

WOMEN, PROPERTY AND SOCIAL PRACTICE IN CHINA

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This paper is an attempt to examine the relationship between women, property and the Chinese social practice. One can focus on women who could be bought or sold like property, or can concentrate on women who manage their own private properties in spite of infringements upon their rights by their husbands and their in-laws, or can give attention to women who convert their properties into a kind of economic and financial power. The status of women in China is even now rather contradictory, it has repeatedly been vacillating between *patrimonialisation* and *paraphernalisation*.

Discussing this relationship is like entering an ongoing conversation. This preliminary work will mainly put together bits and pieces of information gathered through various readings. I shall only quote those authors whose works dawn my research which, I expect, will contribute its own light.

WOMEN AS CAPITAL GOODS

It is a cliché to compare a marriage to an economic transaction during the span of which the bride-to-be is conveyed to her bridegroom's family. Nevertheless, a survey tells us that to have their son married, in Shanxi province 山西 nowadays, a family has to invest a huge sum of money (See table 1). Therefore it should come at no surprise that a peasant family has to save for about ten years to accumulate enough money² which then should be used to buy, among other things, the "three big things" (*san da jian* 三大件) *i.e.* bicycle, wristwatch and sewing machine³. Cash itself – spent for or given as betrothal gifts by the groom's family at

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² Qiao Runling 乔润令, *Shanxi minsu yu shanxiren* 「山西民俗与山西人」 (Customs and people of the Shanxi province), 北京: 中国城市出版社, 1995, p. 97-102.

³ Nowadays, these « three big things » are called, at least in the wealthiest areas, the "old three big things" for they have been replaced by the "new three big things": washing machine, colour television set and refrigerator (see *Taizhou Daily* 台州日报, 2002-12-16, <http://www.taizhou.com.cn/cntz/homepage.nsf/>)

the time of marriage – is actually a small part of the whole investment as the bulk of it has to be devoted to the building of a dwelling for the new family.

Table 1. Evolution of the bride-price in PRC Shanxi

	Expenses supported by (<i>yuan</i>)					GDP per capita	
	groom's family		bride's family		groom /bride	current prices	constant prices
	current prices	Constant prices	current prices	constant prices			
1950s	365	365	46	46	8	150	150
1960s	1 706	1 507	107	95	16	240	212
1970s	1 283	1 205	186	175	7	327	307
1980s	19 633	14 086	2 100	1 507	9	853	612

Sources: *Zhongguo tongji nianjian* 中国统计年鉴, 1999, p. 55 & 57. Qiao Runling 乔润令, *Shanxi minsu yu shanxiren* 「山西民俗与山西人」, 北京: 中国城市出版社, 1995, p. 97-102.

As shown in Table 1, expenses supported by the bride's parents are far lower than those supported by the groom's parents. During the 1990s, a peasant family in the province of Shanxi on the average would spent 12 000 *yuan* (about 1 350€) for presents given to the bride's family. This amount does not include the cost of the new house to the groom's family which represents a transfer of family wealth to the new couple⁴. Underpinning this situation is the abolition of the dowry (*jiazhuang* 嫁妝) system under the provisions of the 1950 Marriage Law⁵. Such abolition means that a daughter was no longer to be given her share of property at the time of marriage: farmland (if any of course!) or right over its use, money, furniture and movables⁶. "Since the prestige of the daughter in her husband's house will depend, to a large extent, upon the wealth she has brought with her"⁷, this new legal provision could not but lower her position in her husband's family. Formerly, *marriage* means the conveyance of a daughter who receives a dowry (as much as twice the bride's price according to Fei Xiaotong's surveys⁸), which has to be seen as a pre-mortem inheritance. Latterly, *marriage* means the assignment of an extra-labour force to the groom's family but with full retention by

documentview/2002-12-16-19008-72F43D5A48DC1EA948256C91000B148F?OpenDocument, accessed on February 9, 2003.

⁴ Qiao Runling, *op. cit.* p. 101-102.

⁵ See <http://law1.hotoa.com.cn/lawv2/1/2-1/0061AC92-18C9-4F9D-A7A3-2A2A5ADB882C.html>, accessed on February 9, 2003.

⁶ Jennifer Holmgren, *Marriage, Kinship and Power in Northern China*, Aldershot: Variorum, 1995, p. II(14)-II(22).

⁷ Fei Hsiao-Tung and Chang Chih-I, *Earthbound China: A study of Rural Economy in Yunnan*, London: Routledge and Kegan, 1949, p. 110.

⁸ *Ibid.* p. 110. A Taiwanese proverb states that "to marry a daughter is even worse than to be burgled three times in a row" 嫁一個查某子,較慘三年著賊偷.

the bride of her right to inherit her share of her parents' patrimony⁹. Both strategies differ dramatically in their timing but not in the amount given as dowry/inheritance, nor in their “merchandising” of women. This is clearly apparent for the results from a national survey about women's status which reveals that even today Chinese women on the Chinese mainland consider that daughters should not inherit from their parents (see table 2)¹⁰.

Table 2. : Women's attitude toward daughters' inheritance (1990)

	whole female population	urban	rural
best is no inheritance rights	15,20%	12,00%	16,00%
should absolutely not inherit	37,60%	11,80%	44,00%

I did not write “selling” but “merchandising” as the latter falls squarely within the domain of “product promotion” rather than “product sale”¹¹ as the buying and the selling of women and young girls. Guomindang *Penal Code*, as the Qing Law before it, forbade the sale of female to someone as a wife, a concubine or a prostitute if she is unwilling, married or minor by the law¹². According to the number of cases heard by Chinese courts, it appears that the selling of women was a very usual practice. To anyone leafing through the pages of Ba county 巴县 archives, trafficking in women and girls seems to have been particularly widespread in eighteenth-century China. Almost half the marriage-related cases heard by this county's courts involved such transactions. One 1788 record, for example, tells the story of a brother, Yan Weiwan, in search of his sister, her daughter and two sons. She was “contractually” given as a wife when she was still very young to a man called Dong Chaoxian¹³. She gave birth to three children. Back home after a long business trip, Yan Weiwan found that his sister, her children and her husband had all left letting nobody knows where they would go. He then investigated and discovered that his sister and his fourteen-years old niece have both been

⁹ The Guomindang *Civil Code* promulgated in 1929-1930 bestowed, for the first time in Chinese legal history, the right of inheritance upon the females “lineal descendants by blood” (*zhi xi xue qin bei qin shu* 直系血親卑親屬) as well as on the males (art. 1138).

¹⁰ Tao Chunfang *et al.* 陶春芳等, *Zhongguo funüdiwei gaiguan* 「中国妇女社会地位该概观」 (On the Social Status of Women in China), 北京: 中国妇女出版社, 1993, p. 307.

