted by sociologist Pahl (1989), “the secrecy with which couples protect their financial affairs is as great as the secrecy surrounding sexual relationships; yet when compared with enormous literature on sex, little has been written about money in marriage”. Scholars from both disciplines have, in the last two decades, brought about three major developments in the study of resource allocation within the household. The first development has been a move from models of the household which emphasise sharing, altruism and cooperation to models which include the possibility of negotiation, bargaining and even conflict. The second development is the recognition that household decision making is very much influenced by the greater societal and economic structures that surround it – not operating as a bounded unit, but permeable and subject to influences in society. This can be seen in attitudes towards the breadwinner, who is socially defined as the primary provider influencing how money is managed within households or having more say in financial decisions. A third major development has been the enormous variability in the household
composition and structure, both within and between societies over time (Bolt & Bird, 2003, p.10); there are many households in developing countries much more complex than the ‘dual-earning couple’ used in many studies. Some household may contain three generations or be polygamous. Others may have their children sent away to be looked after by relatives, or brought up by grandparents when either one (or both) parent dies or the couple divorces. In this situation, the grandparents continue to contribute financially to the upbringing of their grandchildren. Therefore, the analysis of household decision making is more complicated.

Clearly, the household is an important, but complex, unit of analysis which may be defined and analysed differently by different disciplines. For the current research, I first provide an account of the literature review from economics, followed by the sociological perspective. I explain the development of major economic models, followed by the main criticisms. The subsequent work of feminist scholars, from both the sociology and economics disciplines, is then highlighted and I elaborate on why their work is important and how it can contribute to our understanding of household decision making. It is worth mentioning at this point that feminist scholars such as Barrett, Harris, Mackintosh and Whitehead (cited in Chen & Dunn, 1997) have presented systematic empirical evidence of economic conflict and inequality within households and gender differences in the allocation of time, resources and power within the household. They were the first to challenge the unitary models of the household, which arbitrarily aggregated individual members of the household (and their individual preferences, interests and resources), and highlight the fact that socially-defined differences such as seniority, age, marital status and gender gives rise to differences in decision making among household members.
2.2 Economic Models

2.2.1 Unitary Model

Economists’ interest in the welfare of the household dates back to the work of Samuelson in the mid-1950s. He put forward the idea that the social welfare function can be represented by the household utility function under specific conditions. Samuelson developed a household theory in which family preferences can be aggregated as a household preference. It should be pointed out that Samuelson’s work at that time was more concerned with identifying criteria to conduct consumer demand analysis than investigating how welfare was distributed within households.

It was not until 1965, with the work of Gary Becker (the 1992 Nobel Prize winner for Economics), that the economics of family and household was fully brought into the light. Becker put forward the idea that all members of the household have a common, single set of preferences which gives rise to a common set of utility functions. The household combines time, goods purchased in the market and goods produced at home to produce commodities that generate utility\(^1\) for the household. Becker (1976, 1981) in his later work extended this view and incorporated the idea of the household as a site of production, consumption and reproduction. The Unitary model assumes a joint, or inseparable, utility function for all members of the household; one that is maximised, subject to pooled household time, production and income constraints. The model also assumes that all decisions which include the distribution of household resources, income, labour and household goods are decided by

\(^1\) In economics, utility is a measure of satisfaction derived from the consumption of goods and services.
one individual and the outcome of all decisions are Pareto efficient\(^2\). Such an individual would, in essence, be a benevolent dictator who would determine what was best for all household members. The implication from this model is that the same intra-household resource allocation outcome is achieved regardless of which spouse receives the resource. The inseparable utility function and income pooling in the Unitary model came under serious criticism from many scholars as the model does not take into account individual differences; members of a household may have disparate priorities which can result in conflict, thus bargaining would be required for a solution to be reached. As such, the model fails to acknowledge and explain bargaining processes among household members and so aggregation of an individual’s utility function into a household utility function becomes problematic. Last, but not least, feminist scholars have criticised the model for leaving out issues of power and inequality within households (Fleck & Katz cited in Dosman, 2000; Folbre, 1986).

Empirical findings from different countries have also failed to support the notion that resources are distributed fairly regardless of who receives the resources as stated in the Unitary model. Thomas (1990), using Brazilian data, found that non-labour\(^3\) income in the hands of mothers resulted in better nutrition and family health than in the hands of fathers. Thomas and Chen (1994), in studying consumption data from Taiwan, found that an

---

\(^{2}\) Pareto efficiency is named after an Italian Economist, Vilfredo Pareto. Pareto efficiency is said to exist when no other improvements can be made in the allocation of resources to one individual without it causing a loss to others.

