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The Power of Women, the Work of Reproduction and Class Struggle

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Abstract

The thesis examines the gendered work of social reproduction and mothering as a site of revolutionary struggle. Drawing on immersive participation fieldwork in three sites across Aotearoa/New Zealand, it examines the status of the gender division of labour and maternal reproductive work in the context of contemporary finance capital that is deeply gendered and racialised. Finance capital relies upon and fears the maternal figure and on this basis employs counterrevolutionary tactics of enclosure and control to secure gendered reproductive work as work for finance capital. The research builds on a Marxist feminist approach to doing research from below. Participant research was carried out with the New Zealand College of Midwives, Auckland Action Against Poverty and the Westpac Massey Financial Education Centre. The findings contribute a new perspective to scholarship on midwifery and birthing autonomy, benefit rights activism and financial capability initiatives as sites of feminist struggle.

The thesis makes important contributions to feminist theory. It develops the feminist autonomist concept of the power of women as a theoretical viewpoint from which to think and plan revolutionary strategy. In bringing feminist autonomism into conversation with critiques of finance capital and the financialisation of reproduction, it demonstrates the continued salience of this work. It further argues for the expansion of the strategy of refusal to include the refusal of reproductive work as financial work today.

Bringing feminist autonomism into conversation with mana wahine scholarship and feminist theories of maternity, the thesis begins to lay the groundwork for thinking class consciousness and social organisation beyond patriarchal colonial finance capital. It elaborates a theory of the maternal relation as premised on mutuality and cooperation and as primary to human sociality. Recognising, valorising and generalising a collective approach to maternity, birth, breastfeeding, childrearing and care that distributes this work within a commons of care, is the precondition for reorienting society towards collective social reproduction, that is autonomous from both the capitalist wage relation and the patriarchal family form. Thus, the thesis articulates a revolutionary theory of the maternal relation as the possibility for a feminist communist horizon.

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Glossary of words in te reo Māori

ariki – high ranking chief

atua – ancestral deity or deities

atua wāhine – female ancestral deities

hapū – sub-tribe, to be pregnant

Hine-nui-te-pō – female guardian of the underworld. The womb of all life.

iwi – tribe, extended kinship group

kaupapa – a plan or purpose and its underlying principles and ideas

kaupapa Māori – Māori approach, Māori principles of practice

mana – power, prestige or influence that is both spiritual and social

mana wahine – the power of women, Māori feminist discourses

mātauranga Māori – Māori knowledge and worldview originating from ancestors

mātauranga wāhine – the knowledge, wisdom and understanding of Māori women

mokopuna – grandchildren, descendants

Pākehā – European settlers and their descendants

Papatūānuku – Earth Mother, from whom all life originates

piripoho – breastfeeding baby

rangatira – chief, male or female

tapu – sacred, under atua protection

tapuhi – birth attendant

te ao Māori – the Māori world, refers to precolonial Māori society including culture, language, tikanga, social structures and cosmological system.

te pō – the underworld

te reo Māori – the Māori language

Te Tiriti o Waitangi – one of two versions of the Treaty of Waitangi that was signed by Māori rangatira and representatives of the British crown in 1840. The founding document of Aotearoa/New Zealand.

te whare tangata – uterus, womb, directly translates as ‘the house of humanity’

tikanga – correct protocol and customs governing particular social contexts

tino rangatiratanga – self-determination, autonomy, self-government

tohunga – skilled healer, priest/priestess

tūpuna – grandparent, ancestor

tūrangawaewae – a place to stand, place of rightful belonging through whakapapa

ūkaipō – the night-feeding breast, source of sustenance and nurture. The maternal relation as a cosmological and social principle.

whakapapa – genealogy, lineage

whānau – extended family group, to be born/give birth

whare kōhanga – traditional birthing house

whenua – the land, placenta.

List of abbreviations

AAAP – Auckland Action Against Poverty
CEO – Chief Executive Officer
CFFC – Commission for Financial Capability
CYF – Child Youth and Family
DHB – District Health Board
GP – General Practitioner
ILO – International Labour Organisation
IMF – International Monetary Fund
LARC – Long Acting Reversible Contraception
LMC – Lead Maternity Carer
MP – Member of Parliament
NZCOM – The New Zealand College of Midwives
OECD – Organisation of Economic Cooperation and Development
PHO – Primary Health Organisation
UN – United Nations
WINZ – Work and Income New Zealand

Chapter 1. Introduction

The image of the uneventful waiting associated with pregnancy reveals clearly how much the discourse of pregnancy leaves out the subjectivity of the woman. From the point of view of others pregnancy is primarily a time of waiting and watching, when
nothing happens.

For the pregnant subject, on the other hand, pregnancy has a temporality of movement, growth, and change. The pregnant subject is not simply a splitting in which the two halves lie open and still, but a dialectic. The pregnant woman experiences herself as a source and participant in a creative process. Though she does not plan and direct it, neither does it merely wash over her; rather, she *is* this process, this change.

–Iris Marion Young 2005, p. 54.

Finance capital has the outward appearance of accumulation in the abstract. Complex and unknowable on the one hand (La Berge 2014), transcending concrete relations of exploitation and exclusion to offer up the promise of ‘the good society’ on the other (Shiller 2013). Yet, beneath this vision of financial democratisation via innovation and expansion is a system of accumulation that relies on the assigning of value to, and multiplication of, differences and in which equalisation is only realised in the indifference of states and financial markets (Martin 2007). The current epoch of ‘democratising’ finance capital has been paralleled by a cultural logic of postfeminism in which it is assumed that feminism’s aims have already been achieved (McRobbie 2009) and the struggles for ‘equal rights, liberation and social justice’ are replaced with those of ‘having it all’ and achieving an empowering work/life balance (Farris and Rottenberg 2017, p. 6; Rottenberg 2017). The emblem of such a feminism is the self-made female CEO, who in realising her equality and bringing a feminine touch to her company, represents ‘a new set of investment opportunities’ such as those promised by gender lens investing (Anderson and Miles 2015, p. 3; Eisenstein 2017).

As the feminist ideals of equal rights, liberation and justice have been pushed to the sidelines, so too has the work of social reproduction and the workers who continue to perform it in their own families and for pay. Finance capital has not succeeded in overcoming gender divisions and exclusions, it has put them into circulation. In this context, particular attention is needed to the persistent exploitative reality of the work of social reproduction, the global status of the gender division of labour and its gendered and racialised distributions that remain deeply unequal. Attention is needed also to the ways in which, despite appearances, financialisation is a material, gendered and gendering process contingent upon the current and future enclosure and exploitation of sites of social reproduction and the unwaged or low waged reproductive work of women who take on the role of motherhood in particular.

The gender pay gap has become noticeably more prone to fluctuation in recent years to the point that, the fact that women in full-time work earn as a global average up to 30 per cent less than that of their male counterparts in the same profession, can no longer be prefaced with the word 'still' (UN Statistic Division 2015, p. 106). In Aotearoa/New Zealand the gender pay gap (measured as wages per hour for all paid work) fell from 14 per cent in 2005 to 9.1 per cent in 2012, only to peak again at 12 per cent in 2016, and currently sits at 9.4 per cent (Statistics New Zealand 2017). These figures only go a small way to accurately capturing the full picture of gender disparity in terms of the wages and job insecurity associated with the feminisation of part-time and low waged work, underemployment, unemployment and welfare dependency. Needless to say, poverty rates for women remain universally higher (UN Statistic Division 2015). Further, while unpaid household and care work is today more dispersed by gender and geography than in previous decades, the commodity labour-power remains predominantly produced and reproduced by women globally, and women from the Global South in particular, whether they are in paid employment or not (ILO 2016, p. 19).

According to the International Labour Organisation (ILO), women perform on average two and a half times more unpaid work than men, and this difference is much greater in 'developing countries' (ILO 2016). This means that on average the working day for women is considerably longer despite the fact that they constitute 57 per cent of part-time workers and are more likely to be underemployed by time (ILO 2016, pp. 17–18). While time as a measure

captures to some extent the burden on women of reproductive work under finance capital, it does not account for the intensity of the combined physical, intellectual and emotional demands of this work. Further, analysis of the causes for the overall decrease in the time that women do commit to unpaid reproductive work, particularly in the Global North, suggests this has more to do with technological developments and its outsourcing as low waged work to other women, than a tendency towards an equal distribution of care and household work by gender (ILO 2016, p. 20). When we talk about the work of reproduction that is accorded little or no social value, of housework, child bearing, childrearing and care work in the self-proclaimed democratic and egalitarian utopia of contemporary finance capital, we are in fact 'still' very much describing women's work (Dalla Costa and James 1972, p. 11).

Statistics cannot provide the complete story of the status of the gender division of labour and the conditions under which social reproduction is performed in our current moment. Among the innumerable experiences of women in every corner of the world, at every moment, of gender injustice, violence and exploitation, high profile cases such as the election of a publicly recognised sexual predator as President of the United States, or the acquittal of the former head of the International Monetary Fund for sexual assault of a hotel maid, keenly illustrate a social context in which these acts remain permissible or excusable as errors of judgement. In the United States, a total federal abortion ban bill is currently under discussion in Congress and new legislation in the state of Indiana (authorised by then Indiana Governor and now Vice President Mike Pence) requiring that all foetal remains receive burial, has opened the legal possibility for prosecuting women who miscarry outside of a hospital (Grimaldi 2017; Littlefield 2017). Clearly, the war against women and for control of women's bodies still rages on. Yet, this struggle for control is indeed just that, it is not borne silently nor continues unchallenged.

In recent years there has been a resurgence of feminist contestation and discussion in the mainstream media and politics (Farris and Rottenberg 2017). In the last few years, millions of women across the world have participated in mass demonstrations and strike action, most notably the Global Women's Strike on March 8, 2017, International Women's Day, which saw women in over 50 countries striking from both their paid work and their unpaid reproductive

responsibilities to protest gender inequality, pay inequality, reproductive injustice, sexual violence and intersectional violence faced by women of colour, indigenous women and migrants. Other recent examples include the 100,000 strong Polish Women's Strike, or Black Protest, in October 2016 against a proposed total abortion ban, or the gains being made by the political organisation of domestic workers in the US like the National Domestic Workers Alliance. Neither has the rise of neo-conservative or far-right governments and policies in Europe and the United States been accepted passively by women. The question then of how the gender division of labour intersects with finance capital, is also timely in the context of the feminist struggles and political strategies making their reappearance on the stage of history.

But what is the state of the gender division of labour and feminist struggle in Aotearoa/New Zealand? Women in this country likewise continue to face barriers to reproductive and gender justice. Women in Aotearoa/New Zealand were the first to win their struggle for suffrage, making it the first country in which women could vote in 1892. Fast forward to 2015, when female Members of Parliament (MPs) from several political parties stood up in parliament identifying themselves as victims of sexual assault and requesting that then Prime Minister John Key apologise for comments he made trivialising rape. They were labelled 'out of order' and thrown out of parliament (Roy 2015). Further, Aotearoa/New Zealand claims the highest rate of family violence (intimate-partner violence including sexual violence, and child abuse) in the developed world, the primary victims of which are overwhelmingly women (Leask 2017).

Indeed, the record of the Fifth National Government (2008–2017) was particularly poor in regard to gender issues. This included policy plans to introduce Long Acting Reversible Contraception (LARC) for female beneficiaries and their daughters as a condition of benefit entitlement (Russell 2012; Trevett 2012), an emphasis on undue punishment of sole mothers on benefits (MacLennan 2016; Campbell 2016) and consistent opposition to, and veto of, a Bill to extend Paid Parental Leave from a paltry 18 to a still modest 26 weeks (Moroney 2016). One may also recall such incidents as the "ponytail gate" scandal that involved unwanted physical touching by then Prime Minister Key towards a young female service worker. Or, the more publicly divisive revelations by former Green Party Co-leader Metiria

Turei that as a young sole mother on a benefit she withheld information from the state social welfare provider Work and Income New Zealand (WINZ), to highlight issues of maternal poverty and systemic failures of the welfare system (Turei 2017). While Key was able to easily weather the political fallout incurred by his behaviour, Turei was publicly vilified and compelled to step down as an MP.

Such is the social and political context in which I undertook my research for this PhD and that framed my research questions and objectives. This began with the enquiry into the current state of the gender division of labour in Aotearoa/New Zealand. To address this question, the thesis aims to present a rounded illustration or snapshot of some of the current issues faced by women as women around their paid and unpaid work in Aotearoa/New Zealand at this moment in history. I chose to do this by focusing on three specific “sites of struggle” in which an inequitable gender division of labour around social reproduction is evident and in two of which women are also engaged in publicly contesting it. As the above figures and anecdotes illustrate, issues of gender injustice in Aotearoa/New Zealand are present around the social status of women and the gendering of reproductive work, and against women in their role as mothers. Thus, the second research question that the thesis aims to address is, what are the specific political, economic and social conditions structuring the work of social reproduction as gendered and predominantly maternal work in contemporary Aotearoa/New Zealand?

Interrogating the factors that condition and shape maternal reproductive work as a truly global terrain of struggle today, and indeed why, in the face of many other social gains for women over the preceding century, an unequal gender division of labour around social reproduction persists on a global scale, led me to explore these questions and consider my findings through an in-depth analysis of finance capital. Finance capital constitutes the current prevailing globalised mode of accumulation and as such the dominant principle for organising the state, labour and the social relations and conditions of production globally in our present epoch. Put another way, examining the status and conditions of gendered reproductive work in Aotearoa/New Zealand, and regarding this as work, necessitates an examination of how contemporary finance capital has reorganised the work of both production and reproduction today. The result is a thesis that takes up the projects of feminist struggle and revolutionary struggle at the

intersection of the gendering of finance, the financialisation of social reproduction, and social constructions of gender and motherhood in Aotearoa/New Zealand at the beginning of the twenty-first century.

In framing my analysis in terms of struggle, the thesis invites a third question of whether there is anything in these historically and geographically situated struggles that may provide insights and possibilities for thinking and doing the work of social reproduction beyond the gendered logic of finance capital. It considers whether the work of social reproduction and the space of the maternal offer fruitful analytic fields for making sense of, critiquing and theorising both the current hegemony of finance capital and potential avenues for organising and moving beyond it. The final question that guides this thesis then is how can an analysis of the gender division of labour in Aotearoa/New Zealand help to think and plan beyond the current system of finance capital and its exploitative relation to women and to mothers? In doing so I take up the recent injunction by Sara Farris and Catherine Rottenberg to, ‘reclaim and reorient feminism towards a newly articulated vision of social justice, one that holds out the promise of the “longest revolution”’ (2017, p. 9).

Theoretical groundings

I can think of no clearer way to signify the theoretical approach I proceed from in this thesis and the lineage of thought that my research is propelled by than to begin with Marx. In his materialist conception of history, the mode of production of each period of human history, as the conditions under which humans produce and reproduce their material lives, constitutes the basis from which the organisation of a society, in terms of social relations, its prevailing ideas, its cultural norms and the structure of its institutions come to take a certain shape. As Marx puts it, ‘The mode of production of material life conditions the social, political, and intellectual life process in general. It is not the consciousness of men that determines their being, but, on the contrary, their social being that determines their consciousness’ (Marx 2000, p. 425). As such, a materialist analysis of any historical period or social event proceeds from an examination of the relations of production and reproduction that form the organisational basis of that particular society. Hence, throughout the thesis I favour the term capital or

finance capital over that of capitalism. This is so as to target my critique and analysis towards capital as a social relation, social logic and social organising principle that undergirds any specific economic system of capitalism. As Marx explains in *Wage Labour and Capital*, as a social relation

Capital remains the same, whether we put cotton in place of wool, rice in place of wheat or steamships in place of railways, provided only that the cotton, the rice, the steamships – the body of capital – have the same exchange value, the same price as the wool, the wheat, the railways in which it was previously incorporated. The body of capital can change continually without capital suffering the slightest alteration.
(1978, p. 208)

Further, for Marx, the relations of production and the productive forces of a historical period develop in real and eventually untenable contradiction to each other. At a certain point in the development of society, ‘the material productive forces of society come into conflict with... the property relations within which they have been at work hitherto’, an antagonism that signals the start of an ‘epoch of social revolution’ (Marx 2000, p. 425). In other words, class struggle is defined by an antagonism between the collective capacities of labour to produce and reproduce itself and the capacity of capital to reconcile and appropriate these as private property. Struggle is the driving force of history and revolution. And capital is a relation marked by antagonism and struggle. What follows from such a conception of history is that ‘the economic forms in which men produce, consume and exchange, are *transitory and historical*’ (Marx 1978, p. 138 emphasis in original). As are the social relations that undergird these forms, divisions of labour, property relations and so forth. Thus, it can be said that the struggle over the division of labour and the conditions and relations of production and the reproduction of life is for Marx the driving force behind the movement of history, of social transformation and of revolution.

The second point of grounding from which my thesis and method have taken form is that of feminist autonomism. Feminist autonomism is itself grounded in part in the operaismo movement, also known as Italian workerism, which emerged in Italy in the 1960s and early

1970s (Wright 2008, p. 116). In their 1960s writings, Mario Tronti, Sergio Bologna and others sought to theorise the rise of autonomous direct action and organised insubordination of the Italian working classes, proceeding from a position of political affirmation that emphasised the power of workers as the producers and providers of capital. The historical significance of Tronti's thesis that the history of capital is '*the history of the successive attempts of the capitalist class to emancipate itself from the working class*' (Tronti 2007, p. 32 emphasis in original), and the political possibilities this opened up left its mark on feminist autonomist thought, despite the subsequent political splitting of this movement from mainstream workerism (Dalla Costa 2006; Del Re 2002; Federici 2017). Groups such as Italian based *Lotta Femminista* and the more international Wages For Housework movement were to lead the way as practitioners of autonomy in the decade that followed. Indeed, the capacity to put theories of autonomy into a concrete practice by groups of women organising politically has many historical precedents, from the organisational achievements of the *Union de Femmes* of the Paris Commune (Ross 2015) to the political autonomy of the International Socialists Women's Bureau of Rosa Luxemburg's time from the Second International (Dunayevskaya 1982, pp. 94–96). As Cuninghame has noted, autonomy can be seen as a political tendency of feminist movements in general, 'given that women as a social category have been oppressed by patriarchy in all its social relations, including within left political parties, trade unions, social movements and by revolutionaries' (2008, p. 1).

Rather than set the agenda for feminist autonomist strategy then, Tronti's thesis resonated with and supplied a theoretical affirmation for an a priori inclination within feminist struggle. Silvia Federici's recent description of her discovery of Tronti's reading of Marx parallels my own relation to this school of thought. Namely, the awareness of the political possibilities made manifest by his contention 'that first come the working class and then capital, meaning capital does not evolve out of its autonomous logic but does so in response to working class struggle, which is the prime motor of social change' (Federici 2017, n.p). This contention, which places the struggle of the exploited and the oppressed first in order of historical and ontological significance, is the grounding for a method of research and analysis that seeks out and attends to the presence of struggle. This is a viewpoint that presupposes power in the position of those who produce and reproduce themselves and others as a force in itself rather

than as mere resistance. And one that furthermore, recognises sites of social contradiction and class antagonism as possessing potential political and strategic significance for those who make revolutionary social change their goal.

With this contention, Tronti challenged the popular Marxist conception of history at the time, as progressive and systemic transformation, and put forward a new scientific thesis.

Mainstream Marxism would draw on a reading of Marx's materialist conception of history that attributed the innovative and revolutionary power of the working class to capitalist development and the extension of relations of exploitation. By contrast, Tronti's self-described working class 'science of capital' identified the collective and innovative power of the working class and their very existence as a class of worker-producers, as that in relation to which capital must continually develop in order to maintain hegemony (Tronti 1979). The drive of the capitalist class to emancipate itself from the class of worker-producers is premised on the fact that the worker is 'the possessor of that unique, particular commodity which is the condition of all the other conditions of production', the commodity labour-power, meaning that 'the worker is the *provider of capital*' (Tronti 2007, p. 30 emphasis in original). Conversely, capital's command over the relations of production stems from its control over the conditions of labour and the conditions of workers' reproduction of themselves and their labour-power through wages. This is the power that compels workers' continued participation in the wage relation.