¹¹ Fei Hsiao-Tung, *Peasant Life in China: A Field Study of Country Life in the Yangtze Valley*, London: Routledge and Kegan, 1939, p. 43-44.

¹² Phillip Huang, *Code, Custom and Legal Practice in China: The Qing and the Republic Compared*, Stanford: Stanford UP, 2001, p. 180-183.

¹³ *Zi you xupei wei Dong Chaoxian wei qi* 自幼许配董超现为妻.

sold, the former as a concubine to a rather old man called Zhao Mingzhang, the latter as a daughter-in-law to-be to a man known as Lou the Fifth¹⁴.

The fate of pawned females is not even better so that it may cause envy to those who have been sold. The novel *My mother's enslavement* (*Wei nuli de muqin* 为奴隶的母亲) written in 1930 by the famous novelist and translator Rou Shi 柔石 tells us how her mother was pawned to an old scholar, *xiucai* 秀才¹⁵, in order to repay her husband's debts. According to the deal, she was to provide her labour force to the scholar, to bear a son for him and to breed his son till he was two years old¹⁶. The following quotation will illustrate a more recent situation; it is an excerpt from a study surveying mendicancy in Taiwan during the 1970s¹⁷:

“[She] needed money to finance the wedding of her second son. She also sent her daughter to Taoyüan teahouse [*i.e.* a brothel], but later on, she ‘redeemed’ her, buying out what was left of her contract, and put her in a local teahouse, where she makes more money and is closer to home. She also has a younger daughter working in the same teahouse. That girl is too young to become a prostitute yet, but it was widely believed in 1974 that she eventually would”.

The pawning of women follows rules which reproduce in the main those performed when pledging ordinary goods. There are two different pledging procedures, one named *dian* 典 and the other baptized *tai* 胎:¹⁸

- The *dian* procedure means that the possession of some thing (*res*) is transferred as security for a claim to the creditor who has a right to use and take the fruit provided by this thing; the debtor is under no obligation to pay a recurring interest (each month *e.g.*) for the loan. This principle literally applies when the “thing” is also a female: the pledgee has the right to use her labour force and body and take their fruits – children included. In

¹⁴ 清代巴县档按汇编—乾隆卷 Qingdai Baxian dang'an huibian – Qianlong juan (A collection of Qing period Ba county archives – Qianlong volume), 北京: 档案出版社, 1991, p. 136-138.

¹⁵ One having passed the imperial examination at the county level in the Ming and Qing dynasties.

¹⁶ Rou Shi 柔石, *Wei nuli de muqin* 「为奴隶的母亲」 (My mother's enslavement), <http://www.net-sky.com/book/content/378/13704.html>, accessed on February 13, 2003. This novel has just been adapted for the cinema, it will make its screen debut on May 2003.

¹⁷ David Schak, *A Chinese Beggar's Den: Poverty and Mobility in an Underclass Community*, Pittsburgh: University of Pittsburgh Press, 1988, p. 96-97.

¹⁸ This development is based on *Taiwan xiguan jishi (zhong fan ben)* 「臺灣習慣記事 (中翻本)」 (Notes on Customs in Taiwan – Chinese edition), 臺北: 臺灣省文獻委員會, 1988, vol.3a, p.174. These notes were originally published in Japanese at the eve of the nineteenth century when Taiwan was under the Japanese rule, they have been translated in Chinese under the government of the island by the Guomindang.

fact, this procedure is quite similar to a sale with option of redemption: the pledge (thing or woman) is actually sold to the pledgee but the pledger has the right to redeem it within a given period of time as set by the sale agreement. This must have been the most popular procedure as in Chinese the usual phrase to describe the pawning of a female is “pawned and hired as a concubine”, *diangu wei qie* 典雇为妾.

- The *tai* procedure is somewhat different for it does not convey the possession of the thing itself; the creditor is only given the title-deed proving the debtor’s right over this thing and without which the latter cannot sell the thing. As the pledgee cannot use it nor take what it yields, the pledger has to pay a recurrent interest for the loan. The word *tai* means “embryo” and should be understood as Aristotle’s τόχος – *i.e.* the interest which has been *given birth* through the lending of money¹⁹. When applied to human beings whose possession can not be claimed with a title-deed, the solution usually adopted is to hold someone in hostage, preferably a woman. Old Chinese historic records vouch for such a common practice. For example in 588 B.C., as reported by a commentary to the old *Spring and Autumn Annals*, Prince Cheng “gave his mother as hostage to bolster his credibility” (*zhi qi mu yi wei xin* 質其母以爲信)²⁰. It is worthy to note that the word *zhi* 質, which means “to give as hostage”, is one of the few Chinese words meaning today “to pawn”, “to give as a pledge”.

The above two pawning procedures have been rather theoretically set out; in practice the matter is not so clear-cut. Two cases from Tainan city (situated on the south-western coastal plains of Taiwan island) will exemplify this situation²¹. In a first case, from 1906, the impoverish Chen Yongfu had to pawn his seven-year-old daughter as security for the repayment of a loan. In the meantime, Chen Yongfu had to pay every month a fixed interest to his creditor. Furthermore, the agreement stated definitely that if the little girl were to fall ill, her father should immediately repay his loan – *i.e.* to buy back his ailing daughter. In the second case, from 1903, a Mrs Zhang who felt unable to support her beloved fourteen-years-

¹⁹ See *Politics*, book 1, where Aristotle condemns interest loan. About the etymology of τόχος, see Émile Boisacq, *Dictionnaire étymologique de la langue grecque étudiée dans ses rapports avec les autres langues indo-européennes*, Heidelberg : C. Winter, 1907-1914.

²⁰ Séraphin Couvreur, *Tch’ouen Ts’iou et Tso Tch’ouan : la chronique de la principauté de Lou [春秋左傳]*, Paris : Cathasia-Les Belles Lettres, 1951, p. 16-17 (Prince Cheng 成公, 2nd year : 588 B.C.).

²¹ Zhuo Yiwen 卓意雯, *Qingdai Taiwan funü de shenghuo* 「清代台灣婦女的生活」 (Daily Life of Taiwanese Women during the Qing period), 台北 : 自立晚報出版社, 1993, p.117-120

old daughter, pawned her to Madame Huang. The agreement does not organize any monthly instalment but stipulates that the madam had to teach the girl how to sing and other skills of this particular craft, once she had qualified, her mother and the madam would share her earnings till the former redeems her. Should she failed to do so within four years, her daughter will be left at the madam's disposal.