\(^{3}\) Thomas Chen define non-labour income as income from rents and physical assets, financial assets, pensions, social security and workers’ compensation, gifts and other irregular income.
individual’s share of joint income influences the type and quantity of household goods consumed. Similar findings were announced by Phipps and Burton (1998) using Canadian expenditure data whereby the source of income in dual earner households affected the level of consumption in 8 out of 12 expenditure categories. Thus, evidence seems to indicate that individual control of income, and not household income, affects household expenditure patterns.

2.2.2 Bargaining Models

2.2.2.1 Co-operative Bargaining Model

The recognition of household individual differences in tastes and preferences led to the development of economic models that incorporate bargaining and negotiation. In these models, questions of power and ideology become prominent. The initial work on bargaining models of households was developed by Manser and Brown (1980) and McElroy and Horney (1981). The bargaining model assumes that household members have similar, as well as conflicting, heterogeneous preferences and that the resource and income allocations are the result of their differential bargaining power. The bargaining model also assumes that individuals in a marriage would gain more utilities (benefits) when he or she is in a partnership rather than when single; as a member of the household, the individual benefits from the production of shared household goods, joint consumption economies and companionship. An important factor that determines bargaining power is the individual’s threat point (or fall-back position) which is his, or her, utility outside marriage – the utility that each person would obtain if he/she were divorced (Doss 1996). In this way, married couples would only continue to be married as long as their utilities within the marriage exceeded those if they were to separate. In accordance with this model, an individual’s threat point is influenced by economic and non-economic factors reflecting the opportunities that
exist outside marriage – for example, conditions in the labour market, conditions in the marriage market, rules governing property rights and physical, financial and human capital assets held by individuals. McElroy (1990) refers to these factors as extra-household environmental parameters. As these parameters improve, so does the bargaining position of the individual. Doss (1996) found in her Ghanian study that the percentage of assets owned by married women has a significant influence on household expenditure patterns with women’s share of farmland, for example, increasing the budget shares on food. Phipps and Burton (1998), using Canadian expenditure data, found that as the relative shares of the household income shift, commodity demand shifts too. They discovered that an increase in women’s share of household income, holding total household income constant, would increase expenditure on personal care, restaurant meals, women’s clothing and childcare. On the other hand, when men’s share of income increases, they spend more on tobacco, alcohol, home food and men’s clothing. In addition, Thomas (1990) found that a transfer of non-labour income to the mother is spent on health and food items, compared to transfers to fathers who spend more on alcohol and tobacco. All these results demonstrate that changes in an individual’s income or wealth affect the redistribution of household resources. In other words, control of income by different household members does affect allocation decisions.

Lundberg and Pollak (1993) argued that divorce or dissolution of marriage may not be the appropriate threat point in the co-operative bargaining model. They developed the ‘separate spheres model’ in which couples bargain over the gains of marriage, such as joint production of household goods and children, in a co-operative framework: if couples were in disagreement, they withdraw to more traditional separate spheres of responsibility, alleviating the need for co-operation with such disagreement being the threat point. Under those circumstances, gender roles determine the individual’s activities and contributions to the
household. For example, men may provide housing while women provide childcare and, as household goods under such circumstances are provided voluntarily, they may be underprovided.

2.2.2.2 Non-cooperative Bargaining Model

One of the major criticisms of the co-operative bargaining model is the assumption of pooled household income. Empirical evidence has suggested that complete income pooling does not occur in many cultures, but that there are sharing rules that differ between households, class, culture, ethnicity and religion (Cheal, 1993; Dwyer & Bruce, 1988; Hochschild, 1990; Katz, 1997; Pahl, 1989; Safilio-Rothschild, 1970). Thus a further refinement of the household bargaining model gives rise to the non-cooperative bargaining models. The non-cooperative bargaining models assume that income is not pooled and individuals make consumption and production decisions based on their own labour and access to resources. Unlike co-operative models, where the threat point determines the bargaining, in non-cooperative models, the actual allocation outcomes reflect relative power in the household. In these models, household individuals do not necessarily enter a binding and enforceable contract with each other. Examples of this approach include the work of Carter and Katz (1992), Ulph (1988) and Woolley (cited in Dosman, 2000). These models assume two individuals are linked by an exchange of each other’s income, land, goods and labour with any transfer of income, land, labour and other resources explicit. Consequently, each individual’s consumption consists of his and her own private goods and common household goods, conditional on the level of net transfers. Although each of the household individuals has separate utility function, their utility functions are, however, interdependent in the joint consumption of household goods. In other words, when it comes to shared household goods, the amount an individual is willing to spend on the goods depends on their own preferences.
and expectations of their partner’s actions. The non-cooperative bargaining model is unlike the unitary model, but similar to the co-operative bargaining model in that individuals are assumed to have separate utility functions. Thus, individual resource allocation and demand are now subject to changes in wages and prices. The non-cooperative model also assumes asymmetric information with regards to the threat points, full income and resource allocations which is absent in both unitary and co-operative models. This has gained support from research findings (Hochschild, 1990; Pahl, 1989, 1995) which indicate that, very often, individuals do not have complete information on his or her partner’s resources and income. Both non-binding contracts and imperfect information lead to an allocation outcome that is not Pareto efficient.