Yet, exposed here is also a fundamental weakness on the part of capital, that is, a dependency on workers for its reproduction and as such for its very existence. Tronti, who referred to this dependency as the 'true secret' of capital (Tronti 1979, p. 3), emphasised that its discovery reveals the power of the working class against capital, as well as the optimal terrain of workers' antagonism and strategic intervention. The terms of working class struggle move from ones of resistance and escape to ones characterised by a struggle of counter-forces over capital's command. That is, command over one's own reproduction independent of one's class enemy. The capacity for reproductive autonomy is the impetus on both sides of class struggle, however, while workers are able to constitute new forms of social organisation in order to reproduce themselves independently from the capitalist wage relation, the reproduction of

capital through accumulation, despite its best attempts, remains structurally tethered to the commodity labour-power and the wage relation. Working class subjectivity is in this sense 'both the presupposition and the principal threat to capitalist command' (Toscano 2009, p. 84).

It follows that, first capitalist innovation and developments that seek the expansion of capital's command, such as the trends of flexibilisation of work and precarisation of labour that mark the contemporary shift to financial sources of accumulation, emerge in response to expressions of power or insubordination on the part of workers. Alberto Toscano calls these a 'reactive formation' for reasserting capital's command (Toscano 2009, p. 83). Secondly, and as these examples illustrate, capital must utilise increasingly coercive and violent strategies for disciplining labour and maintaining control over the conditions of labour and reproduction. Alongside control of material relations at the level of ideological struggle, capital must continually incorporate and adapt to workers' antagonism, including the ideas, collective knowledge and autonomous and cooperative practices generated in the process. As Toscano explains, 'The problem of capitalist command becomes that of a parasitic capture of the political vitality of the working class joined to the neutralisation of its deeply threatening nature' (Toscano 2009, p. 84). Indeed, capital's capacity for incorporation and neutralisation indicates that 'antagonistic will-to-struggle' (Tronti 2007, p. 29) without sound strategy or political organisation is no guarantee of revolution in itself. While capital will always meet force with counter-force, revolution with counterrevolution, Tronti saw revolutionary possibility in the ability to force capital's reactive formations in directions more beneficial to the working class that were also more conducive to capital's demise. In Tronti's words, 'Our starting point might therefore be in uncovering certain forms of working class struggle which set in motion a certain type of capitalist development which goes in the direction of the revolution' (Tronti 1979, p. 5). This is, despite appearances, a rejection of reformism in itself as a strategy. In the workerist schema, forcing concessions of command on the part of capital means neither the relenting of antagonism to mediation, nor settling for less exploitative and more benevolent capital relations.

Feminist autonomists such as Silvia Federici, Mariarosa Dalla Costa, Selma James and Leopoldina Fortunati saw that the disciplinary violence of capital enacted on the worker in the

factory is paralleled and exacerbated by a disciplinary patriarchal violence enacted on women in the sphere of reproductive work. On these grounds, they ‘expanded the concept of class to include women as producers and reproducers of labour force’ or labour-power (Dalla Costa 2006, n.p). They asserted that what Tronti called the class of worker-producers, must accurately include both those whose labour is exchanged for a wage as well as those whose labour is hidden by its lack of one. Social reproduction constitutes an equally integral aspect of production as without it there would be no workers, no labour-power and no surplus-value. Taking up the concepts of ‘refusal’ and the ‘social factory’ they argued that the spaces of the household and the community and the social relations within them are equally structured around the production of capital within a capitalist society, and are therefore equally a terrain of struggle and organising against this (Dalla Costa and James 1972). This is what forms the theoretical basis for thinking struggle from the political assertion of ‘the power of women’ (Dalla Costa and James 1972), and undertaking revolutionary struggle in the terrain of social reproduction. Bringing this analysis into the twenty-first century, this thesis explores how the work of social reproduction is today intimately tied to the accumulation of finance capital and thus to its negation.

This thread of theorising revolutionary struggle that can be traced from Marx through Tronti to feminist autonomism is woven into the formulation of my own thesis in several key respects. As the theoretical framework from which my argument proceeds, it likewise informs my research approach, my identification and participation in fieldwork sites and data analysis. The political assertion of the power of women and its associated strategic identification and intervention at sites of struggle motivates the particular aims of the thesis, and signifies the wider social goals towards which it is oriented and the academic and political discussions to which it hopes to contribute. I draw my understanding of the term social reproduction primarily from the tradition of feminist autonomism. As such, I engage only lightly with theorists identified with Social Reproduction Theory, such as Lise Vogel (2013), Tithi Bhattacharya (2017), Sue Ferguson (2016) and Cinzia Arruzza (2013).

Social reproduction generally refers to activities concerned with ‘(a) biological reproduction of the species, and the conditions and social constructions of motherhood; (b) the

reproduction of the labour force which involves subsistence, education and training; and (c) the reproduction of provision of caring needs' (Bakker 2007, p. 541). The work of social reproduction includes pregnancy, childbirth, breastfeeding and child rearing as well as the reproduction of people's labour-power in the family unit where it includes domestic work. It equally involves the reproduction of labour-power at the social level through such activities as subsistence and agricultural production, education and the provision of childcare, healthcare, eldercare and so forth. Much of these activities are historically forms of labour performed primarily or exclusively by women, as well as slaves and peasants, migrant and contract workers among whom this work is also highly gendered.

Birth justice activist and feminist autonomist thinker, Alana Apfel (2016) provides another layer to the aspects of reproductive work that she identifies as 'care work'. Care work involves,

the provision of emotional and social support, sexual intimacy, companionship, and looking after children as well as more mundane daily tasks such as cooking, cleaning, shopping, and running a household. The majority of these activities take place within the imagined "privacy of the home," which has the effect of masking their true significance to the continuation of every social and economic system. Care work is by nature reproductive – it is the labour that ensures that the individual and community are properly sustained, nourished, and reproduced anew each day. It is a necessary precursor to all forms of capitalist (re)production. (Apfel 2016, p. 3)

Under capitalism, care is work because in sustaining and nourishing the labour-power of workers it reproduces capital. This leads Apfel to reframe those involved in the provision of care in maternity such as midwives, doulas and people giving birth as 'birth workers', a term that recognises this labour under capitalist conditions as political work and social struggle (2016, p. 4). For these reasons, 'birth work' and 'birth worker' are terms I also take up in the thesis. Apfel's description also suggests that social reproduction involves a significant amount of emotional and mental labour, for example providing emotional nourishment to others, child socialisation or the mental load of planning and managing a household's finances.

Historically, forms of reproductive work have been theorised within left thought as occurring within a distinct sphere from that of productive (waged) work marginal to capital relations. Alternately, Social Reproduction Theory tends to distance reproduction from production, so as to definitionally associate it with the production of use-value over surplus-value (Bhattacharya 2017; Vogel 2013). In line with feminist autonomists however, I approach social reproduction as a terrain inseparable from that of relations of production because it is ‘the perennial precondition of all other historical forms of productive labour’ (Mies 2014, p. 47). By this, I do not intend to reduce the activities of caring, rearing or love to purely economic relations or to position these as the source of women’s oppression. On the contrary, recognising the extent of the economic significance of social reproduction as work for capital, means recognising too that this labour can be performed under different, emancipatory conditions and that women’s struggles over how care work is socially organised can be revolutionary.

My fourth theoretical grounding is feminist theory that deals with the politics of maternity and the maternal body. Feminist theorists across a range of disciplines have sought to theorise the maternal in terms of its corporality (Longhurst 2008; Young 2005), its transformational effects on the feminine subject (Guenther 2006; Tyler 2008) and its political implications and possibilities (Cixous 2001; Simmonds 2014). Sociologists find that for many women the experience of pregnancy and birth challenges or changes their sense as a self-perceived complete and contained subject and as women (Longhurst 2008; Lupton 2012). They also find that the conditions under which women birth, such as biomedical discourses, place of birth, level of technological intervention and mode of delivery (vaginal, epidural, Caesarean) significantly shape how these transformations are experienced (Lupton and Schmied 2013; Parker and Pausé 2017). Scholars such as Fiona Dykes (2005), have found that modern birth and breastfeeding as practiced in a hospital setting in the Global North are conditioned by a logic of commodity production, ‘management’, ‘supply and demand’, and are subjectively experienced in terms of alienation. While the feminist autonomist claim of social reproduction as work is a strategy for constructing this work as a site of struggle and change, efforts to

conform birth work to a logic of finance capital normalises reproduction under capitalist conditions and naturalises capital relations as a whole.

Lisa Guenther (2006) argues that such a conception of reproduction situates birth as the repetition and extension of the same and the familiar into the future, and against this she proposes a conceptualisation of birth as a process of bringing ‘an Other into the world’ (Guenther 2006, p. 27). This is expressed at the level of the individual child as ‘a distinct self with her own future, her own embodied existence, and even her own capacity to reproduce’, and also in a symbolic sense of birth as a break in repetition that introduces ‘something – or someone – utterly and unrepeatably new into the realm of the familiar’ (Guenther 2006, p. 27). Mana wahine feminist scholars similarly examine the way that precolonial and indigenous approaches to maternity and breastfeeding threaten the colonial patriarchal logic underpinning Western conceptions of gender, subjectivity and social organisation (Gabel 2013; Simmonds 2014). There is much in these collective works that can serve as a fruitful foundation for modelling feminist alternatives to patriarchal and colonial capital. Feminist theories of the maternal body and the maternal and breastfeeding relations as transformational provide insights into how we think and orient revolutionary strategy, and the revolutionary subject, in ways that help to move beyond finance capital as a classed, gendered and racialised system and logic of social organisation.

Contributions to knowledge

This thesis takes on the question of struggle and revolution at the intersection of gender, finance capital and social reproduction. It brings together disparate and often unconnected lineages and schools of thought, namely feminist autonomism and Italian workerism, Marxist analyses of finance capital and feminist theory on the maternal. It is not concerned with testing their compatibility or scrutinising the differences in their standpoints. Jacques Rancière proposes that proceeding from a presupposition of axiomatic equality in his work is not about proving its empirical existence, but in ‘seeing what can be done under that supposition’ (1991, p. 46). Similarly, this thesis aims to see what becomes possible and

thinkable, what can be done in the spheres of gender, social reproduction, political organisation and revolutionary strategy when these literatures are brought together.

For me, this is a project whose value far exceeds any argument for intellectual purity or disciplinary integrity. In short, my thesis is that thinking and theorising social relations and their organisation beyond a logic of finance capital that is deeply patriarchal and colonial requires new ways of theorising, organising and doing gender when it comes to social reproduction and maternity in particular. To this end, the thesis takes up a three part structure. Part one provide historical context and a feminist materialist and autonomist retheorising of the past. Part two presents an analysis of the contemporary situation of the gender division of labour and social reproduction in Aotearoa/New Zealand through three sites of struggle that I identify as birth work, poverty work and financial work respectively. Part three draws these together to develop and articulate some propositions for thinking the future.

This thesis likewise makes three key original contributions to knowledge, one empirical and two theoretical. Firstly, the thesis provides important empirical findings from specific research sites across Aotearoa/New Zealand that prove significant beyond the micro-politics and spatio-temporal specificity of each site. They also offer new perspectives and insights on my theoretical framework and how it can be operationalised. These empirical contributions to knowledge and political strategy are the chief contribution of part two of the thesis.

From its beginnings, the struggle of midwives for professional autonomy in Aotearoa/New Zealand has been part of a wider struggle for and by parents for greater autonomy over birth and reproductive choices. Section 88 of the New Zealand Public Health and Disability Act 2000 sets out the terms and conditions for midwives to operate independently as Lead Maternity Carers (LMCs) in Aotearoa/New Zealand. From a global perspective this arrangement is quite unique. However, the Section 88 fee schedule has also opened midwives up to an extension of their responsibilities and reproduction costs with no recourse to negotiate for pay increases or adequate protection under employment law. As piece-workers, midwives evoke aspects of the ideal financial subject, low waged, self-managed and self-reproducing, flexible, precarious and lacking negotiable contracts and working conditions. My

Marxist and feminist autonomist analysis of the New Zealand College of Midwives' (NZCOM) 2015–2017 pay equity struggle provides a unique contribution to wider feminist analysing of the connection between struggles over paid reproductive work and unpaid reproductive work, and how the status and conditions of birth work within contemporary finance capital is theorised. It offers an important comparison with research and strategising around other contemporary midwifery struggles elsewhere. For example, the current pay equity case being waged by Canadian midwives that claims both socio-historical similarities as well as key contextual differences (Association of Ontario Midwives 2013). My findings here provide empirical support for and help to deepen feminist autonomist theorising of autonomy, refusal and the power of women that can inform political strategy.

My findings and the voices of advocates gathered during my fieldwork with Auckland Action Against Poverty (AAAP) is situated in a context of ever broadening, and much needed, critical sociological scholarship on poverty, welfare struggles and the gendered and racialised social impacts of welfare receipt in Aotearoa/New Zealand. It adds to those works that proceed from a political assertion of beneficiaries as political subjects engaged in anticapitalist, anticolonial and/or feminist struggle. The contribution of this thesis to this corpus of knowledge that offers a significant point of difference is the analysis of my findings on welfare struggle in terms of the financialisation of reproduction and the conditioning of maternal subjectivity in explicitly financial terms. My fieldwork research with AAAP produces a picture of the current welfare system of Aotearoa/New Zealand as financialised and operating on and reproducing patriarchal and colonial family structures and relations as well as their associated gender division of labour. Findings on how welfare struggle is shaped by and responds to financialisation are also significant beyond the micro-politics and specificities of their Aotearoa/New Zealand context.

There is currently very little social science scholarship on financial literacy education and financial capability initiatives from and on Aotearoa/New Zealand, and no dedicated critical analyses of their ideological presuppositions, social and subjective implications have been forthcoming. While by no means an exhaustive analysis, my chapter on financial capability initiatives in Aotearoa/New Zealand, based on my participant observation research in several

financial capability courses, marks a new contribution to knowledge in this area, being one of the few critical studies as of yet undertaken in this country.

For this research, I immersed myself in the ideology and discourses of financial capability in Aotearoa/New Zealand by taking courses that called on me to occupy the position of both the becoming-financially-capable student and that of a financial capability educator. This latter aspect of my research presents a unique contribution to existing scholarship that undertakes critical analyses of financial education initiatives and classes. Existing analyses focus predominantly on the pedagogical and marketing materials produced for target groups of financial capability initiatives, not for those who inhabit the pedagogical role of disseminating this material and its ideological content to others. Thus, ideology critique of a financial capability initiative based on participant observation in how to teach and become a qualified facilitator of financial capability makes a new contribution to the critical literature on financial education in an international context as a point of cross-national comparison in a new area for future critical research. The feminist autonomist basis of my analysis, namely conceptualising financial capability as a tactic of financial counterrevolution is a point of difference that is already being recognised in critical literature on financial education (Arthur 2016; Daellenbach 2015). There is currently some important critical social science research on the gendering of financial capability initiatives. My analysis on how this functions as an aspect of the financialisation of reproduction and the term I develop to describe this ‘financial work’ is, I believe, the most significant contribution of the thesis to the field.

A key original theoretical contribution of the thesis is situated in its effort to extend and develop the ideas and political demands of feminist autonomism as a theoretical framework and political standpoint. Many of the definitive texts of feminist autonomism were written in the 1970s. While much of their content has been developed in new publications or republished in recent years, there is yet little attention given in this work to the specificities of finance capital as a logic of accumulation and its particular mechanisms of social (re)organisation, to which capital has increasingly turned over the last 50 years. One exception to this is some work by Federici, in which she explores the relationship between social reproduction and financialisation, namely debt (Federici 2014a). One contribution of my thesis is to show how

relevant feminist autonomist analyses of social reproduction remain in the context of contemporary financialisation. That is, why their work must be brought more fully into contemporary discussions on left political organisation and economic planning beyond finance capital. Bringing feminist autonomism into conversation with literature on finance capital and financialisation is theoretically fruitful on a variety of levels. It brings the gendered politics of social reproduction more fully into a critique of finance capital and an affirmation of the power of women as revolutionary subjects into a twenty-first century context. It also makes feminist autonomist demands and strategies part of the basis for how to think and plan a postcapitalist future. This contribution is elaborated in detail through part one of the thesis and its political possibilities articulated in part three.

Bringing the work of feminist autonomists into contact with that of some feminist theorists is the basis of the second original theoretical contribution. Feminist autonomism has been very important for furthering the projects of autonomy and refusal as a political strategy. It has demonstrated so clearly the constitutive role of the gender division of labour and the work of social reproduction in capital's development and continued global primacy, and the political significance of women's struggles against this. It has also provided a vision of revolution that proceeds from the assertion of the power of women and situates capital as counterrevolutionary. In doing so, I regard one role of feminist autonomism as fostering a consciousness of reproductive workers as a 'class against capital' by, as Tronti (2007) proposed, holding up and disseminating a powerful image of women as the producers of capital's most essential commodity, labour-power. Likewise, its analysis of the patriarchal roots of the capital relation and the role of capital in the globalisation of patriarchy is definitive for putting revolutionary feminist aims at the centre of left political organisation. However, patriarchy can exist beyond the patriarchal capital relation. How to ensure that a hierarchical and oppositional logic of gender as a central principle of organising social reproduction and understanding social relations does not survive capital's demise unaltered remains a pressing question. The question of gender logic and subjectivity cannot be left until after the revolution and thus requires deeper theorising beyond the reclaiming of reproductive autonomy.

For Tronti and the school of Italian workerism, communism constituted capital's 'radical inversion' (Toscano 2009, p. 77) so that everything that capital is not is embodied in the idea of communism. But this means also eventually leaving behind a worldview that views capital and communism in binary terms. I am by no means advocating some middle ground of a more benevolent capitalism with a human face, but to propose that in the interest of leaving capital behind once and for all, communism must not be thought as a mere opposite or absence of capitalism, but as something that radically exceeds this binary. Feminist theory opens up the possibility for a theory of the maternal as a cooperative, mutual and collective social undertaking while valuing and protecting the status of maternity as a uniquely personal experience for mothers as women, a deeply formative one for children and consequently for all.

Marx regards workers as a class against capital, who must learn how to become a class for itself. Italian workerism reverses this schema to propose that from capital's beginnings workers have been constituted as a class for themselves, and that what they are still learning through struggle is the political consciousness of being a class against capital. Feminist autonomists extend this reversal to propose that women as reproductive workers are themselves a key part of the class against capital, perhaps the most vital for class struggle. This thesis contributes to this project by laying some of the groundwork for how to think class consciousness beyond capital, because central to the possibility of a postcapitalist future will be the capacity to think social organisation beyond the binary concept of class as a term of oppositional difference. The thesis makes an original contribution to feminist scholarship by developing a theory of the maternal relation premised on the presupposition of the power of women as a revolutionary social logic and as a universalisable revolutionary subjectivity beyond capital. This is my third original contribution to which part three of the thesis is dedicated.

Thesis structure

The thesis is organised in three parts. Part one, 'A Genealogy of Struggle', presents the conceptual and historical groundwork for mapping the relationship between the gender

division of labour, finance capital and the work of reproduction as a terrain of struggle. In part two, 'Three Sites of Struggle in Aotearoa/New Zealand', I present and analyse findings from my empirical and field research. In part three of the thesis, 'What is Possible', I bring together my research findings and my historical analysis to begin to think the political possibilities of social reproduction as a site of future feminist revolutionary struggle.

Recognising that before a social gendering of the work of reproduction must come a particular social construction and logic of gender difference, chapter two considers the social construction of gender and reproduction and its contingencies and permutations in early and precolonial societies. Though the particular historical configuration of gender difference in any given society is by no means a given, gender is a primary set of social distinctions that shapes social divisions and distributions of labour in human societies. A gender division of labour analysis of early human social formations highlights the confluence of the emergence and development of patriarchal gender relations and property relations that are also intimately tied up with the history of Western colonialism. This chapter likewise draws a number of hypotheses from feminist rereadings of early and precolonial models of social organisation that I argue make an important contribution to how to think the social organisation of gender and reproduction beyond a capitalist logic of private property, examined further in part three of the thesis.