The last practice treating females as mere capital goods is the purchase of young girls as future daughters-in-law (*tongyangxi* 童養媳, phrase which should literally be rendered into English as “child brought up to be a daughter-in-law”²²). In hard times peasant families were forced to have their daughters adopted. These “daughters-in-law in bud” might be older than the boys to whom they were betrothed. In fact they were compelled to work hard, to endure the dominance of their future mother-in-law, and to nurse their infant “husband”. This custom has never been formally acknowledged by the *Qing code* even if the imperial courts did tolerate it in the name of compassion for the poor²³. The *Civil code* promulgated by the Nationalist government in 1930 put a legal end to this practice but its actual impact might have been rather small outside the cities. From 1949, when the Nationalist government flight from the Chinese mainland and established itself on the island of Taiwan, the Guomindang *Civil code* began to apply to islanders²⁴. Nevertheless Taiwanese courts and administrations still have to deal with cases resulting from the old *tongyangxi* system as some “supplementary regulations” point it out – see for example rules 38 to 42 in the *Regulations supplementing the Law on the Registration of Inheritance (Jicheng dengji faling buchong guiding 繼承登記法令補充規定)* promulgated on 21 March 2002²⁵.

It is important to see this problem from a global (i.e. non *feminist*) perspective. Till 1949, China was known to have one of the largest markets in the trade of human being in the world and to have experienced one of the widest ranges of forms of human bondage²⁶.

²² There are numerous ways to call these young girls in Chinese: “adopted spouse” (養婦 *yang fu*), “daughter-in-law in bud” (苗媳 *miao xi*), “little daughter-in law” (小媳婦 *xiao xifu*), “infant daughter-in-law” (媳婦仔, *xifu zai* in Mandarin but *sim-pu-a* in Taiwanese)... See Ministry of Justice 法務部, *Taiwan minshi xiguan diaocha baogao* 「臺灣民事習慣調查報告」 (Civil Customs in Taiwan), 臺北: 法務通訊雜誌社, 1984, p. 125-130 ; hereafter referred as *TMX*.

²³ Philip Huang, *op. cit.*, p.184.

²⁴ See Ministry of Justice, *op. cit.*, p. 130-132.

²⁵ See <http://land.hccg.gov.tw/law/law17.htm>, accessed on the 20 February 2003.

²⁶ See James Watson, "Transactions in People: The Chinese Market in Slaves, Servants, and Heirs", in James Watson (ed.), *Asian and African Systems of Slavery*, Berkeley: University of California Press. 1980, p 223-250.

Unfortunately our knowledge is not comprehensive enough to assess to which extent the historic importance and economic role of the male slave labour were at variance with the female one. The very fact that prosperous Cantonese merchants were supposed to show up their wealth through the number of their concubines²⁷ reminds us that elsewhere the number of heads of cattle is what discloses one's wealth; therefore this teaches us that in China females human beings might have been more likely marketed than their male counterpart.

WOMEN AS CAPITAL HOLDERS

The usual pattern of capital holding in a Chinese family is its collective possession by the whole kin (*jia* 家) under the father's tight control. To explain this behaviour, Chinese glossators will quote two canonical teachings which appear in the *Book of Rites*: "While his parents are alive, [he will not] have wealth that he calls his own" 父母存...不有私財 「禮記·曲禮」; "A son and his wife should have no private goods, nor animals, nor vessels; they should not presume to borrow from, or give anything to, another person" 子婦無私貨, 無私畜, 無私器, 不敢私假, 不敢私與 「禮記·內則」²⁸. According to Myron Cohen²⁹, the collective economy of the household is upheld by the father who is the sole recipient of the income derived by the household members who exploit the estate or contribute outside earnings. The father's role involves monopolization of the power to allocate funds for the entire group's welfare and the estate's management. In other words, kin's property was a trust in such a way that heirs were attached to property rather than property to heirs.

The kinship system, which stresses the importance of male descent lines and family solidarity, is the underlying principle of inheritance devolution to males: a daughter had few

²⁷ Once upon a time, there was a rich and successful Cantonese who had 108 pepper-plants and 108 concubines.... See *Zhonghua quanguo fengsu zhi, xia pian juan qi* 「中華全國風俗志」, 下篇卷七第八-九頁 (Customs of China, volume 2-7, p. 8-9), reprint in 1990 of the 1926 original edition by 中州股中州古籍出版社 (鄭州市). For a list of secondary sources relating wealth to concubines, see Rubie Watson "Wives, Concubines and Maids: Servitude and Kinship in the Hong Kong Region, 1900-1940" in Rubie Watson and Patricia Ebrey (ed.), *Marriage and Inequality in Chinese Society*, Berkeley: University of California Press, 1991, p. 237.

²⁸ The classical English translation is the one by James Legge, <http://www.100jia.net/texte/liji/liki/liki01.htm> (first quotation), <http://www.100jia.net/texte/liji/liki/liki10.htm> (second quotation); the Chinese text can be read at http://www.yasue888.net/kuk_lai.html (first quotation), http://www.yasue888.net/noi_jak.html (second quotation). These sites were accessed on the 24 February 2003. For a book with the Chinese text and translations (French and Latin), see Séraphin Couvreur (trad.), *Mémoires sur les bienséances et les cérémonies* [texte avec transcription et traduction en français et en latin], Paris : Cathasia, 1950. vol. 1 p. 14 et vol. 2, p. 636.

²⁹ Myron Cohen, *House United, House Divided: A Chinese Family in Taiwan*, New York: Columbia University Press, 1976, p. 135.

or no inheritance rights, a wife had no property rights over her husband's property. Attitude toward the marriage of daughters and the dowry allocated to them are the result of inheritance procedures. Following the deductions of Jennifer Holmgren³⁰, one would state that the traditional dowry system grows out of four basic principles:

- A daughter is to be provided with a dowry.
- The dowry belongs to the bride and is not to be counted as part of the husband's property until it passes to her children.
- All natural children are to receive an un-predetermined share of the property of both father and mother – dowry being considered as a pre-mortem inheritance.
- A widow remaining in her deceased husband's family is endowed with the right of control and usufruct over his property.

The above description of property ownership system shows that there is a very clear-cut difference between the kin's property and the personal property. No member of the kin may own kin's property (at the best they may manage it) before its distribution; no member of the kin may possess any personal property with the exception of brides who may bring some property with them when marrying. To put it more bluntly, males as well as females have rights over their respective kin's property, but only married females may have personal property. From that very point of view, the lawmakers of the Guomindang had long been hesitating between adjusting and abrogating the old patrilineal inheritance system. The second draft of the *Civil code* had still not got rid of it in 1925, but the final version promulgated in 1930 did it³¹.

In Taiwan, when the Japanese were ruling the island (1895-1945) their colonial government intended to somewhat refashion (*i.e.* first to compile case-law, then to codify) the "Taiwan's old customs" (*Taiwan kyūkan* 台灣舊慣)³². This "modernisation" actually leads to a clarification of women's rights over their own properties. Judgments passed by the colonial courts in Taiwan recognized that married women are:

³⁰ Jennifer Holmgren, *op. cit.*, p. II(15)-II(16)

³¹ See Pan Weihe, 潘維和, *Zhongguo jindai minfa shi* 「中國近代民法史」 (History of Contemporary Chinese Civil Law), 臺北: 漢林, 1982, p. 125.