The discussion so far has concentrated on the history of economic models of intra-household resource allocation – from the initial development of the Unitary model by Becker to the later models which embody bargaining approaches. These models are useful in providing a framework for analysing gender relations and throw some light on how gender asymmetries are constructed and contested; they do not provide adequate, or sometimes indeed any, information on the qualitative aspect of intra-household gender dynamics. Sociological studies on the other hand provide a less restrictive formulation and adopt a more dynamic approach that incorporates qualitative aspects and greater complexity in the analysis of household resource allocation.

2.3 Sociological Studies

Sociologists have studied the relationship between money and marriage extensively (Pahl, 1983; Treas, 1993; Wilson, 1987; Zelizer, 1994). Money that enters the household can come from different sources such as employment, welfare payments, investments and
inheritance. Individual household members may regard monies differently and as a result attach different meanings and use to them. In the process of defining meanings and use, problems can arise due to differences in preferences, attitudes and needs. The outcome of the process can in turn reflect power relations between couples.

Traditionally, earning money and being the breadwinner has given men not only the power to control money but this kind of control extended to other aspects of family life including the authority to make household decisions regarding consumption and expenditure. As breadwinners of their families, men also enjoyed other privileges such as ample leisure time and fewer domestic responsibilities. In this way, a man’s income guaranteed him greater power and privileges within marriage (Bernard, 1981; Ferree, 1990). This line of thinking is referred to as *classic resource theory*, as set forth by Blood and Wolfe in their study of American families in 1960. The central focus of this theory is the relationship between structural resources and overt (observable) power; in accordance with resource theory, the partner who brings more socio-economic resources – such as income, education and occupational status into a marriage – will tend to make most of the marital decisions. If men’s power in marriage is rooted in their income, then women would need access to independent wages to gain power so as to be on a par with their husbands. Indeed, this was the feminist agenda during the 1960s and 1970s, when feminist scholars and writers encouraged millions of women around the world to pursue higher education to better prepare themselves to have equal footing when entering the workforce. Women’s ability to earn wages not only increased their self-worth but also their autonomy and power within marriage.

Many women around the world, including Malaysian women, responded positively to this agenda. As Malaysia underwent rapid economic growth between 1970 and 1995, there
was an increase in women’s participation in the labour force – from 32.2 per cent to 44.7 per cent. In 2001, women accounted for 46.7 per cent of the country’s workforce (Labour Force Survey Report 2001). Economic growth, increased years of education, improved mother and child care, greater access to family planning and improved gender-based economic incentives and employment policies are the major factors identified by Aminah and Gregory (1997) as contributing to the increased labour force participation of Malaysian women. However, studies have indicated that even though more and more married Malaysian women are participating in the labour force, their responsibilities as the primary care giver in the family have not diminished (Noor Rahamah, 1996; R Noraini M Noor, 1999; Rahmad Ismail & Fatimah, 1999; Roziah Omar, 2003) with many experiencing work-family conflicts when juggling their multiple roles as an employee, mother and wife (Aminah Ahmad, 1995). Clearly then, earning income does not guarantee a greater exercise of power within marriage, such as the power to seek an equal division of domestic responsibilities, for these women.

The findings of many studies seem to indicate that men’s power and privileges have been largely preserved despite women’s increasing participation in the work force. In other words, women’s employment has only granted them a small increase in control over family finances and decision making and they still bear the major responsibility for domestic labour and childcare (Coltrane, 2000; Pyke, 1994). As claimed by Brines (1994) and Tichenor (1999), there appears to be a curve linear pattern in the relationship between equality and income contribution. In Tichenor’s study of American couples, she discovered that when women earned less than men, women received less equal treatment in many aspects of household decision making with the situation reaching more equality when couples earned similar amounts. However, when women earn more than men, the situation reverts back to inequality, with women doing more of the housework and delegating decision making back to