Chapter three takes an historical perspective to establish and explore the intersectional relationship between patriarchy, colonialism and finance capital. It traces the relationship between the early development of finance capital and a patriarchal gender division of labour at the outset of capital in Europe and the so-called New World. The chapter brings this analysis into the present in order to show how finance capital is conditional, today as from its birth, upon the globalisation of a patriarchal gender division of labour that produces and sustains two structural preconditions of capital's ability to both reproduce and valorise itself. Capital finds its beginnings in primitive accumulation, as the enclosure of common lands and resources dispossessed people from their means of reproducing themselves autonomously and collectively. Feminist autonomists chronicle how capital likewise encloses the reproductive capacities of women, rendering them akin to a commons, a condition which was finally

secured through the centuries of violent persecution that are the witch-hunts. Like primitive accumulation, finance is a powerful mechanism for capital accumulation and expansion, grounded from the outset in violent colonial enclosure and the slave trade. Early finance capital appears as self-creating and self-valorising capital, emancipated from reproduction and the capitalist wage relation alike. It is through this fetishised quality that capital achieved in finance a semblance of autonomy from labour and the reproduction of labour-power. I trace this counterrevolutionary tendency through to the rise of the figure of the housewife in the twentieth century, welfare and labour restructuring and theories of scientific motherhood.

Chapter four presents an analysis of the characteristics and strategies of contemporary finance capital, to establish what sets it apart from previous cycles of financial accumulation. I develop my analysis of the relationship between finance capital and the gender division of labour, grounding this diagnosis of the gendered and gendering tendencies of finance capital in the most recent counterrevolutionary turn of capital beginning in the 1970s. It builds upon existing analyses of the gendering of finance and the financialisation of reproduction to show how the subjective figure of the financialised mother is central to disciplining and conditioning all labour and securing capitalist hegemony in the present. Financialisation sees all work under contemporary finance capital become feminised and reproductive work become archetypical of all production. This leads me to propose that the ideal financialised worker-producer today is no longer accurately captured in the figure of homo economicus, but in the exceptionally exploitable figure of the biofinancial mother.

Chapter five begins part two of the thesis by outlining the theoretical and ethical concepts that underpin my approach to field work research and my position as a researcher. My initial decision to conduct fieldwork as part of the thesis stemmed from a recognition of the value and importance of including the standpoint, struggles and voices of women at the centre of a theoretical work. The concepts that inform this research approach attend to and work to move beyond colonial and gendered social discourses and assumptions in research and aim to build a political and theoretical perspective ‘from below’. In this chapter I explain my choice of fieldwork sites and my rationale for their categorisation as poverty work, birth work and financial work respectively. The fieldwork component of the thesis aimed to capture a

rounded view of the stakes, the multiple experiences, challenges and strategies involved in the gendered work of social reproduction as a terrain of feminist struggle in women's everyday lives in contemporary Aotearoa/New Zealand.

Chapter six presents my findings and analysis from my participant observation and experiences as a consumer member of NZCOM, as well as interviews with members of the National Office of NZCOM in Christchurch. It begins with an overview of the history of midwifery and its close ties to the history of the subordination of women's bodies and reproductive activities in Europe and Aotearoa/New Zealand through Pākehā settlement and colonisation. My analysis focuses on the financialisation of pregnancy, birth and breastfeeding as birth work and how independent midwives as birth workers engage in these as a site of struggle. In this, it pays particular attention to NZCOM's long standing struggle for gender pay equity and professional autonomy. I elaborate on the finding that independent midwives in Aotearoa/New Zealand today most closely resemble piece-workers of any other workforce, historically a highly gendered category, whose pay conditions constitute the wage form most appropriate to capitalist production. My analysis situates the struggle for professional autonomy in the context of the financialisation of birth work over recent decades. The rationalisation of birth work through a financial language and logic of risk-management and efficiency has curbed the reproductive autonomy of all women as birth workers, reaffirming and normalising familiar notions of the female body as pathological and in need of external management.

Chapter seven presents findings from my immersive participant observation as a benefit advocate for AAAP. The chapter begins with an overview of AAAP as a grassroots community organisation which formed in direct contestation to the financialised investment approach to welfare provision in Aotearoa/New Zealand. My findings speak to the reality of family and maternal poverty in Aotearoa/New Zealand and how the struggle of beneficiaries to reproduce their families and themselves on the verge of crisis has been put to work by finance capital. Through my field observations and interviews with other advocates, I analyse how work-oriented welfare policy and the financialisation of housing undermine the value of the reproductive work of poor women, thereby undermining their capacity to perform their

duty of care to their children and their right to enjoy motherhood. Drawing on textual analysis of welfare policy and government documents, the chapter concludes with a critique of the investment approach to welfare, rationalised as the management of liabilities and returns on investment. I show how this sets up poverty work as a terrain of expropriation that is deeply gendered as well as racialised. In taking on the role of creditors, the state plays at the construction and conditioning of financial subjectivities, demonstrating a particular interest in the role of women as mothers.

Chapter eight presents my findings and analysis on my participant observation in two personal financial management courses at the Financial Education Centre (Fin Ed Centre), Massey University. It illustrates how financial capability initiatives in Aotearoa/New Zealand operate as gendering technologies of financialisation. It argues that they provide important insights into the status of the gender division of labour in Aotearoa/New Zealand and the role of gendered reproductive work within contemporary finance capital. The chapter provides an historical overview of financial education, particularly its connection to human capital theory that served to depoliticise finance, individualise structural inequalities and to paper over the reality of class antagonism and struggle. Through my experiences and the textual data I collected as a student of personal financial management courses, I found that financial capability initiatives promote social reproduction, saving and securing financial security through financial products and services, and omit discussion or awareness of the structural conditions that determine access to capital, including the gender division of labour. I show how both the attention to and omission of the gendered aspects of household financial management as an aspect of social reproduction create a line of association between financial pathology and femininity for which an array of financial products and services are on offer to facilitate and construct an ideal of financialised motherhood. Women's financial capability as a core aspect of gendered social reproduction is put to work for financial accumulation, and social reproduction through the market becomes financial work.

Chapter nine, the first chapter of part three, extends my fieldwork analysis to articulate what can be learnt about politics, struggle and revolutionary strategy from women engaged in struggles over birth work, poverty work and financial work in contemporary Aotearoa/New

Zealand. That is, what can be learnt from below. Struggle in the domains of birth work, poverty work and financial work point to the necessity of politicising and practicing social reproduction in ways that work towards decolonising birth and care work, reclaiming these as collective social and material reproductive commons, and taking up strategies of refusal. I consider the decolonial politics that can arise out of these sites through the work of mana wahine scholars and Māori concepts of collective childrearing and the cosmological significance of birth and breastfeeding in te ao Māori. Reclaiming means of autonomous reproduction that truly move beyond the patriarchal colonial property relations that characterise capitalist relations of production, requires the reclaiming from capitalist enclosure practices and principles of relating along lines of mutuality and cooperation towards collective reproduction. I observe this struggle and its transformative potential in benefit advocacy as a practice of radical community development and in the politicisation of breastfeeding. I return again to my theoretical grounding in feminist autonomism to rethink the strategy of refusal in the context of the financialisation of reproduction today. Thus, I establish in this chapter the central importance of feminist struggle and the terrain of social reproduction to any left politics committed to truly moving beyond patriarchal colonial finance capital.

In chapter ten, the final chapter of the thesis, I draw on the theoretical and empirical groundwork of the previous chapters to begin to think the social organisation of gender and reproduction beyond capital, to what comes after. This chapter returns to my adaptation of Rancière's maxim of considering what becomes visible, thinkable and possible when one proceeds from the presupposition of the power of women. Alongside revolutionary strategies that steer capital in directions more conducive to its destruction and more beneficial to the class of worker-producers, it is also necessary to develop and open up ways for thinking social organisation beyond its patriarchal, colonial divisions. This chapter lays out the groundwork for my conceptualisation of the power of women as a political perspective and my theory of the maternal relation as a model for thinking and organising social relations and social reproduction premised on mutuality, nurture and care as a collective cooperative undertaking. I propose that the maternal relation offers a revolutionary social logic and a truly

common organisational basis for cooperative, mutual, decolonial and egalitarian forms of sociality beyond the nexus of patriarchy, colonialism and finance capital.

Thus, in part three of the thesis my argument comes full circle, returning to and extending my analysis of gender, reproduction and finance from part one. As financial counterrevolution has found in the maternal relation the model for the exploitation of all, it is on this ground in particular that collective struggle must be undertaken. The maternal relation is likewise that upon which such struggle may find its model for collective transformation, not only for women but for all. Indeed, as I establish in the following chapter, nothing in the definition of social reproduction necessitates or qualifies its social gendering as women's work, nor the organisation of society around a patriarchal and colonial capitalist gender division of labour. Such a reading of history also reveals the distinctly social, highly productive, mutual and cooperative maternal relation as primary to early and precolonial social organisation.

PART I – A GENEALOGY OF STRUGGLE

This section traces the social history of gender and the social organisation of reproductive work, through the emergence of the patriarchal family, private property, capital and finance. As such, the historical analysis spans from early human prepatriarchal and precolonial societies right up to the reorganisations of labour and reproduction that shaped the twentieth century. It demonstrates that this history is not a linear progression or development, but a history formed out of class struggle and strategic violence. Chapter two begins by exploring differing social constructions of gender and the organisation of social reproduction in early human and precolonial societies. From this basis, the emergence of patriarchy as a hierarchical and appropriative property relation can be identified as a counterrevolutionary strategy formed in response to the significant social power of women as reproductive workers. Beginning from the witch-hunts, chapter three examines the history of ‘the capitalist reorganisation of patriarchy’ (James 2012, pp. 103–104) and the interdependent genealogies of colonialism, finance capital and the capitalist gender division of labour. Chapter four articulates how this genealogy of struggle has culminated in the currently prevailing form of contemporary finance capital. It shows finance capital to be deeply gendered and reliant upon the conditioning and reproduction of a hierarchical and appropriative gender division of labour, and describes the counterrevolutionary strategies employed to maintain it.

Chapter 2. The Gender Division of Labour

In this chapter, I set out my standpoint on gender as an historically contingent principle of social organisation, to contextualise the distinctly social character of gender as a category for organising relations of production from its first entry onto the stage of history. Taking up the gender division of labour as an analytic framework, I proceed from the assertion that the social construction of gender and the social organisation of reproductive activities are central to a materialist analysis of history that hopes to pinpoint and trace the historical origins and possibility of capitalism.

I begin the chapter by historically and geographically situating social constructions of gender difference through the work of feminist archaeologists and feminist analyses of some illustrative precolonial societies, namely, Yorùbá, Nnobi and Māori societies respectively. These literatures affirm that where gender is not a hierarchical or inflexible organising principle, divisions of labour by gender need not be exploitative or inequitable, or organised along the sexual binary of man and woman. I argue that the social organisation of gender in these precolonial societies demonstrates that such gender organisation is a largely Western colonial way of ordering the world. What, through this lens, has often been interpreted as confirmation of a universal natural patriarchy can be more accurately understood as a social prioritising of reproduction over gender. I then extend this argument through an analysis of the work of Marx and Engels and Marxist feminist Maria Mies. Their works trace the relationship between the historical emergence of the division of labour, private property and the patriarchal family form. Finally, drawing on Marx's and Mies' respective conceptualisations of the labour process, I elaborate a picture of reproductive work and the maternal relation in particular as conscious, social, mutual and cooperative production that is no less than the first social relation.

Social origins of gender

In her 1979 article 'The Unhappy Marriage of Marxism and Feminism: Towards a more Progressive Union', Heidi Hartmann articulated a critique of Marxist feminism that led her to

develop a theory of patriarchy and capitalism as distinct dual systems operating, for the present at least, in partnership. What is of immediate interest to this chapter is not so much what Hartmann said, as the solution proffered in the response it elicited from feminist scholar Iris Marion Young. 'Beyond the Unhappy Marriage: A Critique of Dual Systems Theory' (1981), drew out what was productive to feminist thinking in Hartmann's critique of Marxist feminism, while showing why a dual systems theory was not, and proposed in its place a feminist materialist theory that took the gender division of labour, its origins, history and development as its central analytic paradigm. Young proposed that what she termed 'division of labour analysis', in making the gender division of labour an analytic category, would effectively overcome the arresting problem for feminists of having to choose between a structural analysis of women's subordination that relied upon gender blind categories such as class or an analysis of patriarchy grounded in ahistorical psychological/biological categories, and therefore could form the basis for a truly feminist historical materialism. As Young explains:

Gender division of labour analysis may provide a way of regarding gender relations as not merely a central aspect of relations of production, but as fundamental to their structure. For the gender division of labour is the first division of labour, and in so-called primitive societies it is the only institutionalised division of labour. The development of other forms of social division of labour, such as the division between mental and manual labour, may thus be explicable only by appeal to transformations in the gender division of labour and the effect such changes have on the relations between members of each sex, as well as potentialities such changes make available to them. (1981, p. 53)

What Young does not say here is that within so-called primitive societies the gender divisions of labour that are institutionalised do not de facto reflect the patriarchal and hierarchical ones normalised and naturalised in most of the world today. Division of labour analysis, by tracing the relationship between gender relations and relations of production, may serve to address what is for Maria Mies key to understanding both the historical establishment of patriarchy and likewise of capital. It is not that different activities are socially divided between women

and men, but ‘what are the reasons why this division of labour became a relationship of dominance and exploitation, an asymmetric, hierarchical relationship?’ (Mies 2014, p. 47). For this reason, Mies refers to a ‘hierarchical sexual division of labour’ rather than a ‘sexual division of labour’ which merely suggests an equal division of tasks. This distinction recognises that there is nothing given in anatomically different bodies, or in gendered bodies, being organised hierarchically. Yet it is important to be clear that such a hierarchy is only one way in which sexual difference can be gendered. Mies’ reference to a sexual division over a gendered one reflects a desire not to over-emphasise the cultural aspect of women’s reproductive experience to which some feminist scholarship on gender (particularly in relation to identity politics) is prone, to as Nancy Hartsock puts it, ‘keep hold of the bodily aspect of existence, perhaps to grasp it overfirmly in an effort to keep it from evaporating altogether’ (1983, p. 233).

That being said, female bodily and subjective experience of reproduction, even of those most intimate experiences of pregnancy, birth and breastfeeding are unavoidably socially mediated, indeed are to an ever-increasing extent not left to biology alone, and it is the way in which they are socially conditioned and not the biological functions themselves that must be our target of critique and transformation. Further, it is evident that within contemporary finance capital, the division of labour of social reproduction is gendered in its operation as a social organising principle that extends to all types of waged and unwaged labour and even the distribution of labour internationally which is not directly related to female reproductive experience. As social systems in themselves, the origins of patriarchy and capital are not grounded in biology, or even necessarily in gender alone as a social organising principle, but rather in a particular construction of gender as a hierarchical, oppositional difference via which particular forms of domination and exploitation are made possible. Understanding ‘the circumstance in which such a [gendered] division might arise’ (Balme and Bulbeck 2008, p. 8) is important for conceptualising the conditions necessary to forging a way beyond this division.

The debate around the appropriate present and historical significance of notions of gender and the gender division of labour has been brought to the forefront by feminist social

archaeologists, whose work is chiefly concerned with the question of origins. Prior to the 1980s, archaeology presupposed unquestioningly the ever-presence of a rigid division of labour between two differentiated sexes among humans, and further ascribed activities to each rigidly defined sex and presumed their social relevance to early societies premised on androcentric assumptions of gender roles of the present day (Conkey 2003). By contrast, as feminist archaeologists Jane Balme and Chilla Bulbeck explain,

a feminist archeological lens which asks “when did gender begin”, suggests, amazingly, that there may have been a time in human history when we did not recognise sex differences as a social category of organisation, when we did not value males above females (and vice versa), when we did not link certain activities with male bodies and others (often less valued) with female bodies. (2008, p. 9)

That these societies were made up of anatomically male and female bodies, but who engaged in various forms of reproductive work and gender performance ‘that may have no clear modern, historical, or ethnographic counterparts’ (Perry and Joyce 2001, p. 64), reveals the extent to which a ‘Western folk model of sex-gender differences’ is embedded in apparently objective scientific knowledge (Balme and Bulbeck 2008, p. 9). It further reveals that gender, despite current assumptions of its basis in anatomical male/female sex difference is and has always been a social construction with particular and multiple histories.

Yet, in much archaeology and Western thought in general the long held assumption has prevailed that a hierarchical division of labour between males and females living in a ‘bipolar, two gendered world’ originated in a pre-social sexual division of labour between hunters and gatherers, and the superior importance to human survival and development of predominantly male activities and tool making (Conkey 2003, p. 873). This is problematic because ‘representations of the past, like those produced by archaeologists, have the potential to lend the illusion of time depth, and thus cultural legitimacy, to contemporary social phenomenon’ (Perry and Joyce 2001, p. 64). A contemporary Western gender lens assumed for example that the fact that males appeared to hunt large game and females to collect or cultivate plants and smaller game was explainable by differing physical capabilities, that male

activities of hunting and tool creation were socially more important (explaining gender hierarchy) and were likewise the driver of human development (Conkey 2003, p. 872). The significance of feminist archaeological research, therefore, lies in its capacity to illuminate the extent to which a hierarchical sexual division of labour is gendered, that is, a historically variable and contingent social construction, and as such can present the most incontrovertible argument against biological essentialism.

The evidence drawn from analysis of early human material cultures (figurines, art, weaving etc.) and symbolic systems in particular, presents a highly variable and historically contingent picture of the social origins and variability of gender as it related to or was decoupled from anatomically sexed bodies and, therefore, how divisions of labour were organised (Conkey 2003; Perry and Joyce 2001). As Balme and Bulbeck make clear, 'the organisation of gender difference varies widely across time and space' (2008, p. 8). Undertaking a discussion on the early social history of gender construction and organisation here is aimed at setting out an analysis of gender divisions of labour that is non-essentialist (moving beyond biological and psychological explanations), non-binary (moving beyond sexual difference as opposition), decolonial (moving beyond the imperialism of Western thought) and materialist (recognising the dialectical and historical development of modes and relations of social reproduction and social-symbolic systems).

Since the 1980s, there has been a growing corpus of feminist scholarship presenting evidence of women's particularly high productivity in early societies, leading archaeologists and anthropologists to reconsider women's contributions to early economies and to the invention of material culture as more varied, and more influential to human social development than is generally regarded (Conkey 2003, p. 871; Conkey and Gero 1997). Some of the qualities that distinguish humans from their nearest relatives have been theorised by archaeologists as a division of labour in food acquisition and the sharing of food in groups as the basis for social organisation, usually conceived of as a sexual division of labour between hunting and gathering and the sharing of food within kin or family groups. However, there is no biological reason why any food acquiring activities such as hunting or gathering cannot be performed by females or males. Consequently, this distinction can only be socially determined, the division

of tasks and the parameters of the groups within which food is shared need not by necessity take any particular configuration, or feature gender as an organising principle (Balme and Bowdler 2006, pp. 381–382). That a division of labour that takes into account the physical requirements of pregnancy, birth and breastfeeding would be the most practicable survival and expansion strategy for humans does not reduce it to a biological division but on the contrary, supports a gendering of the division of labour in food acquisition as a distinctly social one.

It would seem socially more convenient and expedient for a gestating or lactating person with small offspring to engage in food acquisition that can more easily accommodate a pregnant belly or an infant's needs for breastmilk, such as fishing, gathering and cultivation. Yet there is nothing in this line of theorising that makes it socially necessary for gender to be constructed hierarchically, and likewise nothing that makes it socially necessary for gender to be constructed into the binary of man/women, maternity being just one among many human life stages that may make one mode of food acquisition preferable to another. Indeed, the assumption that big game hunting was socially more important than gathering and early cultivation has been challenged by feminist archaeologists. Cultivation was likely more central to human subsistence and constituted the greater contribution to diet than apparently male dominated hunting practices, which were largely a sporadic, unsustainable and solitary activity (Balme and Bowdler 2006). Further, Balme and Bulbeck propose that it was women's gathering and cultivation tools, such as the bag and the digging stick, that constituted the first human material culture (2008, p. 6).