³² See *TMX*, p.305-509. This modernisation finds its rationale firstly in the respect for the old Chinese customs in Taiwan, secondly in the Japanese faith in the westernisation of the law and thirdly in some sociological observations. To some extent it leads to a more accurate analysis of ownership relationships, to a clarification of women's rights and to the recognition of forms of personal property even for males.

- the lawful owners of their own dowry and others properties they brought with them when entering their husband's home³³;
- the lawful manager of their own property, and therefore may keep cash in hands and freely sell and purchase their own movables³⁴;
- lawfully liable on their own property for their own debts³⁵.

Furthermore, kin's income and property must bear any charges caused by the wedding of the daughter born in the kinship group, *i.e.* courts recognize that daughters have a right over the kin's property and should be endowed with a dowry³⁶.

In his study of 229 title-deeds signed between 1834 and 1949 in the region of Chaozhou, province of Guangdong, Cai Zhixiang found that whenever women were involved in the selling or the buying of a piece of land, they were acting on their own behalf for one third of the cases, as a mother or a spouse for a half, and as a member of a kin for the remaining sixth³⁷. This computation clearly stated the economic importance of the brides' private property commonly known as *sifangqian* (私房錢, literally "private house/room money"). The magnitude of *sifangqian* is usually kept concealed from the family, as mothers-in-law are always anxiously watching it, it often becomes a source of conflict³⁸. Margery Wolf argues that *sifangqian* is the property of the uterine family, *i.e.* the woman and her children, and is held in reserve for their exclusive benefit³⁹. Women take great care in managing their own wealth, they will protest if their husbands or theirs mothers-in-law infringe upon their right to it. They will also take any opportunity to make money on their own and to increase their riches⁴⁰.

What was true yesterday remains true today. The *Merit Times Daily News* 人間福報 tells us the story of a ninety-three-years old lady living in Miaoli county (Central Taiwan) who has

³³ *TMX*, p. 258 (judgment passed on 1918).

³⁴ *TMX*, p. 246 (judgment passed on 1902).

³⁵ *TMX*, p. 245 (judgment passed on 1900).

³⁶ *TMX*, p. 252 (judgment passed on 1910).

³⁷ Cai Zhixiang 蔡志祥, "Cong tudi qiyue kan shiji shiji mo ershi shiji chu de ChaoShan shehui" 〈从土地契约看十九世纪末二十世纪初的潮汕社会〉 (ChaoShan society as seen from title-deeds signed between in late 19th century and early 20th century), in *Chazhouxue guoji yantaohui lunwenji(xia ce)* 「潮州学国际研讨会论文集(下册)」 (Proceedings of the International Conference on Chaozhou Studies), 广州: 暨南大学出版社, 1994, p. 798-800.

³⁸ Fei Hsiao-Tung, *op. cit.*, p. 62.

³⁹ Margery Wolf, *Women and the family in rural Taiwan*, Stanford: Stanford University Press, 1972, p. 33

⁴⁰ Fei and Chang, *op. cit.*, 110-111.

been accumulating bank notes as *sifangqian* under her mattress for forty years without no one being aware of it! She has been forced to reveal her secret for she was illiterate but have to go to the bank for the first time in her whole life to change her old bank notes to new ones before the end of 2002. She earned the money by selling at the nearby market the vegetables she was able to dig up in the early morning. She also spent some of it to buy candies or to have her hair combed⁴¹. The famous Japanese anthropologist Kataoka Iwao, 片岡巖, made a similar statement when he compiled a collection of descriptions of Taiwanese customs in 1921⁴²:

Every day, [Taiwanese women] would feed chicken, dogs or pigs with the leftovers from meals [... In addition] there is other ancillary activities such as weaving straw hat, bleaching straw, stitching shoes, dressing flowers, picking tea leaves, collecting seaweed for agar-agar, papering boxes... The income from all these activities [...] is accumulated bit by bit to form the *sifangqian*.

Once the 1930 *Civil code* abrogated the old patrilineal inheritance system, the Guomindang lawmakers had to establish a new matrimonial property regime called “union of property” (*lianhe caichan zhi* 聯合財產制)⁴³. It ruled that, unless otherwise stated in an antenuptial settlement, each spouse retained the ownership of the property he or she had at the time of his/her marriage (art. 1005, art. 1016 and art. 1017). The wife’s property is split in two parts. The first part is her contribution to the “union property” which is legally managed, used and alienated by her husband (art. 1018 and art. 1020). The second part is her “special property” (*teyou caichan* 特有財產) which includes her trousseau, jewellery, cash... she brought with her, the gifts she might have received, the earnings from her own labour (art. 1013). As expected, she is severally liable for the debts arising from her management of her “special property” (art. 1047). Considering that husbands are legally required to assume full charge of the household expenses (art. 1047), one can conclude that the 1930 *Civil code* made it easier for women to expand their *sifangqian*. This definitely explains how and why informal webs of female finance have been able to spread over Taiwan.

⁴¹ *Renjian Fubao* 人間福報 (Merit Times Daily News), 9 October 2002, See <http://www.wfdn.com.tw/9110/021009/01-06/100906-3.htm>, accessed on 27 February 2003.

⁴² Kataoka Iwao (translated by Chen Jintian) 片岡巖 (陳金田譯), *Taiwan fengsu zhi* 「台灣風俗誌」 (An account of Taiwan Customs), 臺北: 眾文圖書公司, 1990, p. 126-127.

⁴³ See <http://www.shanhua-house.gov.tw/law/113.htm> accessed on 4, march 2003.

Lawmakers in Taiwan grappled with this issue and produced on 26 June 2002 a new statutory matrimonial property regime based on the Swiss example: henceforth an “income-sharing property regime” (*suode fenpei caichan zhi* 所得分配財產制) is to replace the old “union property regime”⁴⁴. The new rules put an end, firstly, to the exclusive management of the household assets by the sole husband (new art. 1018) and, secondly, to the financial independence of the wife who from now on is to share the expenses of the household according to her financial potentialities (new art. 1003). Today what obviously did puzzle Taiwanese wives is they fear to loose their grip over their traditional *sifangqian*. Women organisations in Taiwan are fully aware of this situation and try to “educate” their audience⁴⁵. Every argument is at work and these organisations try to overcome their potential opposition by linking this legal revision with the “contracting of mistresses” (*bao er nai* 包二奶) by Taiwanese investors in Mainland China. They argue that under the new statutory property regime, it would be very difficult for a husband to use and misuse the household property to the benefit of his mistress and mistress’ children⁴⁶.