Analysis of artefacts that indicate the development of human symbolic behaviour in the Upper Palaeolithic, have led the likes of Conroy (1993) to contend that in these societies there may have originally been only one gender that was socially recognised as such. Figurines appear to be represented as either possessing distinctly post-adolescent female physiology or no sex specific features at all (sex-neutral), suggesting gender categories of 'post-adolescent female' and 'other' (males, prepubescent females, and children) (Balme and Bowdler 2006, p. 389). Alternately, drawing on Kristin Hawkes' (2004) 'grandmother hypothesis', Balme and Bulbeck suggest that 'Older, post-reproductive females, for example, could have been the first gender, marked by their specific childcare role, while the "other" category consisted of

everyone else who was out gathering food' (2008, p. 9). It is also noteworthy that a hunter-gatherer gender division of labour is only expedient in a society in which meat-eating is important (Balme and Bowdler 2006, p. 383). As Balme and Bulbeck conclude, 'The creation of social categories implies cooperation and sharing between the categories. This does not have to be along male/female lines. It could well be that old shared with young or tall with short' (Balme and Bulbeck 2008, p. 9). Archeological analysis shows that the social organisation of gender and thus the characteristics of the gender division of labour were highly variable across early human societies.

Precolonial gender organisation

When gender is decoupled from anatomically sexed bodies, it is not given that gender difference will be a central organising principle of social reproduction. The work of Oyèrónké Oyěwùmí has demonstrated that this was indeed the case in precolonial Yorùbá society in what is today Nigeria, challenging Western feminist assumptions that gender and biological sex difference are inherent to human social organisation as a colonial construct. According to Oyěwùmí (1997), for Yorùbá prior to colonisation, gender in a Western sense was not an existing social construct, gender difference was not symbolically expressible in Yorùbá language and reproductive anatomy did not figure at all in social status. Prior to colonisation, 'the body was not the basis of social roles, inclusions, or exclusion; it was not the foundation of social thought and identity', rather it was age that took the place of the central principle around which society was organised, determining social position, status and divisions of labour (Oyěwùmí 1997, p. x). This is not to say that anatomically female and anatomically male members of Yorùbá society did not perform some distinct activities, such as bearing children. As Oyěwùmí explains,

it is possible to acknowledge the distinct re-productive roles for *obìnrin* [anatomically adult female] and *òkùnrin* [anatomically adult male] without using them to create social ranking. In the Yorùbá cultural logic, biology is limited to issues like pregnancy that directly concern reproduction. The essential biological fact in Yorùbá society is that the *obìnrin* bears the baby. It does not lead to an essentialising

of *obìnrin* because they remain *eniyan* (human beings), just as *òkùnrin* are human too, in an ungendered sense. Thus the distinction between *obìnrin* and *òkùnrin* is actually one of reproduction, not one of sexuality or gender, the emphasis being on the fact that the two categories play distinct roles in the reproductive process. This distinction does not extend beyond issues directly related to reproduction and does not overflow to other realms such as the farm or the *oba*'s (ruler's) palace. I have called this a distinction without social difference. (1997, p. 36)

Likewise, until recent history, only one term existed in Yorùbá society for offspring and this was non-gendered (Oyěwùmí 1997). That anatomical difference is only linguistically ascribed to adults supports this distinction as conceptually tied to the activity of reproduction over sexuality or gender. The point to take from Oyěwùmí's analysis is that gender as we understand it today, as a principle for organising labour grounded in anatomical sex difference, is not inherent to human society and can therefore undergo transformation, as it has done over the course of human history so far. For Oyěwùmí, the social emphasis on what she calls a 'bio-logic' (1997) of hierarchical gender categorisation has colonial origins and contemporary understandings of gender, therefore, conceal beneath them a whole host of historical and continuing injustices. Western colonialism brought with it the seed structures for capitalist relations of production, in which divisions of labour by gender and by race were and remain central to its successful operation and expansion (Federici 2014b).

Ifi Amadiume (2015) has also questioned the presumed universality of the patriarchal family model, by showing that *mkpuke*, the smallest kinship unit comprised of mother and child (and women and children in collective groups) that can be found historically in most African societies, was an autonomous unit of production and consumption. In one such society, the Nnobi, Amadiume finds that mother and child groups operated as economically self-sufficient, autonomous sub-compounds in Nnobi communities (2015, p. 27). Alongside marriages between women and men, marriages between women into which children were born and raised were common (Adésinà 2010, p. 7). Nnobi familial units, as units of production, did not 'by nature' contain a male centre, and anatomically female members of society could take up different gender roles, such as those Amadiume (2015) describes as

‘female husband’ or ‘male daughter’. Such accounts of early societies from the decolonised standpoint of women’s production is significant for Mies (2014) because it turns on its head the origin story upon which patriarchal social relations are grounded, universalised and naturalised. It is important to note that we are not talking about matriarchal societies in which women had higher status and social power than men. Rather, this literature shows that many early societies’ matrilineal and matrifocal practices as well as matricentric ritual cultures regularly existed alongside patrilineal and androcentric ones and were indeed central to social organisation and in which women had relative levels of autonomy, status and power (Amadiume 2015, p. 27; Mies 2014).

In Nnobi culture, the ‘ideology of gender had its basis in the binary opposition between the *mkpuke*, the female mother-focused matricentric unit and the *obi*, the male-focused ancestral house’ (Amadiume 1997, p. 18) which represented different cosmological and moral values of the spirit of common motherhood and the spirit of common fatherhood. However, these gender roles or attributes were not determined by biology and could be fluidly taken up by some female subjects at least. As Amadiume explains, ‘The gender ideology governing economic production was that of female industriousness’ (2015, p. 27), and Nnobi society relied ‘heavily on female labour in agriculture’ while masculine gendered roles were oriented around ‘ritual knowledge, craft specialisation and external relations’ (2015, p. 30). So, while a ‘dual-sex organisational principle’ was present in Nnobi society and shaped the productive and reproductive activities, wealth and status of women and men, this organisation was mediated by ‘a flexible gender system’ (Amadiume 2015, p. 28). Social status was tied to material wealth accrued for both women and men through the number of wives and daughters, who represented labour-power and brought inter-lineage relations and exchanges (Amadiume 2015, pp. 30-31). Amadiume’s analysis, undermines and denaturalises the notion of a universal distinctly patriarchal family form and gender division of labour. However, while certainly fluid, gender roles and the social activities ascribed them in Nnobi society were not necessarily equal, and the family as a unit of production operated on an appropriative logic of private property that featured the labour-power of women and children at its centre.

Precolonial Māori society is a good example of the development of gender differences that were represented as dualistic social or cosmological qualities, but were not hierarchical or appropriative in their translation into the division of labour. In te ao Māori, male and female genders are conceived as dualistic cosmological qualities rather than inherent characteristics of sexed subjects. In its close conceptual connection between people and the land, through the common ancestress of all Māori as tangata whenua (people of the land), Papatūānuku, social and biological reproduction carried significant social, cultural, spiritual, economic and political significance (Mikaere 1994). This is illustrated in key terms around social reproduction and relations that refer simultaneously to aspects of female biological reproduction. For example, whare tangata means both ‘the house of humanity’, the main meeting house and centre of Māori social and political life, and ‘woman’s womb’, whenua is the term for both ‘land’ and ‘afterbirth’, or ‘to give birth’, and hapū denotes both the state of pregnancy and an extended family group or sub-tribe which was the main economic unit of production in te ao Māori (Le Grice and Braun 2016, p. 155; Mikaere 1994, p. 126). In such examples, ‘the social function of human reproduction is shown in linguistic parallels between the language used for reproduction and descriptions of social and physical structures’ (Le Grice and Braun 2016, p. 153). Mikaere further points out that in te reo Māori, personal and possessive pronouns are gender neutral (1994, p. 126).

The reproductive potential of women was socially revered in precolonial Māori society. As Jade Le Grice and Virginia Braun explain, 'At an iwi level (extended kinship group), the reproductive potential of women is revered through their capacity to be te whare tangata and nurture the next generation of iwi (bones) to replenish the wider social representation of iwi (extended kinship group)' (2016, p. 155). Woman as a sacred and socially revered nourishing principle is also expressed in the symbolisation of the breastfeeding mother as Papatūānuku, the source of all life (2016, p. 155). Le Grice and Braun also describe how the architecture of Māori building structures are symbolically constructed to represent female reproductive anatomy,

exposed internal beams depict a backbone and ribs, and the entrance represents the vagina. Visitors are welcomed into this space in a formalised process that mirrors

sexual and reproductive consent. The call of a woman who belongs to this home environment signals an opportunity for the visitors to slowly approach the space. A woman from the visiting party can call back as they slowly move towards the space and enter the home. After engaging in dialogue, sharing breath and later food, the visitors are considered to have become one with the people who belong to the area, mirroring the process of conception. (2016, p. 156)

The centrality of reproduction as an organising principle, and the association of women with positive principles that govern primary social and political relations, attributes women with significant spiritual, social, political, and economic importance and power. As Le Grice and Braun conclude, such an understanding of conception, childbirth and breastfeeding (not to mention menstruation and menopause) renders them ‘a source of women’s spiritual and material prestige’ rather than a source of appropriation or a form of property (2016, p. 158).

In regard to the gender division of labour in te ao Māori, the communal nature of the society meant that neither mothers nor parents were the sole caregivers to children. Childrearing was altogether a collective responsibility shared by parents, grandparents, other elders and aunties. For example, tūpuna often play a significant role in the primary care to mokopuna, a culturally important relationship too for its role in imparting knowledge and intergenerational connections (Gabel 2013, p.169; Smith 2012). Childrearing was a responsibility whose distribution was not based foremost on gender but on whakapapa. As Ani Mikaere observes, this ‘ensured a degree of flexibility for women not possible within the confines of the nuclear family. The presence of so many caregivers, and the expectation that they would assume much of the responsibility of child rearing, enabled women to perform a wide range of roles, including leadership roles’ (1994, p. 128). Ariki and rangatira were male and female, as were tohunga. Women played key leadership roles alongside men in all aspects of life – spiritual, political, economic and even military (Mikaere 1994, p. 128).

Mikaere further notes that women and children were not regarded as the property of male members of a kinship group, that children could identify with the kin group of either parent by choice and that marriage did not sever a woman’s connection to her own kin group or

change her name (Mikaere 1994, pp. 126–127). This indicates a social conception of gender performance that was non-hierarchical, and more fluid than a strict binary that is reflected in a fluidity in terms of the taking up of gender roles not directly associated with reproduction. So, while precolonial Māori society was hierarchically organised in some respects, this was not along the lines of gender, biology or private property. Social status was based on mana, the social prestige or spiritual power as an attribute of all persons, groups as well as some places and objects, that could be increased or damaged through behaviour, and was carried through a person's whakapapa, both paternal and maternal. What through a Western colonial lens has predominantly been read as evidence of gender hierarchies and difference as natural or central to both early human and precolonial indigenous societies, may in many instances rather be an emphasis on social reproduction over gender.

Patriarchy and property

The social construction of gender differences appears from early history to be tied to the performance of particular types of reproductive labour such as pregnancy, breastfeeding, childrearing and food acquisition and production. Thus, labour may have been socially organised in gendered terms though not necessarily as specific roles fixed to anatomically specific bodies, or hierarchically. For example, gender performance may have been present but not strictly binary, as in the case of ‘female husbands’ in Nnobi society, gender difference may only become relevant at particular life stages such as for the Yorùbá, or, in the case of te ao Māori, female biological reproduction serving as social and cosmological organising principle may result in gender equality or collective performance of what elsewhere is conceived as gendered activity. Marx and Engels argue that the division of labour and production to meet basic human subsistence needs such as food, shelter and the production of life, as the earliest instantiations of human social organisation, finds its first form in the family unit or kinship group, as the first social units of production (Engels 2010; Marx 1978). The examples discussed above highlight the mutual relationship between the social development of gender difference and the organisational form of social reproduction and how these are grounded in different formulations of the family as a unit of production. I turn now to Marxist and feminist analyses of how the family, in Europe at least, developed as a hierarchical and

appropriative, patriarchal unit of production. Considering the critique of scholars such as Amadiume (2015), Oyěwùmí (1997) and Mikaere (1994), the characteristics of the Western patriarchal conception and organisation of gender that came to predominate is important.

Engels, in *The Origin of the Family, Private Property and The State* written in 1884 states that, ‘One of the most absurd notions taken over from eighteenth century enlightenment is that in the beginning of society woman was the slave to man’ (2010, p. 192). Through an analysis of the work of anthropologist Lewis Morgan, and Marx’s then unpublished notes on Morgan’s work, Engels set out to demonstrate that patriarchal social relations and gender oppression evident in capitalist society, are not inherent to human society per se. Rather, they are tied to specific developments in human modes and relations of production and the family structures through which they would first play out. Following Morgan, Engels (2010) argues that many early societies were organised upon a concept of ‘mother right’ whereby women held equal or near equal social status to men. For Engels, matricentrism correlates loosely with group marriage structures, which he sees as communistic family structures and assumes that in such societies women would have had supremacy because ‘the exclusive recognition of the female parent, owing to the impossibility of recognising the male parent with certainty, means that the woman – the mothers – are held in high respect’ (Engels 2010, p. 192). Though these anthropological conjectures of widespread matriarchies and ‘gynocracies’ (Bachofen 1992) by the likes of Morgan and Johann Bachofen have not stood up to developments in anthropological knowledge, what has become clear is that many early societies possessed elements of matrilineal and matrifocal practices alongside patrilineal ones.

Engels proposes that a social preoccupation with women’s monogamy and fidelity subsequently developed from the necessity for men to ensure true paternity of children for securing the paternal distribution of property through inheritance (Engels 2010, p. 215). Thus, the ‘*world historical defeat of the female sex*’ by which ‘the man took command in the home also; the woman was degraded and reduced to servitude; she became the slave of his lust and a mere instrument for the production of children’ (Engels 2010, pp. 212–213 emphasis in original) is tied to the development of a concept of private property, in terms of both the accumulation of wealth and its posterity. Monogamous pairing meant that paternity could be

clearly established and therefore matrilineal recognition no longer held the same status and it was this that secured the male right to the labour-power of the child (Engels 2010, p. 207). The monogamous pairing thus marks for Engels the beginning of the patriarchal family form, premised on male ownership and reproduced through patrilineal inheritance from father to son.

Mies critiques the distinction made in Engel's analysis between theorising the emergence of the patriarchal family onwards in terms of how property was accumulated and distributed, while considering prior matricentric family structures as warranting only an evolutionary explanation and not an economic one. She quotes him as stating that the monogamous patriarchal family 'was the first form of the family based not on natural but on economic conditions, namely on the victory of private property over primitive, natural communal property' (Engels 2010, p. 233; Mies 2014, p. 50). While his insights into the correlations between concepts of private property and the patriarchal family form are interesting, Engels' analysis, by dismissing prepatriarchal forms of family and social organisation as shaped by naturally occurring conditions, casts these forms as pre-social and regards women's social power in non-patriarchal societies as based solely on their status as mothers. Why this is problematic for Mies is that such a view reinforces the association of women with nature, and consequently positions women's reproductive labour as passive, biological and non-productive in a social sense. By doing so, Mies argues, Engels establishes the gender division of labour as ahistorical, or rather, socially and developmentally inevitable (Mies 2014, p. 51). While Engels does recognise an important historical correlation between patriarchal relations and property relations, he does not fully recognise the significance of gendered reproduction as a social activity to economic development or recognise women's activities of social reproduction as productive labour, and therefore later under capitalism, as work.

In *The German Ideology*, Marx criticises Pierre-Joseph Proudhon and his conception of the division of labour as an 'eternal law' devoid of origins or historical development. For Marx, 'the existing stage in the division of labour determines also the relations of individuals to one another with reference to the material instrument, and product of labour' (1978, p. 151). Therefore, an accurate analysis of its historical development is very important. Marx finds

that the genesis and development of divisions of labour cannot be detached from those of private property, both of which find their first expressions in the structure of the family as the first unit of production (Marx 1978). As such, it is the division of labour in a family unit around subsistence production and childrearing that marks the emergence and later development of class relations, and consequently class antagonism and struggle in society. In short, the historical development of women's subordination prefigures the development of class society and is part of the same historical and social transformations of the division of labour and distribution of private property. This does not mean that, for Marx, biological sex difference is the origin of private property or that private property is the root cause of women's oppression. Rather, at some point in the history of some societies the gender division of labour around reproduction became a hierarchical and exploitative one, rationalised through a logic of appropriation and property. The concept of private property arises through the differentiation and division of material interests of particular groups as a society reaches a certain size and production in that society necessarily reaches a certain scale, generating competition for resources and the possibility of surpluses of some kind that can be appropriated, through violence or coercion, by others. That some people perform some tasks and some perform others becomes marked by hierarchical and exploitative social relations is a social development and therefore neither natural nor inevitable.

The emergence of a division of labour, first in the family and then later as populations grow, geographically into a division of mental and manual labour between the town and the country, coincides for Marx with the emergence of the concept of private property. So much so that according to Marx, 'The various stages of development in the division of labour are just so many different forms of ownership' (1978, p. 151). Marx writes,

With the division of labour, in which all these contradictions are implicit, and which in its turn is based on the natural division of labour in the family and the separation of society into individual families opposed to one another, is given simultaneously the *distribution*, and indeed the *unequal* distribution, both quantitative and qualitative, of labour and its products, hence property: the nucleus, the first form, of which lies in the family, where wife and children are the slaves of the husband. This

latent slavery in the family, though still very crude, is the first property, but even at this early stage it corresponds perfectly to the definition of modern economists who call it the power of disposing of the labour-power of others. Division of labour and private property are, moreover, identical expressions: in the one the same thing is affirmed with reference to activity as is affirmed in the other with reference to the product of the activity. (1978, pp. 159–160)

The seemingly natural division of labour in the unit of the patriarchal and nuclear family which is understood as a sexual division between a man and his wife, and through her, his children, renders the labour-power of women and children and that which they produce as the property of the male patriarch. An exploitative division and relation that as society expands is generalised into inequitable divisions of labour and distributions of property between classes. This may be an accurate model of the patriarchal family unit such as found in the Roman family law of *patria potestas*, the power of father over the life and death of wife, children, descendants and family slaves (Brown 2012, p. 156). What the above analysis of gender in some early and precolonial societies indicates, however, is that divisions of labour by gender and the family form as a unit of production can develop in gender fluid and non-patriarchal formulations and that such legal frameworks are a definite colonial formation (Mikaere 1994, p. 129). However, the imagination of an nineteenth century Marx on the plethora of possible configurations of this primary social unit of production and the performance of gender within it, was quite unsurprisingly limited and consequently took a pronounced phallogentric and Western progression.

Marx's reasoning comes along with a number of presuppositions that must be acknowledged, but that do not render his analysis of the division of labour and private property in the patriarchal family, invalid. Namely, he takes as a universal given the lines along which the division of labour is gendered. That Marx does not interrogate the hierarchal gendered origins of what he calls the 'natural division of labour in the family' is not surprising when considering the androcentrism of anthropological discourses of the time. Yet, Marx does explain that the production of life, 'appears as a double relationship: on the one hand as a natural, on the other as a social relationship. By social we understand the cooperation of

several individuals, no matter under what conditions, in what manner and to what end' (1978, p. 157). Describing the production of life as a social relationship that only appears natural recognises that its particular historical configurations are not given. Further, his observation that it is a relationship whose conditions, manner and end may vary greatly implies an awareness of the presence of coercive social formulations of this relationship, whereby the appearance of relations of reproduction as natural lends itself to the exertion of power and control over women.

Mies, on the other hand, traces the origins of patriarchy further back in the history of human societies, in the social figure of man the hunter and his associated activities. She contends that hunting (a gendered activity in many societies) as a social activity necessitated a certain level of objectification of nature, and was in contrast to other food acquisition techniques a fundamentally appropriative and destructive activity. What her argument points to is social behaviours employing strategies of violence, that become gendered and generalised in some societies. Mies then identifies the emergence of patriarchy in some early human societies with the privileging of relations of production based on appropriation through direct violence, an appropriation that develops from food acquisition to the appropriation of the labour and property of others. From this standpoint, the reproduction of capital both through primitive accumulation and the wage relation is a generalised and universalised expression of a patriarchal appropriative model, now realised also through structural violence. Drawing Marx, Engels and Mies' analyses together provides an economic account of the origins of patriarchy that lend themselves to a materialist definition of patriarchy itself. Patriarchy is an historically contingent though currently prevailing form of social organisation, a binary organising principle for relations of production that operates upon a hierarchical gender division of labour which must be socially produced and reproduced through both direct and ideological violence. For Mies, capitalism was to become 'the most sophisticated and the most generalised form' of this patriarchal mode of production and its means of global expansion (Mies 2014, p. 71). This is elaborated in detail in chapter three.