Crossing the Strait to look at the solution adopted by the government of the People’s Republic of China in 1950. The *Marriage Law* stipulated (art. 10 and art. 23) a community of property, called the “family property” (*jiating caichan* 家庭財產), that merged the pre-nuptial property of each spouse with the property acquired jointly or individually during their marriage⁴⁷. Obviously, the socio-economic background prevailing in Mainland China from the 1950s till the 1970s did not foster any accumulation of property and, therefore, civil disputes over sharing property must have been rarities if any. That is why dispositions related to matrimonial property regime remained unchanged when the *Marriage Law* was revised in 1980⁴⁸, except that the regime was henceforth named “common property” regime (*gongtong*

⁴⁴ See <http://www.lawformosa.com/tforum/viewtopic.php?TopicID=47>, and <http://www.judicial.gov.tw/90moj10.htm> both accessed on 04 March 2003.

⁴⁵ See http://warmlife.womenweb.org.tw/OrgNews_Show.asp?OrgNews_ID=258 accessed on 04 March 2003.

⁴⁶ The new dispositions firstly establish the exclusive right of each spouse over his/her own pre-nuptial property, secondly impose as a rule that any decision about their post-nuptial common property has to be taken by the both spouses.

⁴⁷ See <http://law1.hotoa.com.cn/lawv2/1/2-1/0061AC92-18C9-4F9D-A7A3-2A2A5ADB882C.html> accessed on 6 March 2003.

⁴⁸ See <http://www.people.com.cn/GB/channel1/11/20001024/283771.html> and <http://www.people.com.cn/GB/shehui/46/20010601/479454.html>, accessed on 06 March 2003.

caichan 共同財產)⁴⁹. The rising living standards and the correlative accumulation of wealth, the dislocating of the old “work unit” (*gongzuo danwei* 工作单位) and its impeding social control altogether with other social moves, each contributed to an upsurge in divorces and then in disputes about division of property (see insert) to the extent that the Supreme Court in 1993 not only had to specify expressly the contents of spouses’ property but also had to widen its field of implementation⁵⁰. This clarification of spouses’ property division has been ratified by the promulgation of a revised *Marriage Law* on the 28th of April 2001⁵¹. This law set the scope of jointly owned (*gongtong suoyou* 共同所有) and individually owned (*gezi suoyou* 各自所有) property in its articles 17 and 18. Property acquired within the span of marriage, such as wages, bonus, commercial profits, intellectual property rights earnings and inheritance other than those specified by the *Marriage Law*, is considered as jointly owned property. Conversely, pre-nuptial private property, medical compensation, living allowance for the disabled, inherited or granted property designated to only one party and daily necessities

In April 1998, two young people got a marriage permit but did not get officially married at that time. Five months later, the boy’s parents paid down 24.000 yuan (a huge amount of money) for a flat where the engaged couple would live once built. In January 1999, the wedding was performed and they began to live together at the groom’s parents’ home. One more year later, the flat is at least completed so they moved in their new dwelling for which the husband’s parents have spent more than 70.000 yuan – as for the wife’s parents, they have not spent even a penny for it. Not long after the two young people are on the verge of asking for a divorce, then what they start arguing about is whether the flat is jointly or individually owned...

See <http://www.people.com.cn/GB/shehui/212/2191/3924/20010208/391686.html>, accessed on 7 March 2003.

exclusively for one party are considered individually owned.

Then what about *sifangqian*? This custom is obviously conflicting with the rules stated by the revised *Marriage Law* as far as the statutory matrimonial property regime is concerned. Should husband and wife settle an antenuptial agreement, they might retain as *sifangqian* a

⁴⁹ See art. 13, “Hunyin Fa” 《婚姻法》 (Marriage Law) in Liang Shuwen *et al.* (ed.), 梁书文等主编, *Minfa tongze ji peitao guiding xinyi xinjie* 「民法通则及配套规定新译新解」 (New Interpretations of the General Principles of Civil Law and its Implementation Rules), 北京: 人民法院出版社, 1996, p. 812.

⁵⁰ “Zui gao renmin fayan guanyu renmin fayuan shenli lihun anjian chuli caichan fenge wenti de ruogan juti yijian” 最高人民法院关于人民法院审理离婚案件处理财产分割问题的若干具体意见 (The Supreme Court about the division of property in divorce cases) in Liang Shuwen *op. cit.*, p. 824-828. See also <http://www.people.com.cn/GB/shehui/46/20010426/452304.html>, accessed on 7 March 2003.

⁵¹ Cf. <http://www.people.com.cn/GB/shehui/43/20010429/455250.html>, accessed on 7 March 2003.

given percentage of their own income⁵². Even in that case, one should conclude that *sifangqian* has been wiped out from its traditional practice for it is no longer a female privilege nor its amount a well-kept secret. But the certainly most striking effect of the new dispositions is that male secret *sifangqian* have been spreading rapidly these last years⁵³! One oft-given reason is that men have been speculating on the stock market (*chaogu* 炒股, literally “to fry stocks and shares”) and made some profit out of it⁵⁴. A more obvious reason is that some of them is keeping a concubine (*bao ernai* 包二奶), phenomenon which has been in recent years becoming rampant in the more developed provinces⁵⁵. Thus we are back to the “good ol’ days” when the poorest guys could not afford a wife and when the poorest girls scraped their living as the concubine of some old but well-off man.

It does not matter whether they are living on the island of Formosa or on the Chinese mainland, women before the legal revision of their matrimonial property regime were entitled to some financial independence which should be looked at minutely.

WOMEN AS CAPITAL LENDERS

A major incentive to make *sifangqian* blooming was certainly the fear that one might be widowed (wife or concubine), divorced (wife) or repudiated (concubine). The fate of a widow, a divorcee... was always a bitter one if she had no property even if (or especially if) she was to stay with her husband/paramour’s family. Therefore one should understand the greed with which the already quoted 108 concubines might have been accumulating bits and pieces of wealth. In the nineteenth century, Hongkongese concubines were said to participate in tontines (*hehui* 合會) called *dipu hui* 地鋪會 so to hoard some money in anticipation of harsher days⁵⁶. These *Spread on the Ground Association* were so called for it was believed that the inventor of this kind of association was too poor to have any place where to treat his

⁵² See http://www.legalinfo.gov.cn/gb/school/2002-07/25/content_315.htm, http://www.legaldaily.com.cn/gb/content/2002-03/23/content_34082.htm and <http://www.people.com.cn/GB/shehui/46/20010212/393899.html>, accessed on 7 March 2003.

⁵³ See <http://www.people.com.cn/GB/shehui/46/20010212/393899.html>, <http://daty.uhome.net/cool/nrsfq.htm>, etc., accessed on 7 March 2003.

⁵⁴ See <http://lawyer.zglw.com/shuofa/>, www.people.com.cn/GB/shehui/46/20010212/393899.html, etc., accessed on 7 March 2003.

⁵⁵ See <http://www.sanqindaily.com/news/ReadNews.asp?NewsID=9541>, <http://lawyer.zglw.com/shuofa/>, etc., accessed on 7 March 2003.

⁵⁶ See the “Note” written by R. A. do Rozario, *The China Review*, n°5, 1876-1877, p. 205-20; J. Dyer Ball, *Things Chinese: being Notes on Various subjects connected with China*, London: Kelly and Walsh, 1900 [3rd edition] p. 545-547. This kind of tontine was usual in Annam too, see Buu-Loc *L'usure chez les paysans en Annam*, Paris : Recueil Sirey, 1941, [Thèse de la Faculté de Droit de Montpellier], p. 102-103.

friends and had to *spread* a mat on the *ground* to receive them and collect their contributions. Whatever the legend narrates, this rotating saving and credit association is slightly different from its more common counterparts. The head of this kind of association is out of it altogether, he or she is not a borrower/saver who is to benefit from the first drawing as elsewhere; he or she is a trustee acting on behalf of the members. In the *dipu hui* no dinners or wine parties are given, the legend meets up with the practice. In fact, whenever members are married women or concubines they might not even know anything about each other. The trustee goes round personally, discreetly takes orders from every member and manages the subscriptions at his/her best. If members were women, the trustee was more likely to be one too for she had to gained entry to the women quarters. The participation of women in tontines and the growing part they are playing nowadays is attested by various sources both Taiwanese and Continental.

In the late 1980's, the Nationalist government on Taiwan appointed an appropriate committee in order to investigate the ins and the outs of the informal finance and its practice on the island. The committee reported its findings in August 1990 and published them in 1991⁵⁷. These experts noticed that informal financing activities were often managed by women. The whole process begins with a group of women participating in a tontine but none of them wishing to draw the pot for their main purpose is to accumulate their savings not to ask for a loan. When they became aware that the tontine could not work out any profit for them, they will decide to lend money to outsiders, preferably to housewives. According to the committee, it is one of the ways which frequently leads to the setting up of small underground banks (*dixia qianzhuang* 地下錢莊). The “bank” once set up, the following sequence of events is likely to happen, after a more or less long period of excitement and success, the former tontiners rapidly run short of working capital for they are not actually qualified to be in charge of such a business nor they are loan sharks by nature; bankrupt is the inescapable outcome of their venture⁵⁸. In most cases, these females “bankers” were unaware of the risks they were taking and were acting *bona fide*; on the other hand, this should not conceal the fact

⁵⁷ Li Zhongxiong *et al.* 林鐘雄等, *Fangzhi dixia jinrong huodong wenti zhi yanjiu* 「防制地下金融活動問題之研究」(On the prevention of underground financing activities), 臺北: 行政院研究發展考核委員會, 1991. For a summary of this report, see <http://www.rdec.gov.tw/res/project/rdec71.htm>, accessed on 14 March 2003.

⁵⁸ *Ibid.* p. 38, 71 *sqq.* The deposit of *sifangqian* in underground banks was quite usual and incurred risks have frequently been denounced, see *e.g.* Huang Yongren *et al.* 黃永仁等, *Taiwan dixia jinrong wenti: minjian hehui yu dixia qianzhuang* 「臺灣地下金融問題: 民間合會與地下錢莊」(On the issue of underground finance in Taiwan: tontines and underground banks), 南投: 基層金融出版社, 1983.

that the most provoking insolvencies as reported by the news media were all done deceitfully. Even so, numerous insolvent “bankers” were females⁵⁹.

The financial autonomy of women is such that classified advertisements appearing in Taiwanese dailies distinguish between moneylenders. Some ads would emphasize that the lending company is “managed by women” (*nüren jingying* 女人經營). Some would state that “Mrs So-and-so”, “Madam what’s-her-name”, “Ol’ mother Jane Doe”, or “the manageress” provides lending facilities to meet the financing requirements of their sisters. Some point out that the money to be lent come from “idle female-owned cash” (*funü xian qian* 婦女閑錢), “females funds” (*funü jijin* 婦女基金), “women associations” (*funü hui* 婦女會)... Others will specifically use the informal feminine pronoun (*i.e.* using *ni* 妳 instead of *ni* 你 or *nin* 您 – the last one being the formal but neutral pronoun) to address their potential customers ensuring they only wish to “honestly help” them⁶⁰.

Female control over their properties and returns to property foreshadowed control over their wage-earning labour and wages; both controls are strong predictors of women’s economic autonomy as well as relative equality in family life decisions. The fact that they can rely on their husbands’ regular income furthermore allows them to take more risks than they would be able to take without this backing. Consequently, money that women’s private property can provide would not only be lent but also invested in entrepreneurial pursuits; women’s properties are therefore often converted into industrial properties. Hill Gates has noticed this new state of affairs⁶¹. The capitalist transformation of Taiwan’s patriarchal society engendered genuine social novelties as the feminisation of labour-intensive manufacturing and of small businesses as well as it produced a new class of women entrepreneurs. Admittedly, only few women do operate large factories in the formal sector, they play a more significant role as owners and managers of the shops and workshops that make up the informal sector. For example, between 1993 and 1998, the number of women who manage the

⁵⁹ See *inter alia* a survey in Lin Guangyu 林光裕, *Minjian huzhuhui zhi tantao* 「民間互助會之探討」 (On tontines), 臺北：第一銀行徵信室, 1979, p.33-36.

⁶⁰ Thierry Pairault, « Obolostatique et finance informelle en Chine » in Michel Lelart (éd.), *Finance informelle et financement du développement*, Beyrouth : AUPELF-UREF, 1999, p. 113.

⁶¹ “Taipei Family Businesswomen: experiences with commoditization” in Edward. Chen et al. (ed.) *Taiwan: Economy, Society and History*, Hong Kong: Centre of Asian Studies, 1991, p. 327-337; “Small Fortunes: Class and Society in Taiwan” in Denis Fred Simon et Michael Kau (ed.), *Taiwan: Beyond the Economic Miracle*, Armonk: M.E. Sharpe, 1992, p. 169-185.

stalls – which flood the streets in Taiwan – has grown by 18.25% and, thus, the number of female owners overcame that of male owners (53.03% and 46.97% respectively)⁶².

Continental sisters of Taiwanese women are experiencing quite similar evolutions: roads might have been rather distinct but the overall direction is the same. The planning of the Chinese economy resulted in an overprotection of women and in an apparent equality of rights. Conversely, the economic reforms launched in 1978 lead to a new deal inducing a “big abortion of female worker” (*nü gong da liuchan* 女工大流产) out of their urban “work unit” (*gongzuo danwei* 工作单位) which in turn showed them the way to entrepreneurship⁶³. In the countryside, as husbands flew into cities too often in the vain attempt to strive for a living, wives may have gained economic control over agricultural and ancillary activities as well as a growing financial independence; a short phrase sums up this situation: “males go the factory, females go to the fields” (*nan gong, nü geng* 男工女耕)⁶⁴. The sad stories female tontines organisers in Wenzhou could exemplify the new role women might have played when providing with capital those households wishing to undertake petty commodity production.