While Marx does not explicitly do so, the image of the double relationship of the production of life can be extended beyond instances of direct relations between women and men such as

sexual relations, the division of caring labour and subsistence production in the family unit. Extending this to include the activities of pregnancy, birth and suckling, allows an analysis of these as marked by and shaped through a number of different social relationships of cooperation not reducible to a hierarchical gender division of labour. For instance, an analysis of the maternal relation between mother and children as a social relation premised on cooperation. Venturing beyond an androcentric assumption of the patriarchal nuclear family as the primary unit of production and considering this history again through a feminist lens paints a rather different, less inevitable social landscape out of which patriarchal and capital relations happened to take primacy.

A feminist materialist analysis of the family through a gender division of labour framework begins with an historical view of reproduction as labour, as that labour which makes family, and indeed society, a possibility. In volume one of *Capital*, Marx explains the labour process in its most simple and elementary form as ‘purposeful activity aimed at the production of use-values. It is an appropriation of what exists in nature for the requirements of man’ (Marx 1990, p. 290). In the exchange that ensues between humans and nature in the labour process, the first means of production available to them is their own bodies. While Marx undertakes no distinction here, Mies (2014) makes the important point that men and women socially act upon nature and appropriate their own bodily nature with qualitatively different bodies. Extending Marx’s analysis of the labour process to consider women’s reproductive labour, Mies observes that,

First we see that women can experience their *whole* body as productive, not only their hands or their heads. Out of their bodies they produce new children as well as the first food for children. It is of crucial importance for our subject that women’s activity in producing children and milk is understood as truly *human*, that is, *conscious, social activity*. (Mies 2014, p. 53 emphasis in original).

The activities of producing with uterus and breast fit Marx’s definition of the labour process, in that by appropriating the capacities of their own bodies, women generate children and their nourishment. It follows that they are activities shaped through, and productive of, conscious

social relations of women to their bodies, between mother and child in birth, between nursing mother and suckling child and among women and men.

The long and varied histories of women's social knowledge and practices around fertility, contraception, abortion, antenatal care, midwifery, birthing, breastfeeding, wet-nursing, milk sharing and so on provide a rich illustration of the distinctly social character of their reproductive activities. It is also noteworthy that historically and today, how women undertake these activities has long been the target of strategies of control by patriarchal institutions of the Church, the state, scientific discourses, the slave owner and the capitalist. For Mies, such is also evidence that prevailing historical assumptions of women's reproductive activities as purely biological and 'identical with *animal* fertility' should be 'understood as a *result* of the patriarchal and capitalist division of labour and not as its precondition' as is usually assumed (2014, p. 54 emphasis in original). Not only is the experience of reproduction socially mediated, but the activities of the maternal female body are in any kind of social context social activities that reflect Marx's definition of the labour process.

Mies (2014) argues that rather than the cooperation between men and women in reproduction as the first social relation and the family based on this relation as the first unit of production, it is the relation between mother and child in the activities of pregnancy, birth and breastfeeding that constitutes the first social relation. These activities are based on the cooperation between mother and infant and through their development into childrearing also constitute the first truly productive unit of production. Women's activities of birth and breastfeeding necessarily established them as the main providers of daily subsistence not only for children but social groups, because of the need for consistent and reliable nourishment for children and pregnant/nursing women (Mies 2014, p. 55). Further, as Mies notes, hunting is a technically pure one-sided appropriation, or rather, expropriation, as opposed to production out of which something new is generated (2014, p. 62). Women's agricultural production was not only a productive appropriation of and relation to nature, 'it was also, right from the beginning, *social production*' as women necessarily shared their labour activities such as childrearing and what they produced from the cultivation of plants with their children and

with others in the community doing the same (Mies 2014, p. 55 emphasis in original). This suggests the presence of an historical and possibly originary form of social organisation premised on the cooperation between women and children in reproduction and subsistence production, that Mies identifies as '*the first social relations*' (2014, p. 56 emphasis in original). That all humans grow in a womb and are born from another body means the maternal relation is originary also in that it is universally engaged in to a greater or lesser degree at the beginning of one's life.

Conclusion

This chapter has established that gender difference as a social organising principle is not a given. Feminist analyses of various early human and precolonial forms of social organisation show that there are historical precedents for gender as decoupled from binary hierarchical sex difference. This is important for overcoming some of the exploitative and oppressive characteristics of social reproduction today, because to show that gender difference has social origins is to show it could be otherwise. However, contextualising gender in early human and precolonial social formations, the chapter has also highlighted that gender becomes a hegemonic and hierarchal social organising principle of society under relations of production premised on the appropriation and unequal distribution of private property. A Marxist feminist analysis argues that the division of labour and private property constitute two aspects of the same historical process of appropriation, which again is to say that they could be otherwise.

I have argued here that women's reproductive capacities and the forms of labour socially associated with them are not the source of women's 'world historical defeat' but on the contrary, sites of social production and reproduction premised on mutuality and cooperation. However, the division of labour becomes in some societies a hierarchical gender division of labour, expressed through the appropriation of these productive capacities within the patriarchal family unit. Property and patriarchy together appear to be the conditions of possibility for the emergence of capital relations and which only became systematic and globalising through centuries of colonisation. The history of feudalism, the witch hunts, land enclosures, European colonisation and slavery are from this viewpoint a story of the global

ascendancy of a capitalist system that pivots on the hierarchical organisation of gender difference and of reproductive work. In the following chapter, I will establish that while patriarchy is not inherently capitalistic, capital is inherently patriarchal.

Chapter 3. Capitalist Counterrevolution

To know our history is to begin to see how to take up the struggle again.

– Barbara Ehrenreich and Deirdre English 2010, p. 30.

Just as gaining a fuller view of the origins of gender and patriarchy has been an important project for feminism seeking possible avenues for successfully transcending them once and for all, understanding the historical contingencies that saw capital gain and maintain ascendancy offers a groundwork for thinking its destruction. Silvia Federici observes that, ‘not surprisingly, every new revolutionary movement has returned to the “transition to capitalism” bringing to it the perspectives of new social subjects and uncovering new grounds of exploitation and resistance’ (2014b, p. 11). Further, revisiting this history from a feminist standpoint and as part of the history of gender, is as much a rediscovery of the history of women’s struggles and women’s power as the power of capital. Federici’s historical analysis in *Caliban and the Witch* is motivated by a ‘desire to rethink the development of capitalism from a feminist viewpoint’ and to better understand a present marked by enclosures of commons and capital relations globally ‘usually associated with the genesis of capitalism’ (Federici 2014b, p. 11). In doing so, Federici highlights this historical juncture as a point at which seemingly discrete women’s, indigenous, and class histories became forever drawn together, and their trials and tribulations intertwined with each other.

Since its very beginnings, capital has relied upon the dispossession of people from socialised and communal means of subsistence, namely land, in order to transform producers into wage labourers and compel participation in capital relations. Marx described this process as ‘so-called primitive accumulation’ and indeed, in its persistent presence throughout capital’s history and present there is nothing particularly primitive or originary about it (1990, p. 874). This foundational process of accumulation involved the enclosure and control not only of natural resources but also of the bodies of indigenous peoples as free labour-power in the new European colonies and the bodies of women as the source of reproduction. It is in this way that the advent of capital brought with it the strategic entrenchment and globalisation of a particular hierarchical gender division of labour. As Leopoldina Fortunati explains, ‘There can

be no development of the social relations of production mediated by exchange-value if there is no corresponding development of the social relations of reproduction which are not mediated by the exchange with capital' (1995, p. 10).

This chapter traces the historical pathways of the gender division of labour on one hand and of finance capital on the other. It brings feminist autonomist, Marxist and social studies of finance literature together in order to present an historical materialist account of what unifies patriarchy, colonialism and finance capital. It begins with a feminist rereading of the history of the European witch hunts of the fifteenth to seventeenth centuries and the colonisation of the New World and the slave trade. It demonstrates how these were key weapons in the counterrevolutionary struggle that would eventuate in the implementation and globalisation of the capitalist wage relation. It goes on to present Marx's analysis of the false appearance of early finance capital as self-creating and self-valorising capital and argues that finance from its origins has functioned as a means through which capital attempts to escape the problem of its de facto subordination to the class of worker-producers. A patriarchal gender division of labour, colonial violence and the role of the slave trade in the development of financial markets, form a nexus of primitive accumulation that remains at the core of finance capital's hegemony in the present. I trace the strategy of enclosure in the permutations of welfare state policy and social discourses of the housewife, scientific motherhood and maternity in the twentieth century.

Women, witches, commons

The birth of finance capital and the ascent of industrial capitalism are neither distinct nor binary phases of capitalism but developed co-dependently of one another and in relation to wider social transformation and struggles. Historically, finance capital emerges as a means for surmounting and emancipating itself from several potent threats to the continued rate of capital accumulation and capital's command of which the social and economic conditions of the period gave rise to. The securing of imperial command of new colonies through warfare, the suppression of indigenous resistance and the establishment of geographically dispersed capitalist ventures brought with it the problems of massive national debt and securing

adequate advances and sustainable debt repayment that would be addressed through the development of systems of credit, stocks and their markets. Paulo Virno (1996) notes the counterrevolutionary tendencies of capital in the historical struggle between capital and labour over capital's command. Capitalist developments and transformations do not only occur in the context of struggle, but are necessitated by and constituted in response to innovations and developments in the organisational tendencies and general intellect of labour in more autonomous and cooperative directions. In this sense, the counterrevolutions of capital should not be regarded as merely resecuring the old dominant order after a period of revolt and uprising. Rather, 'Counterrevolution is literally *revolution in reverse*. In other words, it is an impetuous innovation of modes of production, forms of life, and social relations that, however, consolidates and again set in motion capitalist command' (Virno 1996, p. 241 emphasis in original). In other words, it is revolutionary and in its wake, nothing is left unchanged. A new order is forged with 'new mentalities, cultural habits, tastes, and customs – in short, a new common sense' (Virno 1996, p. 241). However, counterrevolution is carried out on the same terrains in which the struggles of labour and other value struggles have been waged and over which they were beginning to gain command. Capital, in its counterrevolutionary activity 'occupies and colonises the territory of the adversary; it gives different responses to the *same* questions' (Virno 1996, p. 241 emphasis in original). The territory of struggle is colonised via the appropriation and subversion of the very claims and demands of labour to the benefit of capital's valorisation and command.

Precapitalist European society was by no means gender equal. Yet, as all work was oriented towards subsistence 'no social separation existed between the production of goods and the reproduction of the work-force' (Federici 2014b, p. 25). Women were crucial to subsistence production which was frequently performed collectively and in cooperation with other women, and women claimed a certain level of social power and autonomy (Federici 2014b, p. 25). Consequently the gender division of labour was less pronounced and less hierarchical. As Federici explains, the gender division of labour of serfdom 'far from being a source of isolation, was a source of power and protection for women. It was the basis for an intense female sociality and solidarity' (Federici 2014b, p. 25). Women also found autonomy and social power in the heretic movement, as various sects formed around female preachers and

figures of worship, and allowed unmarried women and men to live freely together or comprise self-sustaining communities of women (Federici 2014b, p. 38). There were, further, a notable number of female professions from artisan and craftswomen to healers and midwives. Feudal Europe was a period marked by class struggle, peasant rebellions and social conflict in which the power of the state, the Church and feudal lords was constantly under threat. The exploitative treatment of serfs by feudal lords was met by various forms of insubordination to outright rebellion. Women were deeply involved in these struggles. These accounts are not meant as a romanticisation of feudal gender relations or class power, but rather highlight that at this particular period of social upheaval in Europe, women claimed a level of collective social power, autonomy and political participation which had a determinate effect on the strategic direction of the capitalist and state counterrevolution that was to come. The transition from feudalism to capitalism in Europe, which was the result of this counterrevolution, involved a two-century long war on women's social position and the reproductive work in which they were engaged (Federici 2014b). This involved amongst other things, the persecution of women as witches.

As Federici puts it, 'Capitalism was the counterrevolution that destroyed the possibilities that had emerged from the anti-feudal struggle' (2014b, p. 21). The counterrevolution to the increase in proletarian power and the crisis of the feudal economy to reproduce itself was instantiated through the process of primitive accumulation in various forms, all of which shared violence as their driving force. Primitive accumulation as the precondition to the establishment of capitalism describes the forced and bloody expropriation of people from their means of subsistence through the enclosure of common lands in Europe, the appropriation of the land and natural resources and enslavement of indigenous peoples through the colonisation of the New World (Marx 1990). Federici develops Marx's definition of primitive accumulation to include,

- (i) the development of a new sexual division of labour subjugating women's labour and women's reproductive function to the reproduction of the workforce;
- (ii) the construction of a new patriarchal order, based upon the exclusion of women from waged-work and their subordination to men;
- (iii) the mechanisation of the proletarian

body and the transformation, in the case of women, into a machine for the production of new workers. (2014b, p. 12)

The mass privatisation of land in Europe over the sixteenth and seventeenth centuries, as land owners and the Church ceased to renew tenancies, forcibly removed peasants from lands through rent increases, high taxation or direct violence. This was followed by the ‘extinction of customary and common use rights’ to common lands used by peasants to supplement production on the land of feudal lords and which was vital to their subsistence (Wood 2002, p. 108). Such commons were particularly vital for women who generally could not own land titles and whose capacity to live and raise children independently from a man was thus seriously curtailed by the enclosures (Federici 2014b, p. 71). The practice of enclosure eventually brought labour-power under the economic command of the ruling classes by removing peasants’ capacity for autonomous production and reproduction. This established the structural conditions for the first time, for the securing and appropriation of surplus-labour by ‘purely “economic” means’, by compelling mass participation in the capitalist wage relation (Wood 2002, p. 96).

These were not the only strategies for class war utilised by the state and the propertied classes. The counterrevolution was successful also in dividing feudal society along gendered lines. This included the legalisation and sanctioning of rape and the state management of prostitution and brothels as measures intended to subdue social unrest among the young male peasant population, and by extension undermining class solidarity between proletarian women and men (Federici 2014b, pp. 48–49). This was the beginning of the centralising of state control over women’s sexuality and reproductive activities. Part of setting the conditions for the transition to capitalist wage relations was forcing women out from previously female professions, including healing and midwifery from the fourteenth to the eighteenth century. This gendered strategy of enclosure had the effect of ‘establishing the superiority of male productivity over female productivity’ (Mies 2014, p. 70). A conceptual differentiation of productive and reproductive labour became visible for the first time, as for something to be ‘productive’ it now required the generation of a market value and thus a profit through the differentiation between its market value and the wage paid to the worker. In this separation,

the reproductive work that was increasingly ascribed exclusively to women through their exclusion from most previously female professions, reproductive work was accorded no economic value and became more gendered than ever before (Federici 2014b, p. 92).

This was further tied to the new capitalist wage relation, which introduced the problem of sustaining an adequate and perpetually expanding pool of labour during periods wracked by population decline (Federici 2014b, p. 86). The state came to be increasingly preoccupied with exerting control over women's reproductive capacities, from measures to prevent abortion and infanticide and curtailing the power and legitimacy of the female midwives and healers who assisted women in reproductive matters. Federici elaborates how these efforts at controlling women's sexual reproductive capacities constituted part of the wider capitalist counterrevolutionary strategy of enclosure.

In pre-capitalist Europe women's subordination to men had been tempered by the fact that they had access to the commons and other communal assets, while in the new capitalist regime *women themselves became the commons*, as their work was defined as a natural resource, laying outside the sphere of market relations. (Federici 2014b, p. 97 emphasis in original)

The gendered division of labour in the family that became more pronounced with the hierarchical distinction between productive and reproductive work, structurally favoured the nuclear family form which was a site for capitalist enclosure and appropriation.

Women who were persecuted as witches were almost always peasant women who in some way were symbolic of peasants' reproductive autonomy. Historians estimate the numbers killed in the European witch hunts (most of whom were women) to be in the millions, spanning from Spain, Italy, Germany, France and up into England. For example, Toulouse saw 400 witches executed in one day, some German cities averaged two executions for each day of the year and in 1585 in two villages near Trier, only one female was left alive in each (Ehrenreich and English 2010, p. 34). Ehrenreich and English describe the witch hunts as 'a ruling class campaign of terror directed against the female peasant population' who

‘represented a political, religious, and sexual threat to the Protestant and Catholic churches alike, as well as the State’ (Ehrenreich and English 2010, p. 33). Witch trials followed legal procedures and were well organised and administrated by local state and Church authorities, trials were initiated and carried out by a priest or judge, and people found not to have reported a ‘witch’ faced various punishments (Ehrenreich and English 2010, p. 36; Federici 2014b, p. 166). Witch trials were furthermore, a strategy formulated in unprecedented cooperation between different nations of both Protestant and Catholic affiliation, illustrative of their role as a political strategy orchestrated from above (Federici 2014b, p. 169). Mies observes that witch trials in themselves were also profitable for the state and for the new bourgeois classes in an immediate sense. The accused and their families were required to cover all the expenses of both trial and execution, including what the witch commission ate and drank and even the firewood for the stake, while wealthy families might pay judges and lawyers to save family members from persecution (Mies 2014, pp. 84–85).

There was a clear class aspect to the typical accused, namely poor women who engaged in a profession at a time when women’s labour outside reproduction was becoming devalued and discouraged. For instance, Ehrenreich and English argue that the persecution of women healers can be observed as a political struggle in two respects. On the one hand, it constitutes ‘part of the history of sex struggle in general’ as ‘when women healers were attacked, they were attacked as *women*’ (Ehrenreich and English 2010, p. 29 emphasis in original). Because women healers treated the poor and lower classes while male medical professionals almost exclusively treated the ruling classes, it is also part of the history of class struggle. There were a number of common crimes of which women identified as witches were accused. These included using female sexuality to make men impotent, or reproduction crimes such as contraception, abortion or eating children (Federici 2014b, p. 180). The nature of these accusations are suggestive of a fear of female sexual autonomy and social power and reflect the state’s preoccupation with the demographic crisis and the suppression of female medical professions at the time. Suspected witches were also accused of meeting and organising in groups on the witches Sabbath. Ehrenreich and English note that, ‘any peasant organisation, just by being an organisation, would attract dissidents, increase communication between villages, and build a spirit of collectivity and autonomy among the peasants’ (Ehrenreich and

English 2010, p. 44). The assault on female autonomy, sexuality and professions that was the witch hunts, brought women's reproductive capacities and the labour-power of the proletariat in general under the control of the state, the Church and the burgeoning capitalist classes. In the following section I turn my attention to the historical connections between this process and the emergence of finance capital as a particular strategy of capitalist enclosure.

Blood and dirt

Interest-bearing capital for Marx describes capital that, as capital, has become a commodity. That is, capital *as* capital that is sold on the market for what it produces. Interest-bearing capital is capital whose use-value is its potential creation of surplus-value or profit which is realised through interest. For Marx, interest-bearing capital is 'the most superficial and fetishised form' of the capital relation expressed in the formula $M-M'$ (1991, p. 515). In the formula $M-M'$, capital is presented as wholly unmediated by the conventional valorisation processes of production and circulation, 'as a mysterious and self-creating source of interest, of its own increase' (1991, p. 516). Marx explains that,

In $M-M'$ we have the irrational form of capital, the misrepresentation and objectification of the relations of production, in its highest power: the interest-bearing form, the simple form of capital, in which it is taken as logically anterior to its own reproduction process; the ability of money or a commodity to valorise its own value independent of reproduction – the capital mystification in the most flagrant form. (1991, p. 516)

Indeed, this is how according to Marx all capital appears to the capitalist, as 'directly self-valorising value' and in this sense the form of interest-bearing capital is the form of capital *par excellence* (1991, p. 515). In interest-bearing capital, or finance capital, the capital relation as a social relation is completely fetishised, appearing rather as a relation of money to itself grown larger. Through the function of interest-bearing capital as an apparent independent and self-valorising source of wealth, capital achieves an appearance of autonomy from the relations of production upon which the extraction of surplus-value relies, and from

labour-power as the provider of capital. In finance capital as a logic of accumulation then, capital appears to escape its subordination to the class of worker-producers. However, because interest-bearing capital does not represent a mode of production in itself and remains reliant upon the existing mode of production, even when finance capital is the dominant logic of accumulation, capitalist relations of production and capital's command over the conditions of labour remain a central function.

Marx identifies the precursor of interest-bearing capital, the oldest form of capital that predates the capitalist mode of production by a number of centuries, in the even longer history of usury. Marx observes how, alongside primitive accumulation, usury operated as a 'powerful lever in forming the preconditions for industrial capital' (1991, p. 745). Usury enabled the development of autonomous wealth from that of the landed property of feudal lords and facilitated the appropriation and concentration of the conditions of labour. This it achieved via unceasing expropriation from its borrowers which constituted both members of the ruling classes and the small independent producer. Further, what distinguishes usury from its formalisation under the name 'credit' in the seventeenth century, is according to Marx 'neither more nor less than the subordination of interest-bearing capital to the conditions and requirements of the capitalist mode of production' (1991, p. 735). That is, with the development of industrial capitalism and the birth of banking institutions and financial markets, usury does not disappear as much as it is adapted to the capitalist mode of production, operating through rather than externally from it and becoming centralised through the banking system. Marx is clear, 'What distinguishes interest-bearing capital in so far as it forms an essential element of the capitalist mode of production from usurer's capital is in no way the nature or character of this capital itself. It is simply the changed conditions under which it functions' (1991, p. 735). The social relation between the lender of credit and the borrower, be they the state, the capitalist or the small independent producer (at the time Marx excluded the waged worker from this list) is based on the 'expectation that he will function as a capitalist' (Marx 1991, p. 735). In other words, the expectation that the money which is lent will return as capital through the appropriation of surplus-value from labour, be it others or one's own, in the form of interest. Finance capital and the financial relation presuppose a

particular set of capitalist subjects and their relations to one another, that apply to both individual debtors, institutional ones and the state.

Marx identified the emergence of the credit system and the rise of the modern banking system in Europe as grounded in the structural conditions and demands of colonial and imperial expropriation in the New World and the development of industrial production in Europe along with the national debt problem that arose from these. Marx writes that ‘The colonial system, with its maritime trade and its commercial wars, served as a forcing-house for the credit system’ (1990, p. 919). Banks were established to act as the state’s creditors in increasingly competitive colonial ventures, on the expectation of returns through interest. Speaking to the common practice of governments accruing large quantities of national debt to fund colonial activities and capitalist ventures at the beginning of the seventeenth century, Marx explains that ‘The public debt became one of the most powerful levers of primitive accumulation. As with the stroke of an enchanter’s wand, it endows unproductive money with the power of creation and thus turns it into capital’ (1990, p. 919). The rise of credit and credit institutions in this historical context led to trading in shares and speculation on stock markets, as well as a burgeoning insurance industry.

Marieke de Goede explains that the Dutch East India Company was the first company to announce that their creditors could recoup investments by selling their shares to third parties, giving rise to the Amsterdam Beurs stock market for trading in these shares (2005, p. 23). Britain would follow, by converting its large national debt into stocks in the South Seas Company (Baucom 2005). What de Goede illustrates here is the important role that financial innovations like these played in making both possible and profitable colonial conquest and the ‘triangular trade’, by circumventing the problem of debt (de Goede 2005, pp. 24–25). Within a logic of finance capital, the state must not only function as an agent of capital, facilitating and managing the extension of the capital relation. It must also function as a capitalist, not merely redistributing collective wealth but valorising it. With the financial revolution, the state becomes not only the purveyor of capital’s empire but subject to capital’s command.

At the same time, finance is not merely the facilitator of the colonial expansion of capital relations. These acts of primitive accumulation are, as Marx noted, at the same time its forcing-house. Ian Baucom describes the triangular trade of slaves and commodities across the Atlantic between Britain, Africa and the Americas as the ‘most important credit territory’, because through slave trading and war it ‘generated so great a share of both credits and debts for sale first in London and then on Liverpool’s exchange’ (Baucom 2005, p. 84). Indeed, the supplying of ‘Liverpool “quality”’ African slaves to America was as Marx notes, the method of primitive accumulation that ‘Liverpool grew fat on’ (Marx 1990, p. 924). I conclude from this, as Morgan Adamson does, that the system of contemporary finance capital is ‘inextricable’ from the ‘historical mechanisms of primitive accumulation’ (Adamson 2012, p. 815). Put another way, finance capital as a logic of accumulation, despite its self-valorising and autonomous appearance, is by necessity premised on the most material violence of separating producers from their means and conditions of reproduction. As such, Marx’s famous concluding lines to the above passage on primitive accumulation in volume one of *Capital*, that capital comes into the world ‘dripping from head to toe, from every pore, with blood and dirt’ (1990, p. 926) speaks equally to the birth of finance capital. And as Adamson argues, it likewise speaks to the establishment of contemporary finance capital as the dominant form of accumulation today (2012, p. 815).

The instruments of the eighteenth century financial revolution extended beyond trade and speculation on stocks in colonial capitalist ventures that relied upon or dealt in slave labour. Baucom (2005) explains how the bodies of African slaves were used as collateral against debt repayments, as currency and significantly to recoup insurance contracts on the event of death in transit, accidental or otherwise. The history of slavery speaks to the biopolitics of finance capital relations and the social logic upon which they are premised. The violence enacted through this forcible separation of people from the means of life is repeated in the conceptual separation of value from its object, that is a violence in itself at the same time that it mystifies the material violence of capitalist enclosure. As such, the financial revolution necessitated a parallel revolution in the social imaginary. Finance emerges during the seventeenth century in the context of the expansion of capitalism on a global scale. The function of credit, banks and stock markets develop as a means to solving the problem of ballooning government debt,

while facilitating the expansion of industry by companies and a capitalist state. On the other hand, the insurance industry that served as a ‘foundation for accumulating bankable wealth’ and just as importantly, as ‘a means of ordering imaginary value’ would not have been what it was but for globalising capital and the slave trade (Baucom 2005, p. 99). As Baucom explains, the ‘secret’ of the insurance industry’s contribution to finance capital was that in an ‘insurance culture value survives its objects, and in doing so does not just reward the individual self-interest of the insured object’s owner, but retrospectively confirms the system-wide condition that that value was *always* autonomous from its object, *always* only a matter of agreement’ (Baucom 2005, p. 95 emphasis in original).

The conceptual untethering of value from its object or commodity, that in the case of insurance is only fully realised upon the object’s ceasing to be, required the construction of a belief in the market as a mechanism of valorisation and a general social agreement that the value attributed to stocks, and indeed its increase, was real. The emergence of finance capital as a sphere of accumulation in the seventeenth and eighteenth century presupposes a social logic that can sustain it. That is, the popular acceptance of Marx’s formula of interest-bearing capital from a capitalist standpoint, M-M’, self-valorising capital supposedly decoupled from ‘the hazards of the thingly, material existence of the commodity’ (Baucom 2005, p. 104). The genealogy of the social logic of finance capital has been variously traced through the concurrent history of the novel form and the construction of cultural images of finance in the social imaginary of eighteenth and nineteenth century British society (Crosthwaite et al. 2012; O’Brien 1996; Wagner 2010). It is of interest to note that, historically, it has largely been constructed as a female entity with socially recognisable feminine attributes, seductive and mysterious, fickle and inconsistent, variably prone to bouts of exuberance, hysteria, irrationality and vengefulness (de Goede 2005). Historically, this is captured most clearly in the gendered figure of Lady Credit, made popular by the eighteenth century writings of Daniel Defoe (de Goede 2005; O’Brien 1996).

In the New World, the persecution and demonisation of indigenous people and in particular women, legitimated direct violence through the Christian imperative of bringing indigenous people out of a state of nature and civilising them. Like the witch hunts in Europe, this

strategy was not intended to elevate colonised peoples and societies to any kind of equality with the colonisers. Rather, it functioned to affirm their inferiority and through this to secure their subordination and their exploitability through direct, then structural violence. The war on European women that was the witch hunts, was exported into these new colonies through the strategic use of accusations of magic, devil worship and cannibalism in order to instil fear, stifle resistance and turn indigenous populations against themselves (Federici 2014b, p. 220). The colonisers recycled the same accusations of witchcraft to persecute and bring indigenous women under their control. Targeting indigenous women cannot be reduced to missionaries' zeal for civilising through Christian morality. It strategically singled out those who often most represented reproductive autonomy and whose social power must be quelled in order for the colony to be made profitable in every possible sense. This was secured through the dispossession of land and resources, through the exploitation of slave labour and through the reproduction of this labour-power. Once again, at the birth of patriarchal capital, bloody and ideological violence must be first called upon in response to the power of women.

In the slave trade, another set of strategies for rendering women's reproductive work and capacities a natural commons to be suppressed or appropriated as economic conditions determined is evident. In the trade and treatment of female slaves by Europeans in the Americas, there is some of the earliest expressions of finance capital's interest in the reproductive role of women. As Jennifer Morgan remarks on the reproductive work of women in the Atlantic Slave Trade, 'Whether labouring among sugar cane, coffee bushes, or rice swamps, the cost-benefit calculations of colonial slave-owners included the speculative value of a reproducing labour force' (Morgan 2004, p. 3). Colonisers considered the purchase and use of female slaves based on 'capitalist cost-benefit calculations' (Mies 2014, p. 90). The slave-owners' control over women's reproductive capacities shifted qualitatively over the centuries depending on the dominant form of capitalist production and the associated labour requirements in different places at different periods. Mies notes that seventeenth century small scale production in the colonies depended on a model of peasant reproduction that promoted the breeding of new labour-power among existing slave populations. With the explosion of mass plantations in the eighteenth century, this changed as it became cheaper to purchase new labour than to incur the costs of the lowered productivity of pregnant and nursing female

slaves (Mies 2014, p. 91). Reproduction among slave populations was, therefore, actively discouraged until the slave trade began to dwindle around the turn of the century due to a rising abolitionist movement driven by both ethical and economic motives. Now marriage and procreation among slaves was actively encouraged and in places such as the Caribbean, when this did not prove effective to meet labour demands, breeding farms were established (Federici 2014b, p. 112; Mies 2014, p. 92). In every instantiation however, the speculative value of female slaves always revolved on ‘the possibilities of their wombs’ (Morgan 2004, p. 3).

In Aotearoa/New Zealand, colonial strategies of settlement and assimilation required a greater reliance on ideological violence to institute the European patriarchal hierarchical gender division of labour among Māori. By this time, the position of women as reproducers in the private domestic sphere had become an ideological fixture of bourgeois European society, even when poor women and children made up a large proportion of factory workers. European settlers often viewed Māori women’s autonomy as a sign of immorality and wantonness and they were regarded as ‘easy women’ (Mikaere 1994). British intellectuals and missionaries undertook to translate and reinterpret tikanga Māori to more closely fit Western morality and, in doing so, essentially rewrote Māori cosmology as one in which Māori women, ancestors and female atua were erased or reduced to peripheral and passive figures (Mikaere 1994; Simmonds 2011). In the face of a British legal code that regarded women, their reproductive capacities and their children as the property of their husbands, ‘The symbolic power of Māori women as the bearers of future generations and sustaining whakapapa that is derived from Māori cosmology was quickly trampled’ (Simmonds 2011, p. 15). Māori were also drawn into the British political system through the disempowerment and erasure of women. When the Te Tiriti o Waitangi was signed in 1840, women leaders were by existing accounts altogether ignored by Pākehā seeking signatories around the country from among iwi and hapū leaders. According to Mikaere, this behaviour angered Māori women at the time and while it is now known that at least thirteen women (and possible somewhat more) did sign the Treaty, this fact remained largely unacknowledged (Mikaere 1994, p. 132).

Catherine Cumming (2017) explains that the colonial history of Aotearoa/New Zealand is a distinctly financial history. The New Zealand Colonisation Company formed by Edward Gibbon Wakefield in 1838 was a joint-stock company that facilitated the colonisation of Aotearoa/New Zealand by dispersing the cost and risk of the colonial venture through stockholders. The company sold just shy of 100,000 acres of Māori land not yet appropriated in any concrete sense and proceeded to transport a significant proportion of the country's British settler population to occupy them (Cumming 2017, p. 2). The confiscation of land, which effected the dislocation of Māori from both their means of subsistence and from the material embodiment of their whakapapa was highly destructive of the Māori whānau unit. The destruction of Māori collectivism was one of the stated strategic aims, alongside the appropriation of Māori land, of the Native Land Act of 1865 (Mikaere 1994, p. 133; Native Lands Act 1865), both of which would be necessary before the capital relation could be made universal and indispensable to people's survival. Dislocation from the land meant a dislocation of Māori women from their extended support structure and the basis of social reproduction in Māori society in which children belonged to and were reared by all whānau members (Simmonds 2011, p. 16; Mikaere 1994). Mikaere describes the effect that this strategy had on Māori women,

The deliberate destruction of whānau and hapū structures and the forcing of Māori women away from their whānau and into the Pākehā model of the nuclear family left them vulnerable in a host of ways. They became dependent on their husbands as breadwinners, while they became increasingly isolated as care givers at home. (Mikaere 1994, p. 134)

Naomi Simmonds points out, however, that 'Māori, in fact indigenous peoples the world over, have never merely been passive recipients of "colonisation" and have always engaged in the struggle over how to live in the multiple worlds created by our colonial history' (2011, p. 13). Māori women took up this struggle 'from the very moment colonial discourses and hierarchies reached our shores' (Simmonds 2011, p. 13). The global implementation of colonial property relations was by no means a matter of natural and peaceful social evolution.

It was achieved through bloody and protracted struggle, in which the patriarchal gender division of labour was an indispensable weapon.

The transition from feudalism to capitalism in Europe and the colonisation of the New World was contingent upon the reorganisation of societies grounded upon a patriarchal gender division of labour. This reorganisation was mounted on two fronts. First, the dispossession of peasants and indigenous people from common lands through enclosures facilitated a conceptual division between reproductive work and productive work. This compelled participation in the wage relation along gendered lines. Leopoldina Fortunato explains this in detail,

From feudal serf the male worker became wage worker, expropriated of all he owned except his labour-power as its capacity to produce commodities. Labour-power which he was obliged to sell within the wage relationship. The woman's fate was more complex; from feudal serf she became first of all an indirectly waged worker. She, too, was expropriated of the little property she owned – obviously less than the man – except for her labour-power, which was, however, seen to have two faces, productive and reproductive. She too has been obliged to sell her labour-power (both labour-powers), since she is subjected to two work relations. Thus her crucial step in the process of capitalist “liberation” was not from feudal serf (an “accessory to the land”) to waged worker, but to the status of “natural force of social labour”. (1995, p. 14)

This depended secondly on the ideological denigration of women, erasing them from the non-domestic sphere and smashing their autonomy in matters of reproduction and their own bodies. The full realisation of the capitalist wage relation depended on the repositioning of women as a ‘substitute for the land lost to the enclosures’ (Federici 2014b, p. 97). This opened them up as something akin to a commons under control of the capitalist state, and under the control of men as representatives of the state. It is in this light that for Federici, the witch hunts can be regarded as ‘one of the most important events in the development of capitalist society’ (2014b, p. 165). They promulgated a social fear of the power of women, turning the

emerging working classes against themselves and ‘redefining the main elements of social reproduction’ (Federici 2014b, p. 165).

Capitalist reorganisations

The establishment of the capital relation hinged on a presupposition of women’s reproductive capacities not as conscious, productive or social activity or work, but as processes determined by women’s nature and desires (Mies 2014, p. 45). As Fortunati explains,

under capitalism, reproduction is separated off from production; the former unity that existed between the production of use-values and the reproduction of individuals within pre-capitalist modes of production has disappeared, and now the general process of commodity production appears as being separate from, and even in direct opposition to, the process of reproduction. While the first appears as the creation of value, the second, reproduction, appears as the creation of non-value. (1995, p. 8)

In this way, reproduction comes to appear as merely natural activity in relation to production, while the only real difference remains that ‘while production both is and appears as the creation of value, reproduction is the creation of value but appears otherwise’ (Fortunati 1995, p. 8). The distinction between productive labour, as that which creates value, and biological reproduction as natural activity within capitalist logic, produces a hierarchical conceptual separation between so-called productive work and all reproductive work as natural resources akin to a commons. This, in turn, generates a mutually enforcing equation between the low value accorded to women’s reproductive work and the low value accorded to nature. Ariel Salleh calls this the ‘nature-woman-labour nexus’ which she argues is primary to capitalist logic (1995, p. 22).

Presupposed in the conceptual separation is a hierarchical and exploitative division within the human body, and effectively between gendered bodies. On the one side, there is the hands and the head, traditionally viewed in political economy as the instruments of labour and conscious productive activity. On the other, the female womb and breast as purely biological,

appropriable commons, capable of only unconscious and therefore non-rational and non-autonomous processes (Mies 2014, p. 46). To be viewed as nature is to be viewed as ‘passive, as non-agent and non-subject’ (Plumwood 2003, p. 4). Such a view of pregnancy, foetus gestation, birth and lactation as non-social, passive, non-subjective activities locates these categorically outside definitions of production and work. This is a state of affairs that must be, as Mies stresses, ‘understood as a *result* of the patriarchal and capitalist division of labour and not as its precondition’ (Mies 2014, p. 54 emphasis in original). The long history of autonomous female practices of contraception, abortion, midwifery, breastfeeding, wet-nursing, milk sharing etc., many of which were grounds for the label of witch, speak to women’s appropriation of their reproductive capacities as most definitely conscious, social practices. That women have the capacity to produce human babies and their first food, does not then render them closer or more akin to nature. It means, rather, that women have a qualitatively different relation to their bodies, which is productive also of particular knowledges and social relations (Mies et al. 1988; Salleh 1995).

This is significant because it reveals that male supremacy in the capitalist gender division of labour was not borne out of their superior economic contribution and productivity but rather was achieved through a long and ongoing strategy of gendered violence, such as the witch hunt. This history continues today in the massive and mundane acts of colonial and sexual violence that are still enacted daily across the world. That women have the capacity to experience their entire bodies as productive, suggests that women’s exploitation by capital is not result from their passivity and marginality in relations of production, but on the contrary, out of their unparalleled productivity (Mies et al. 1988, p. 74). Thus, their indispensable status for both capital and autonomy from it. While there is no doubt that women’s oppression does precede the advent of capital, ‘what began with capitalism was the more intense exploitation of women *as* women’ and, importantly ‘the possibility at last of their liberation’ (Dalla Costa and James 1972, p. 23).

Feminist autonomism supplies a technical and formal account of the gender division of labour as it exists within globalised capitalism. Based on analysis that emerged out of the social milieu of Italy and America in the 1970s, we take a considerable leap forward in time in order

to again trace the struggle between the patriarchal colonial capitalist gender division of labour and the power of women over the centuries since capital's beginnings. In the 1970s, Mariarosa Dalla Costa, Silvia Federici, Leopoldina Fortunati, Selma James and others began constructing an account of the hierarchical gender division of labour of capitalism, and more specifically, the role of the unwaged reproductive work of the housewife in the continuation of the capital relation. The basis of their analysis was that, 'Labour-power is a commodity produced by women in the home. It is this commodity that turns *wealth* into *capital*. The buying and selling of this commodity turns the market into a *capitalist* market' (James 2012, p. 59 emphasis in original). All reproductive work under capitalism – care work, housework, subsistence agricultural production – function to reproduce capital either through the surplus or the commodity that they produce and which capital appropriates for itself. For Fortunati, relations of reproduction appear as an exchange that takes place,

between male workers and women, but in reality, takes place between capital and women, with the male workers acting as intermediaries. While the subjects of this exchange appear to be on the one hand reproduction work and on the other the wage, in reality they are labour-power and money which both function as capital. (1995, p. 9)

In capitalist society, the body has been for women what the factory has been for male waged workers, 'the primary ground of their exploitation and resistance' (Federici 2014b, p. 16). The appearance of reproduction as non-value producing has greatly contributed to the productivity of capital, as it 'has enabled two workers to be exploited with one wage and the entire cost of reproduction to be unloaded onto the labour force' (Fortunati 1995, p. 9). The relative status of wage work is predicated on the unwaged status of reproductive work in the home and community. At the same time, the capitalist may pay workers for less of their working day, the more reproductive work is being performed outside the workplace for free.