Wenzhou 温州, not very far from Shanghai, is a southern coastal district as well as a city in Zhejiang province. The local cadres are well-known for their permissive attitude toward the private-sector development; their experiments are nationally referred to as the “Wenzhou model”. Even after the launching of economic reforms, the financial system in Wenzhou – as in others areas – has been kept rather unreformed. The interest rates were fixed at relatively low rates so that there was excess



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demand for credit at these subsidized rates. Therefore, privately-owned businesses had a very low priority getting credit from the state banks. To fill this gap, the financial market in Wenzhou developed new forms which offer credit at rates that reflect supply and demand on the local market. The revival of tontines is the sheer evidence of these institutional changes as

⁶² *Taiwan diqu tanfan jingying gaikuang diaocha baogao* 「台灣地區攤販經營概況調查報告」 (Survey of the management of stalls in Taiwan), 臺北: 行政院主計處, 1999.

⁶³ Meng Xianfan 孟宪范, *Gaige dachaozhong de Zhongguo nüxing* 「改革大潮中的中国女性」 (Chinese women in the high tide of Reform), 北京: 中国社会科学出版社, 1995, p. 48-62. Fully 60% of the laid-off population are women.

⁶⁴ *Ibid.* p. 218-220.

well as a significant feature of a financial frenzy that mainly seized the most illiterate among the women⁶⁵.

Table 3. “Ping” Tontine 平會

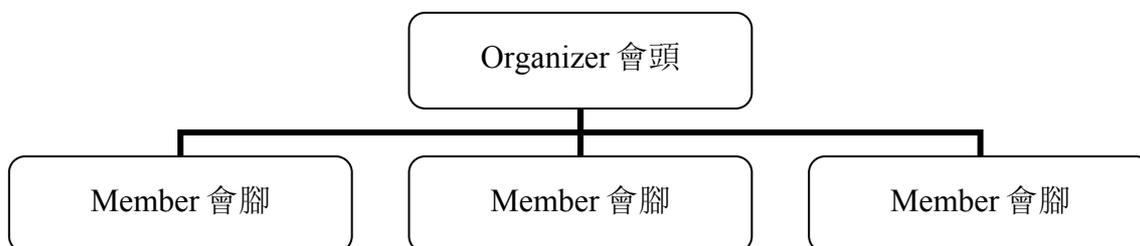
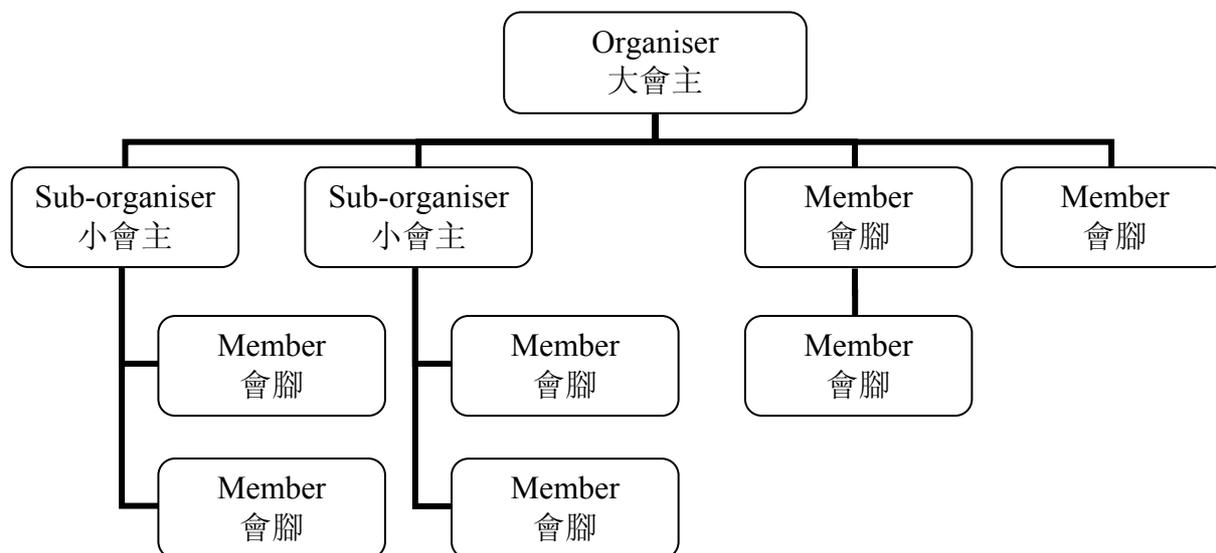


Table 4. “Tai” Tontine 抬會



The unfortunate heroines, whose story is told here⁶⁶, are named Ye Sanfeng (叶三凤), Li Wuhua (李吾华), Shi Xiyu (施希玉), Cai Yu'e (蔡玉娥), Qian Yueying (钱月英), Zheng Lefen (郑乐芬) and others, altogether more than twelve almost illiterate women who thought

⁶⁵ See a truly dispassionate but fascinating paper http://www.66wz.com/webportal/portal_po?UID=DWV1_WOUID_URL_56680697&TOC=COLUMN_56680697&OBJ=56684894, accessed on 17 March 2003.

⁶⁶ Jiang Xuchao 姜旭超, *Zhongguo minjian jinrong* 「中国民间金融研究」 (Informal Finance in China), 济南: 山东人民出版社, 1996, p. 55-78; Hu Hongwei 胡宏伟 and Wu Xiaobo 吴晓波, *Wenzhou xuannian* 温州悬念 (The Wenzhou puzzle), 杭州: 浙江人民出版社, 2002, p. 161-190. There is a fictionalised report by Jia Lusheng 贾鲁生 and Lu Wa 鲁娃, *Jinrong de dizhen* 「金融大地震」 (Finance Quake) formerly appearing in *Zhongguo de yaohai* 「中国的要害」 (Ailing China), 华岳文艺出版社 1988 now at <http://www.shulu.net/js/js36.htm>; see also <http://law5.hotoa.com.cn/lawv2/5/192-2/12C9DDC6-EC8A-43BB-8A82-A3236E6D0109.html>; <http://www.wzrzz.com/china/taihui.htm>, accessed on 19 March 2003.

themselves lucky for they did not die of hunger or cold. Amidst the high tide of reforms, they were caught up in a relentless spiral condemning in the end two of them (at least) to a death sentence. Zheng Lefen (Happy Fragrance) was 36 years old and unemployed in 1985 when she started organising a tontine, at that time it was a “flat tontine” (*pinghui*, 平會), that is to say the most common type (see table 3) in which one organiser brings together a given number of participants who would each contribute a given amount of money each month or whatsoever the specified period of time between two meetings. Shortly after, in order to collect more money, she started building a pyramidal scheme in which she had to manage several tontines simultaneously. This kind of tontine has been called the “tontine which is carried between several persons” (*taihui* 抬會) for the organiser must subcontract parts of the tontine to sub-organisers (see table 4)⁶⁷. The typical *taihui*, that is to say as its said-inventor Ye Sanfeng conceived it, were to last almost nine years. Rules were as follows:

- a member has to make an initial deposit of 11,600 *yuan*;
- from the second month till the twelfth month, this member is to receive 9,000 *yuan* each month from the organiser;
- from the thirteenth month till the hundredth month, this member has to contribute 3,000 *yuan* each month.