Social reproduction is work productive of the commodity that sits at the heart of the capital relation, labour-power. Labour-power serves two functions for capital, the capacity to produce and the capacity to reproduce. Understanding the primary role that the work of social

reproduction plays in capital accumulation makes clear that being wageless in capitalist society is not the same as being outside the capital relation (James 2012, p. 104). The differentiation between waged and unwaged work, not only devalues both forms of labour then, but divides the interests of the class along gendered lines, pitting it against itself within and across borders. These power disparities within the working classes caused by the fact that some work is waged and so much is not, is the source of capital's strength (James 2012, p. 100). At the same time, the feminist autonomist perspective of reproductive work points to the source of capital's weakness. If women are not marginal but rather integral to the reproduction of capital, then they are also integral to its destruction (James 2012, p. 52). Several important conclusions can be drawn from the historical analysis of feminist autonomists about the broader sense in which finance is a feminist matter. Firstly, that the unwaged and unrecognised status of social reproduction and, at its root the subjugation and exploitation of women's bodies and capacities as a commons, is central to capital accumulation and indeed, its very existence. Secondly and consequently, that a universal end to the exploitation and oppression of women is intimately tied to a complete revaluation and socialisation of reproductive work.

Thinking the work of social reproduction from a feminist autonomist standpoint affirms the power of women as the primary providers of the commodity labour-power, that is, as the providers of capital. These circumstances represent a material threat to capital, that compels developments in and reorganisation of the terrain of social reproduction in order for capital to maintain hegemony. It is in this sense that capital is called upon to resist and respond to the power of women as reproductive workers not just the other way around. The extent of women's subordination can in this sense be understood as a confirmation of their power. Maya Gonzalez argues that,

The reproduction of capitalism daily hides the social character of necessary gendered exploitation, and it will remain *structurally* obscured unless its social character is exposed by struggle. The rolling back of social gains is precisely what restructuring under conditions of crisis renders inevitable without sustained resistance from below. (2013, n.p emphasis in original)

Sustained struggle from below is both what is needed to make gendered exploitation visible and what initiates adaptations and transformations in the reproduction of these relations by capital. Such reactive transformations to the gender division of labour and the status of social reproduction over the twentieth century by the state and capital is the subject of the remains of this chapter.

In *Family, Welfare and the State* (2015), Dalla Costa argues that the New Deal initiated by Roosevelt in the 1930s signalled a reorganisation of not only labour but of the reproduction of labour-power in ways more productive for capital and the state. As she explains,

The state's new role in relation to the economy – particularly its acceptance of the budget deficit and expansion of public spending to support demand – could function to propel the development only if worker consumption passed through an arc of activities capable of guaranteeing the formation of a physically efficient and psychologically disciplined working class that, above all, was able to accept more intense work rhythms. (2015, pp. 1–2)

This physically efficient and psychologically disciplined workforce was to be achieved by strengthening the family unit through the wage and in improving the productivity of women's reproductive work in the home to ensure greater productivity of labour-power at work. The state began to take greater responsibility and interest in ensuring certain levels of health and education, and supplying 'a certain level of reproductive security' through social assistance (Dalla Costa 2015, p. 3). These changes however were reliant upon the model of the nuclear family, and more specifically 'the intensification of women's domestic work' within it (Dalla Costa 2015, p. 3).

The New Deal, while generally regarded as the golden age of the welfare state, social investment and workers' rights, thus came at the expense of entrenching the patriarchal colonial capitalist gender division of labour more deeply than ever, precisely by recognising the potential value of women's reproductive work as unwaged. Housewives were now

expected to become consumers of goods rather than produce the means of subsistence themselves, positioning them as important market actors and responsible for the management of their households and their husband's wage. The rise of domestic sciences and home economics as the cornerstone of female education was one state strategy for socialising and disciplining women into these new roles (Dalla Costa 2015, p. 9, 12). The work of the twentieth century housewife was not just concerned with ensuring the optimal nutrition and health of male workers and children as future workers through cooking and cleanliness, but became increasingly concerned with the socialisation of children and emotional care of all family members. To achieve this expansion of housework beyond material subsistence, it had to be strategically framed as a labour of love, and a woman's success in her domestic duties a measure of her love for her family (Dalla Costa 2015, p. 15). With the return of dual income families, women have largely retained these extended domestic responsibilities.

In tracing the genealogy of dependency in welfare state reform over the twentieth century Nancy Fraser and Lisa Gordon note the close conceptual ties between the notion of welfare dependency and the figure of the welfare mother, who is furthermore racialised and sexually questionable (Fraser and Gordon 1994, p. 311). The notion of dependency as the worst of social and personal evils, indeed as a psychological pathology, is both historically and today distinctly feminised. Under the New Deal, women's structurally enforced dependence within the family was encouraged through the family wage, other social security initiatives and the valorisation of the figure of the housewife and homemaker. However, instances of women's direct dependency on the state were discouraged and presented as moral or psychological failing. The allowances for single mothers in the new welfare policy were meagre, called for means-testing, morals-testing and constant surveillance (Fraser and Gordon 1994, p. 322). What has become a generalised stigma and attitude to anyone seeking welfare assistance under neoliberal welfare reform had already been well established for decades in regard to poor women and mothers.

The New Deal responded to the economic crisis of 1929 and the Depression that followed. The form it took shows it as also a response to the growing political determination and power that the working class were finding in their mass unemployment, expressed in mass

demonstrations, marches and other more direct actions that were becoming increasingly organised at a national level. It was, as Dalla Costa explains, ‘the most profound political class recomposition that the state had ever had to face’ (2015, p. 47). Similarly, Linda Gordon (1988) has linked the further development of the welfare state in the following decades to the welfare crisis of the 1960s which, spurred by the expropriation of sharecropper families from land in the American South, initiated social unrest on the streets and a welfare rise of 107 per cent during the decade. Gordon identifies in this rise the beginnings of the influential welfare rights movement in the United States, driven by African American women and mothers. Demanding recognition and remuneration for their caregiving work and their right and capacity to do so autonomously from men, these women pushed the welfare state to broaden the assistance it offered to women and sole mothers in particular. Often the power of the welfare mother was expressed as little more than an attitude of entitlement in their interactions with the state and welfare, of demanding the money that they were owed (Gordon 1988).

In Aotearoa/New Zealand, the voting in of the first Labour government in 1935 signalled the introduction of Keynesian economic and social reforms to the country. Like the United States, the political climate at the time was characterised by growing working class unionism and militant strike action, in which women often stood alongside their husbands on the picket-lines (Locke 2014). The Social Security Act 1938 initiated by Prime Minister Michael Joseph Savage, included the setting of a basic wage, the institution of public works schemes to ensure full employment, widespread public housing initiatives, free and subsidised health care including free maternity care for all women and the introduction of the means tested Family Allowance (1938) for poor families. This latter measure would later become the Universal Family Benefit (1946) paid out for every child up to sixteen years (McClure 1998, p. 180). The Universal Family Benefit was supplied directly to married women, who the state identified as the managers of family finances and those primarily responsible for consumption. This idea of women as household managers built upon and finessed the suffragists’ arguments that won women in Aotearoa/New Zealand the vote in 1893. The Women’s Christian Temperance Union was a powerful force behind the suffrage movement, who lobbied for suffrage based on women exerting a morally and financially responsible

influence on their husbands in a settler society plagued by male alcoholism and absenteeism at work and in the home (Coney 1993).

However, being predicated on a woman's attachment to a male wage worker, the Universal Family Benefit was effectively state financing for the reproduction of male labour-power and not a recognition of women's autonomy or of her work in the home as work. The amount paid was much lower than what a woman in waged work would have received for the work involved. Margaret McClure estimates that under the Universal Family Benefit, the work involved in managing a three-child household entitled a married mother to not quite half a woman's basic wage of the time (1998, p. 181). At the same time, employment of married women outside the home was structurally discouraged. That the Universal Family Benefit also excluded women headed families, meant that ultimately it could not be other than a supplementary to the male wage (Fielder 2016, p. 33). The welfare state of Aotearoa/New Zealand in the mid twentieth century is for these reasons most accurately described as a 'male wage earners' welfare state' (Du Plessis 1993). Despite discourses of universality, suffrage and the moral superiority of women as household financial managers, Keynesian welfare state restructuring responded to a socially powerful male Pākehā labour movement and its policies continued to secure the social dominance of Pākehā men.

The twentieth century mother

The gender division of labour and the social promotion of the figure of the housewife and exclusive mother was valorised and reproduced by the state through education and health policy. In Aotearoa/New Zealand, it was most notable in the rigorous imposition of scientific motherhood on mothers through the work of Dr Truby King's Plunket Society (Olssen 1981) and the early uptake and longevity of domestic sciences or home economics education for school girls (Fry 1985). Scientific motherhood was premised on the idea that motherhood was the only natural calling and profession of women, yet that 'women required expert scientific and medical advice to raise their children healthfully' (Apple 1995, p. 161). Extremely popular throughout the twentieth century in the United States, Britain, Australia and New Zealand, it formed the basis of government child and maternal health policy, and

was disseminated through government pamphlets, physicians and nurses, child and infant care manuals, advice columns, women's magazines and the newly emerging domestic sciences or home economic curriculums in schools (Apple 1995, pp. 162, 168). Rima Apple explains that the ideology of scientific motherhood presented women as future mothers with a 'tension-laden contradiction' in that 'it made them responsible for the health and welfare of their families, but it denied them control over child-rearing. In other words, women were both responsible for their families and incapable of that responsibility' (1995, p. 162). The rationale for the promotion and systematic implementation of scientific motherhood was that while women were naturally equipped with motherly love, they depended on the patriarchal institutions of science and medicine to make them good, responsible mothers (Apple 1995, p. 167). As Apple notes, this was a distinctly more disempowered vision of motherhood than the figure of 'the queen of the nursery' that had predominated in the nineteenth century (1995, p. 178).

Laurel Graham (1999) details how the theory and techniques of scientific management outlined by Frederick Taylor (1911) to increase productivity and worker self-management in the factory were adapted and 'domesticated' for work in the home. Popular housekeeping manuals from the 1920s and 1930s, often written by women, aimed to rationalise the tasks and increase the efficiency of the housewife under the claim of reducing the drudgery of housework and increasing women's leisure time (Frederick 1920; Graham 1999). However, in an economic context in which the work and responsibilities of the housewife in caring for the emotional and social needs of children and husbands were steadily increasing, domestic scientific management did in the sphere of reproduction what Taylorisation did in the sphere of production. The rationalisation of time on the factory line increased the rate of profit by increasing the productivity of labour for the same wages. The additional toll on the body and mind of the male worker was at the same time offset by an increase in the reproductive work of women in the home. For the homemaker of domestic scientific management, the figure of the manager and the discipline and responsibility it embodied would have to be discursively fostered and internalised by her from the start.

It is clear in scientific management logic just how much social reproduction is an integral part of the wage relation, at the point at which it appears to be most removed from it. The ideologically powerful image of the good mother in want of instruction, was furthermore the market base for a burgeoning consumer industry around household products, children and foods such as infant formula (Apple 1995). Increased time efficiency in housework left women more time to invest in being a good mother, which was presented as both their biological calling and their civic duty (Graham 1999, p. 654). Like scientific motherhood, domestic scientific management discourses presented the home as an enterprise presided over by the ‘homemaker’ or ‘home-manager’ (Graham 1999, p. 646). But she was a manager who had to be increasingly directed by a superior scientific patriarchal authority and subjected to the imperatives of the clock, while the expectations on her time and her responsibilities around reproduction increased. The systematic dispersal of the ideology of scientific motherhood has established a number of lasting normative assumptions about good and bad motherhood, beginning in pregnancy and extending through the life of the child. Traces of scientific motherhood can be detected in contemporary discursive constructions of what I call the biofinancial mother discussed in chapter four.

As the founder of the Plunket Society and Director of Child Welfare, the prescriptive and unwavering ideology of Dr Truby King became the orthodoxy of infant health and child rearing in Aotearoa/New Zealand for most of the twentieth century (Olssen 1981). King and his followers, mostly middle class Pākehā women, perceived themselves as part of a crusade to address what they regarded as the moral decline and degeneracy of society. King identified the source of this degeneracy in women’s negligence in their maternal calling as women made gains in terms of legal rights, education and suffrage and entering into wage work. King’s philosophy of motherhood appears to have been a remarkable synthesis of scientific motherhood and scientific management ideals. He believed that while women were naturally inclined to maternity, ‘civilisation had destroyed women’s natural instinct’ and they now required instruction from scientific and medical experts to become good mothers again (Olssen 1981). King’s instructions on maternal and infant health revolved around a perceived necessity of physical and moral discipline for which the strict management of time was central (Olssen 1981, p. 7). This extended from the regularity of exercise and bowel motions

in pregnancy, to the clock-work regimentation of infant feeding, sleeping, excreting and bathing. As Olssen explains, ‘The weight and length of the baby, which the mother had to measure weekly (often under the alert eye of the Plunket nurse), indicated how faithfully the Society's disciplines had been observed... And the baby thrived only because it had learned to be obedient to the mother, the Society, the dictates of science and the imperatives of time as defined in a capitalist society’ (1981, p. 14).

Since its founding in 1907, the Plunket Society has had a significant influence in shaping early motherhood and maternal practices. This meant that the ideology of scientific motherhood had a particularly powerful impact on women in Aotearoa/New Zealand also. By 1947, 85 per cent of all new infants and their mothers were weighed and assessed by a Plunket nurse, and many were born in one of the Society’s Karitane maternity hospitals (Chapman 2003, p. 167). Today Plunket remains the primary provider of the government funded Wellchild/Tamariki Ora program that supplies free antenatal care to all babies born in Aotearoa/New Zealand. However numerous providers have emerged alongside Plunket, including marae-based services and local health trusts. Bryder (2001) notes that Plunket often excluded Māori women from their services, who officially fell under the care of the Department of Public Health and therefore district health nurses. Yet, ‘while Māori women did not come under the direct surveillance of Plunket until approximately the 1950s, discourses about the norms of infant health defined by King were very much a part of Māori maternities prior to this’ (Simmonds 2014, p. 34). The different ways that Māori and Pākehā women responded to this disciplinary and disempowering approach to their reproductive work and how the ideology of scientific motherhood continues to shape the landscape of maternity is addressed further in chapter six of the thesis.

Conclusion

This chapter traced the history of the enclosure and exploitation of women’s bodies and reproductive capacities as a natural commons through the European witch hunts, the colonisation of the New World and the financialisation of the slave trade in the seventeenth and eighteenth centuries. This process was not only central to the successful establishment of

the capitalist wage relation, but to the early emergence of financial forms of capital. Like the early enclosures, that included the witch hunts and the colonial subjugation of indigenous peoples, financial forms of capital operate through the strategies of colonising and enclosing emergent terrains of autonomous reproduction whose very existence undermines the expansion and appearance of capital as a total and totalising system. Financial counterrevolution is expressed in a reorganisation of labour, that always necessarily begins with a delimiting and reorganisation of social reproduction. I argued that it is on this basis that the conditioning of women's maternal practices and subjectivities remained central to securing capitalist hegemony up into the twentieth century, illustrated in the powerful logic of scientific motherhood and domestic scientific management. The twentieth century expansion and systematisation of the responsibilities of the homemaker and mother, resecured the accord between capital and labour in the face of financial crisis and social upheaval.

That women globally continue to perform the vast majority of social reproduction whether completely for free or partially waged, casts them collectively as pivotal to the possibility of an adequate challenge to capital. This is an historical perspective that locates in social reproduction the power of women as the providers of labour-power and casts capitalist reorganisations of the work of social reproduction and the financialisation of maternal subjectivity as counterrevolutionary strategy. This historical analysis also illustrates where feminist struggle, anticolonial and anticapitalist struggle converge historically and today as the same struggle, and why the struggle against the patriarchal colonial capitalist gender division of labour should be centrally rather than peripherally located in political movements that take finance capital as their adversary. In the next chapter, I bring this analysis up to date, beginning with the turn to finance signalled by the collapse of Fordism in the 1970s. It identifies how the twentieth century homemaker and mother came to provide the model and the household the testing ground for the ideal financialised worker of the crisis to come, the flexible, adaptable, self-managed, multi-skilled provider of both manual and affective labour, with no fixed hours, workplace or contracts. From this point, I construct a picture of contemporary finance capital, its relation to the gendering and reorganisation of reproductive work and those who perform it.

Chapter 4. The Financialisation of Reproduction

She was a word for the public estimation of the value of the promises an increasingly “financialised” society had given itself, the “guarantees” it had been offered and accepted, the trust it had invest. She was the figure in whom that collective saw itself reflected, by whom the public was rewarded when it imagined her most substantial and by whom they were punished when they withdraw their trust.

–Ian Baucom 2005, pp. 81–82.

This chapter identifies what distinguishes contemporary finance capital from previous cycles of financial accumulation. From the standpoint of capitalist development as counterrevolutionary, this chapter presents and develops an analysis of the gendered characteristics and strategies of contemporary finance capital. I argue that part of this counterrevolutionary strategy has been to turn feminist aims and rhetoric of gender equality, labour market inclusion and liberation from reproductive responsibilities into a vehicle for financial globalisation, by presenting emancipation and equality as achievable through the market. I show how contemporary finance capital is also characterised by repositioning the now doubly-exploited working mother as the measure of the emancipated and self-made woman. In this way, the chapter brings my analysis of the relationship between finance capital, the gender division of labour and the discursive construction of feminine and maternal subjectivities into the twenty-first century. I conclude by articulating my analysis of the subjective figure of the financialised mother as central to disciplining and conditioning all labour and securing capitalist hegemony in the present.

This chapter draws together existing analyses of the gendering of finance (Allon 2014; Joseph 2014), the financialisation of reproduction (Adkin and Dever 2014, 2016; LeBaron 2010; Roberts 2013, 2015), the feminisation of work (Morini and Fumugalli 2010), through to discussions on biofinancialisation (French and Kneale 2012; Lilley and Papodopoulos 2014) and financial subjectivity (Lazzarato 1996, 2012; Jones and Murtola 2012, 2013) in order to

make my central claims. Contemporary finance has become feminised, as social reproduction is increasingly compelled through and dependent on financial mechanisms, namely debt. At the same time, speculation on household consumption and future asset pricing of the resources necessary for reproduction have become mainstays of financial markets. As the main practitioners of care work in the family, these changes signal an expansion and deepening of the work of social reproduction for women, and particularly for those who mother. From this analysis emerges an image of the biofinancial mother, as a manager of assets and household finances, responsible for absorbing or mitigating systemic risk and personal liabilities and who in enduring under her double burden as unpaid and paid worker has honed the entrepreneurial qualities of self-management, self-discipline and creativity while remaining reliant on the market for the means of reproduction. The work of the biofinancial mother extends beyond the simple reproduction of labour-power for capital to include the valorisation and circulation, the reproduction, of finance capital as a central mechanism.

Financial counterrevolution

Paulo Virno applies his theory of counterrevolution to the changes to the organisation and division of labour that took place in Italy between the 1970s and 1990s. These changes were exemplified by the full establishment of post-Fordist relations of production in the country and the political and economic response to the movement of '77 in particular (Virno 1996). Political organisation in the factories in the 1960s and 70s was initiated on the grounds of worker autonomy, initially in the form of autonomous worker organisation and striking on the shop floor and later through increasingly anti-work tactics that aligned with the '77 movement's turn towards an emphasis on self-sufficiency and fostering means of reproduction outside the wage relation (Virno 1996). For example, Virno explains that the 1979 worker offensive in the Fiat Auto Plant revolved around the 'diligent sabotage of the rhythms of work: "slowness" was their passion' (Virno 1996, p. 247).