Table 5. Month-end balances

Month	Contributions from a given member	Repayments to a given member	Balances
1	11,600	0	11,600
2	0	9,000	2,600
3	0	9,000	-6,400
4	0	9,000	-15,400
5	0	9,000	-24,400
6	0	9,000	-33,400
7	0	9,000	-42,400
8	0	9,000	-51,400
9	0	9,000	-60,400
10	0	9,000	-69,400
11	0	9,000	-78,400
12	0	9,000	-87,400
13	3,000	0	-84,400
14	3,000	0	-81,400
40	3,000	0	-3,400
41	3,000	0	-400
42	3,000	0	2,600
43	3,000	0	5,600
99	3,000	0	173,600
100	3,000	0	176,600

⁶⁷ This appellation is rather recent. Formerly, this kind of tontine was called “plural tontines” (*zongshi hui* 總式會). About the ins and outs of these tontines, see Thierry Pairault, « Approches tontinières (deuxième partie) : formes et mécanismes tontiniers », *Études chinoises*, vol. IX, n°2, 1990, p. 89-97.

To the very end, the organiser had received 275,000 *yuan* and paid 99,000 *yuan*, she made a profit of 176,600 *yuan* (see table 5). Conversely, any member should have a negative return of 176,600 *yuan*, in other words, any member have to bear an interest rate of 34% on a yearly basis⁶⁸. It does not really matter how high are interest rates⁶⁹; what is actually at issue is the effective synchronisation between inflows and outflows. For the organiser, a positive balance between both flows is maintained during the first two periods, then a negative balance appears from the third period till the forty-second period, and once again a positive balance is reached which lasts till the ultimate period. To carry on the huge stream of payments generated during the first periods, the organiser have no choice other than seeking new participants and sub-organisers to set up new *taihui* in order to achieve a favourable balance. Table 6 shows the “exponential” needs in new capital flows during the first months. Prospective participants are lured by the appeal of quick money, they utterly forget most elementary prudential rules and show a confidence in complete strangers which is mere herd instinct. “Even simple-minded people are participating in tontines for there is a lot of money to earn” (*daizi dou ru hui le, kanlai zhen neng zhuanqian* 呆子都入会了, 看来真能赚钱) such was the decisive argument as Jia Lusheng reported it. As a result, five months after she had launched her first *taihui*, Zheng Lefen was heading 427 sub-organisers operating in the various districts under the City of Wenzhou and in districts to be found as far as Jiangsu or Shandong provinces. Local

Table 6. Looking for new sources of money

	Contributions from sub-organisers			Repayments to sub-organisers			Balance according to the number of <i>taihui</i>		
	1 st <i>taihui</i>	2 nd <i>taihui</i>	3 rd & 4 th <i>taihui</i>	1 st <i>taihui</i>	2 nd <i>taihui</i>	3 rd & 4 th <i>taihui</i>	1	2	4
1	11,600	0	0	0	0	0	11,600	11,600	11,600
2	0	0	0	9,000	0	0	2,600	2,600	2,600
3	0	11,600	0	9,000	0	0	-6,400	5,200	5,200
4	0	0	23,200	9,000	9,000	0	-15,400	-12,800	10,400
5	0	0	0	9,000	9,000	18,000	-24,400	-30,800	-25,600
6	0	0	0	9,000	9,000	18,000	-33,400	-48,800	-61,600

⁶⁸ I calculated a break-even interest rate in order to take into account inflows as well as outflows. (A break-even interest rate is that interest rate that make all incomes and expenses cancel out).

⁶⁹ According to microfinance operators in francophone Africa, the main problem is the access to financial services much more than their cost. Surveys show that the interest rate is not a constraint expressed spontaneously by borrowers but tends to be put forward by civil servants or politicians. Furthermore, financial costs should be compared with the profitability of the operation financed by the loan; *i.e.* to an economic standard not to a moral standard (see <http://microfinancement.cirad.fr/fr/news/BIM/FichDak4Txd'int.pdf>, accessed on 18 March 2003).

governments became aware of the extent of the crisis for people were emptying their bank accounts so to bring “cart-loads” (*chezai* 车载) of bank notes to the nearest tontines’ organiser. Some organisers were then arrested and tried for fraudulence and deceit; tragically some of them, as Zheng Lefen, were sentenced to death and shot.

BY WAY OF CONCLUSION

In patriarchal societies, women derive social status from fertility and work ability. Therefore, there is no immediate correlation between their social status and their potential financial might: a low social status does not imply a lack of economic control. As seen above, gender equality⁷⁰ does not automatically result in a rise of women’s social status. Furthermore, it might cause a loss of financial autonomy and economic control. Thus, the question should be how to reach a higher social status without giving up their economic “privileges”? The promotion of microfinance programs may pave a way toward a solution.

Given the failure of formal banking institutions to reach needy rural and urban populations, microfinance programs have emerged in China as a potential mean for bridging the gap between the supply and demand for financing. These attempts have mainly taken the form of subsidized loans in government-supported poverty alleviation programs⁷¹. Their effectiveness is relatively slight for subsidized micro-credits tend to have low repayment rates and frequently do not reach the intended clientele.

Nevertheless, there are enough examples of sustainable microfinance institutions and programmes to argue that successful microfinance implies financial self-sufficiency rather than distribution of cheap credit⁷². Microfinance institutions should be established as micro-savings institutions even before being efficient micro-credits institutions. From that very standpoint, Chinese women benefit from a somewhat “advantageous” position. They traditionally enjoy some financial autonomy and frequently hold a stock of social capital, both incentives bolstering them towards business endeavours. Thus, spreading microfinance institutions in China should empower Chinese women even more straightforwardly than elsewhere.

⁷⁰ The government of China has just introduced laws banning sex-selective abortions, under the new regulations, it will be illegal to have an ultrasound scan purely to determine the sex of a foetus (see <http://china.scmp.com/chimain/ZZZELIULMDD.html>, accessed on 26 March 2003).

⁷¹ Providing subsidized loans directly to households did not start until a few years ago, PRC’s National Poverty Alleviation Plan was introduced in 1993.

⁷² See the website managed by the CIRAD at <http://microfinancement.cirad.fr>.