Such was the social and political context in which a drastic restructuring of the auto industry, both in Italy and the US and indeed Fordist manufacturing in general, was set into motion by

capital (Adamson 2012, p. 815). Morgan Adamson argues that the autonomous nature of the struggles in both European and American auto plants would serve as the organisational model upon which capitalist restructuring of labour would take place (2012, p. 814).

Counterrevolution appropriates and puts those aspects of workers' autonomous and innovative practices, collective knowledge and organisational forms to work as a means of ensuring that an adequate level of control over increasingly autonomous labour-power is recouped. Indeed, as Virno notes in the case of the '77 movement in Italy, 'Its nomadism, its distaste for a stable job, its entrepreneurial self-sufficiency, even its taste for individual autonomy and experimentation, are all brought together in the capitalist organisation of production' (Virno 1996, p. 248). That is, the reorganisation of production along increasingly financialised lines. As Adamson explains in the context of the auto industry,

The car in the showroom becomes not only the product of industrial labor but also an object that oppresses the worker through the operation of consumer credit. An image that portends our current situation in which the Ford Motor Company now generates more profit through auto financing than manufacturing the car signals the systemic shift in the structure of the US economy from the extraction of surplus-value through the wage relation to the generation of profits through financial rents. (2012, p. 818)

The rendering of wage work as insecure, unregulated, precarious, and flexible signals a diminishing of the power of labour, by keeping wages low and increasing dependency on credit and debt.

The crisis of Fordism was a crisis then of capital's command. In the face of declining profits from manufacturing, industry and the state were forced to concede to workers' sustained demands for better wages and working conditions. The increasing inability to adequately manage labour under the existing conditions in the face of worker's autonomous organisation, effectively curtailed capital's capacity for necessary adequate growth through expansion and redistribution. As such, contemporary financialisation can be understood as 'a counterrevolutionary formation through which capital was forced to radically rearticulate itself' (Adamson 2012, p. 819). For Max Haiven, the turn towards financial accumulation in

the 1970s, was a strategic response by capital not only to a politically influential labour movement, but also to the growing political might and militancy of organised civil rights movement in the United States and anticolonial struggles in the Global South and North in this same period (2012, p. 89). This is also importantly an historical period characterised by a second-wave feminist movement organised around the struggle against a rigid and particularly exploitative gender division of labour.

Haiven explains that ‘The financial sphere emerges as capitalists seek to share risk collectively and collaborate as a class, and they do so because they feel under threat’ (2012, p. 89). Financialisation was a means for capital to free itself somewhat from the economic constraints of the existing compromise between capital and labour and to reassert an increasingly tenuous command over the threat posed by the collective, creative and generative forces of increasingly organised global challenges to capital that this had prompted, achieved by ‘rendering capital more fluid and mobile’ (Haiven 2012, p. 90). As counterrevolutionary, finance takes the form of a ‘social movement in its own right’, albeit a reactive and regressive one (Jones 2016, p. 90). Vercellone adds to this formulation, when he claims that in addition to worker refusals and demands for greater autonomy, the effects of the New Deal on social service and welfare provision significantly extended access to education and training, enabling social reproduction to become to some extent autonomous from the wage relation (Vercellone et al. 2014, p. 18). Yet, what remains unacknowledged in this analysis is the significance of social reproduction as deeply gendered work and women’s struggles against it.

An illustrative example of how counterrevolutionary strategy takes on and subverts the same grounds on which contestation and challenge has been waged is the cooptation of second wave feminist demands into contemporary financial logic, particularly since the 1980s and 1990s. Nancy Fraser has written extensively on what she terms the entanglement of feminism in a ‘dangerous liaison’ with contemporary capitalism (Fraser 2013a). This is observable for Fraser in the way that today,

feminist ideas that once formed part of a radical worldview are increasingly expressed in individualist terms. Where feminists once criticised a society that

promoted careerism, they now advise women to “lean in”. A movement that once prioritised social solidarity now celebrates female entrepreneurs. A perspective that once valorised “care” and interdependence now encourages individual advancement and meritocracy. (2013b, n.p)

Contemporary finance is presented by its proponents as remedying and transcending the exclusionary character of the financial sphere in previous decades. It does this precisely by what Fraser observes as the appropriation and subversion of particular feminist aims. And as Lisa Adkin and Maryanne Dever point out, the financially capable, self-made and successful ‘female breadwinner’ figure of female empowerment, common in contemporary business and economics literature, is a distinctly postfeminist figure, ‘predicated on the assumption that the demands of feminism, especially those of equality, freedom, and independence, have already been met’ (2014, p. 54).

This subjective figure of postfeminist female empowerment is the result of what has been called the ‘happy marriage of capitalism and feminism’ (Williams 2013). This marriage can be seen in the popularity of the self-proclaimed ‘feminist manifesto’ of such books as Sheryl Sandberg’s *Lean In* (2013). As Williams explains, Sandberg’s manifesto identifies the free market as the ‘solution to gender inequality’ just as she ‘absolves capitalism of playing any role in the oppression of women’ (Williams 2013, p. 59). The popularity of what Adrienne Roberts (2015) has termed ‘Transnational Business Feminism’ in corporate spheres, frames women’s increased financial participation and capacity as the vehicle to gender equality, particularly for those in the Global South. Business feminism heralds women’s self-empowering, enterprising, and morally responsible qualities as central to future global financial stability and growth, by which is meant financial accumulation and corporate profit (Eisenstein 2017; Roberts 2015). This can be seen in how the gender targeted micro-finance industry, intended to transform poor rural women into micro-entrepreneurs, is couched in notions of opportunity and emancipation. Yet as Hossein (2016) observes, the so-called ‘revolution’ of commercialised micro-finance has been premised on the colonisation of indigenous banking systems and the appropriation and subversion of micro-finance initiatives from below. Indeed, as the consequences of financial globalisation, these trends have resulted

in what Eisenstein describes as ‘a new female proletariat in the Third World’ (Eisenstein 2010, p. 422). It would seem that feminist rhetoric has been successfully incorporated into contemporary colonial, patriarchal financial discourse in ways that imbue financial relations and the global financial system itself with a moral legitimacy that is, at least superficially, ‘seductive’ (Eisenstein 2010).

Haiven (2012) explains the turn towards financial spheres of accumulation in the 1970s as a strategic response by capital, to a politically influential and organised labour movement claiming gains in terms of working conditions and wages, as well as the momentum of the civil rights movement over the preceding decades. To this I add the gains being made in terms of welfare provision and reproductive rights by welfare mothers, autonomist feminists and the second wave feminist movement, as well as women involved in anticolonial movements in the Global South. What is commonly called the neoliberal turn, is regarded in feminist political economy as the most recent strategy of capitalist enclosure in the long history of primitive accumulation (LeBaron 2010). In more prosperous nations, neoliberal strategies of enclosure took the form of welfare retrenchment and the privatisation of education, insurance, superannuation, state owned assets such as state housing, enterprises such as electricity or public transportation and public spaces. That is, the enclosure of previously socialised means of reproduction which compelled increasing dependence on wage labour, debt and financial markets to ensure subsistence (Bakker 2007; LeBaron 2010). Genevieve LeBaron explains for example, that the removal of state provisioning for and privatisation of childcare has been ‘a critical area where the dispossession of women through the redefinition of the commons is clearly expressed’ in gendered form (2010, p. 900). While these enclosures claimed to be for the benefit of all, they were and remain deeply racialised and gendered.

Similarly, Aziz Choudry (2010) observes that from an indigenous viewpoint, neoliberalism represents yet another round in a long cycle of colonisations. The extractive violence of structural adjustment programs, the strategy of financial globalisation as implemented in the Global South, certainly supports such an assessment. Choudry has pointed out that the virtual ownership of many countries by Transnational Corporations, evoke memories of their colonial predecessors, The India Company, The Dutch Company and The New Zealand Company

(Choudry 2010). Catherine Cumming draws an important parallel between the fact that ‘the first formal effort to colonise Aotearoa was undertaken by a joint-stock company’, The New Zealand Colonisation Company and the financialised form that contemporary reparations through the Waitangi Tribunal have taken today (2017, p. 1). The Treaty Settlement process reframes iwi as investors and asset managers, financialising iwi relationship to land and natural resources and resulting in what she terms the ‘financialisation of recognition’ (Cumming 2017, p. 4). The colonial historical parallel of this turn to financial globalisation is clear in its role in securing the mass enclosure of commons, the compulsion of populations into the capitalist wage relation and reorganising the division of labour internationally and in persistently gendered and colonial configurations. Financial globalisation as a counterrevolutionary strategy profits on gendered and racialised divisions. Even as it appropriates and reimagines aspects of feminist and indigenous interests and political discourses in financial terms (Eisenstein 2009).

The contemporary phase of financialisation is distinct from all preceding historical phases of financial accumulation, that as Marx (1991) observed were parasitic upon the existing mode of production. While for Christian Marazzi twentieth century financialisation was characterised by a ‘desperate’ attempt to ‘recover what capital could no longer get in the real economy in financial markets’, contemporary finance capital is pervasive and all encompassing, spreading ‘across the entire economic cycle, co-existing with it, so to speak, from start to finish’ (2010, pp. 26–27). Greta Krippner defines financialisation as ‘a pattern of accumulation in which profit-making occurs increasingly through financial channels rather than through trade and commodity production’ (2005, p. 181). The defining feature of this current pattern of accumulation is the ‘multiplication and extension’ of sources of financial profits and of financial intermediaries well beyond the traditional investing and speculation on industrial and trade profits (Marazzi 2010, p. 28). This includes,

returns of dividends and royalties from offshore investments; flows of interest coming from Third World debt to which flows of interest on international bank loans to emerging countries are added; flows of interest on international bank loans to the emerging countries; surplus-values derived from raw materials; the sums

accumulated by individuals and wealthy families invested in stock markets, retirement and investment funds. (Marazzi 2010, p. 28)

To this should be added the flow of interest from personal debt (mortgages, home loans, student loans), derivatives trading, the speculative profits from insurance and hedging on futures markets. Therefore, while contemporary finance capital signals a departure from previous cycles of financial accumulation in some respects, it continues to operate under the same imperatives and through the same general tendencies that characterised its early expressions in the seventeenth and eighteenth centuries, albeit on a vastly more extensive scale (Arrighi 1994; Marazzi 2010). Contemporary finance capital continues to find its origins in securing patriarchal colonial capitalist relations, however financial accumulation has come today to massively exceed profits accrued from such production.

Contemporary finance capital

Finance capital remains concerned with the reorganisation of production and reproduction in a reactive sense. Despite the appearance of escape via abstraction, financialisation is structurally tied to the real economy, its relations of productions and the capital it generates. Declining profits from Western industrial capitalism and the collapse of the Bretton Woods Agreement in the early 1970s is generally credited with driving financial sectors of the economy to rise to the fore of capital accumulation (Krippner 2011; Lapavitsas 2013). However, this was not only reflected in the expansion of banks, finance companies and brokerage houses in scope and number, but equally in the turn by previously non-financial enterprises towards financial markets to accrue profits (Krippner 2011). As Krippner puts it, ‘Confronted with labour militancy at home and increased international competition abroad, non-financial firms responded to falling returns on investment by withdrawing capital from production and diverting it to financial markets’ (2005, p. 182). Indeed, not unlike its rise in the late seventeenth century, the rise to prominence of the contemporary financial sector originated in the turn by large corporations towards fostering financial sources of accumulation. The turn towards financial means of accumulation by banks and the manufacturing industry in the 1970s was further facilitated by the deregulation of brokerage

commissions and the untethering of monetary exchange value from the gold-standard (Marazzi 2010). As Marazzi stresses, ‘changes in the world of work and modifications in the financial markets must be seen as two sides of the same coin’ (2008, p. 14). In other words, financialisation and the reorganisation of labour are two aspects of the same process.

For Randy Martin, Dick Bryan and Mike Rafferty (2008), the ascendancy of contemporary finance capital is tied to the reorganising of the division and conditions of labour, akin in significance to that ushered in by Taylorism. Taylorist restructuring of labour was premised on a logic of increasing the time productivity of labour while simultaneously extending capitalist command over labour via the figure of management. However, while Taylor’s method was premised on the exclusive separation of the manual from the intellectual aspects of labour that would instead constitute the role of the manager, finance capital organises labour into new lines of division. In the face of declining profits from industry and fixed capital, capital takes flight both spatially and temporally in order to ensure adequate accumulation and redistribution of capital, notably in the deindustrialisation of the Global North and outsourcing of much manufacturing to the Global South so that labour must itself be made ‘nomadic’ (Fumagalli 2011), adaptable to market movements and capital flights. The result is a continually shifting international division of labour as work is rendered flexible and precarious, and also comes to include the production of value through cultural production and consumption, communication and social reproduction. The financial reorganisation of work, subjects the life of the worker in all its aspects to the direct extraction of surplus-value. This quality of contemporary finance capital is variously theorised in autonomist thought as ‘biocapitalism’ (Morini and Fumagalli 2010), ‘immaterial labour’ (Lazzarato 1996) and ‘cognitive capitalism/labour’ (Vercellone 2005; Berardi 2009).

Sara Farris (2015) argues that, while women were previously regarded as a reserve army of labour for capital due to their primary unwaged reproductive roles in the household, today migrant women doing reproductive work form a necessary and regular army of labour, that make them indispensable to the functioning of capital relations. Structural transformations to the organisation of production and reproduction in the Global North, namely the entry of women globally into the workforce and the associated rise of female migrants as the providers

of much low-waged domestic work in the Global North, have not challenged the gendered status and low value of reproductive work. Instead, by redistributing this work among women globally, inequities between groups of women are deepened to facilitate the global fluidity and adaptability of finance. Similarly, the gendered targeting of commercial micro-finance schemes while potentially empowering some individual women, are ultimately destructive to female solidarity and political organisation, introducing competition and hierarchical relations within what previously were communities of mutual support and collective subsistence production (Federici 2014a; Hossein 2016). The ‘feminisation of finance’ (Allon 2014) as the integration of all women more fully into the financial sphere, operates to consolidate financial interests within the everyday, private and persistently gendered sphere of social reproduction. It effectively pits the interests of women against each other globally, destroys collectivities still existing and further atomises and isolates those already out there alone. While greater access to credit can act for some women as a stepping stone to individual financial autonomy, high levels of indebtedness work to reinforce many women’s dependence on men (Le Baron 2010, p. 905). The global financial reorganisation of unpaid and paid reproductive work reinforces rather than challenges patriarchal and colonial social relations and the hierarchical gender division of labour.

Capital has always relied upon the appropriation of the unpaid feminised work of reproduction. Cristina Morini and Andrea Fumagalli posit that in contemporary finance capital, such reproductive work has become the ‘archetype of contemporary production’ as a whole (2010, p. 238). This occurs on a number of fronts, namely in the decreasing separation today between work spaces and life spaces, and work time and life time that mean that the separation between work directed to production and work directed to reproduction becomes harder to distinguish as life itself is put to work (Morini and Fumagalli 2010, p. 240). While, on the one hand social reproduction forms the basis of financial relations of production, it is evident on the other hand, that the structure of waged work and the qualities required of the worker take on the structure and qualities of unpaid reproductive work. This is what Morini and Fumagalli (2010) following Hardt and Negri (2000) call the feminisation of work, the other side of the coin of the feminisation of finance. The feminisation of work today is evident in its tendency to be low or non-waged, precarious, requiring affective, emotional and

communicative commitment, and lacking fixed hours, contracts or labour protections (Mies 2007).

The conditions of workers in contemporary finance capital then, determine in key respects the conditions and divisions of reproductive work. Dick Bryan and Mike Rafferty argue that household's increasing 'entanglement with financial markets' remains firmly tethered to the accumulation of surplus-value through the exploitation of workers, now extended well beyond the workplace and worktime (2011, p. 49). Instead, it revolves heavily around the figure of labour as a cost, shock and especially risk absorber for employers, the state and the market in general (Bryan and Rafferty 2011, p. 49). As the state contracts out social provisioning to market actors and wages increasingly fall short of financing social reproduction needs such as housing, healthcare, education and eldercare, these must be met through financial instruments of debt or investment, swelling the terrains of financial accumulation and the amount of finance capital in circulation. Consequently, personal financial and asset management, such as property, savings and human capital become a central fixture of people's non-work lives and everyday household work for the poor and the middle classes alike. However, while financial reorganisation of labour and reproduction is on one hand the driver of capitalist development, in extending finance capital's dependence on labour this same struggle is also the source of, and a serious threat to, its future existence.

The financialisation of household reproduction, extended beyond affective work and housework to include the mental work of household financial management is part of what Fiona Allon has termed the 'feminisation of finance' (2014). This term describes the particular utilisation of women as cost, shock and risk absorbers for finance capital by incorporating women as primary consumers of credit and debt products through their primary role in managing the household, as well as the home as an 'object of financial speculation and investment' (Allon 2014, p. 14). Numerous feminist researchers have clearly illustrated how the increased reliance on easily available credit to finance social reproduction, have had a more detrimental impact on women-led households (Bezanson 2006; Le Baron 2010; Rankin 2001; Roberts 2013). As consumers of household financial products from mortgages, insurance and credit cards to micro-finance products, women are regarded by financial firms,

governments and international organisations alike as an untapped and under-utilised resource for the marketing of such financial products. As Allon observes, women are perceived as such a lucrative market by banks and the financial services industry because they are deemed to be more likely both in need of credit and to reliably pay debts (or interest) precisely because of their primary care responsibilities (Allon 2014; Rankin 2001).

In contemporary finance capital, the debtor-creditor relation is a central focus for capital capture and circulation and as such, debt is a terrain under an imperative of continual expansion (Lazzarato 2015). Fumagalli and Mezzadra outline the centrality of credit and debt for contemporary finance capital as follows,

The condition for financial markets to be able to support phases of expansion and real growth is a constant increase of the financial base. In other words, it is necessary that the share of global wealth redirected toward financial markets continually grows. This implies a continuous increase in the relations between debt and credit, either through the increase of the number of people in debt (the degree of financial market extension) or through the construction of new financial instruments that feed on pre-existing financial exchanges (the degree of intensity of the financial markets). (2010, p. 243)

Debt, through interest, operates as an ‘apparatus’ of capture and redistribution upwards of social wealth (Lazzarato 2015, p. 72). Debt to finance social reproduction is the central conduit that entangles and tethers individuals in this apparatus, be it through mortgage loans, personal loans, student loans or credit card debt, which have become since the 1970s the progressively normalised basis of personal finances and of household survival.

In his analysis of the usurious character of the credit relation Marx states that,

Where, as in the developed mode of capitalist production, the conditions of production and the product of labour confront the worker as capital, he does not have to borrow any money in his capacity as a producer. When he does borrow this is from

personal necessity, as at the pawnshop. When the worker is, on the other hand, the proprietor of his conditions of labour and his product, in reality or in name, then it is as a producer that he relates to the money-lender's capital, which confronts him as usurer's capital. (1991, p. 729)

In contemporary finance capital, the worker is positioned in name as the proprietor of their conditions of labour and its product, that is as a capitalist managing a portfolio of personal assets that is their human capital and existing property. Finance capital recasts the waged worker and the reproductive worker alike as an independent producer, as the proprietor of the conditions of their labour and its product. This means in turn that the worker's relation to debt as a means to meet reproduction needs is rationalised and normalised within a logic that expects credit to reap an ever greater return, that is, for the borrower to valorise it as capital. Since the 1970s, when stock brokerage was deregulated and stock market participation and the instruments of credit were extended beyond nations and manufacturers to workers, this usurious creditor-debtor relation has become generalised and pervasive. The creditor-debtor relation central to the logic of contemporary finance capital and its operation is usury by another name. This veneer of individual autonomy accorded by positioning the worker as independent producer is a counterrevolutionary mechanism for securing the command of finance capital over conditions of labour, by tethering reproduction to financial markets via debt (Adamson 2012; Lucarelli 2011).

The financialisation of reproduction accrues profits through the securitisation of debt, whereby debts (and the interest on them) are bundled together and traded on debt markets. As Adkin and Dever explain, 'When households and individuals make payments and repayment in debt for the purpose of social provisioning – for instance to pay for healthcare, childcare, eldercare or education – they are necessarily entering into, and becoming entangled in, sets of securitised debt relations which are central to the logics of contemporary capital accumulation' (2016, p. 135). As debt becomes the normal means of reproduction, not only are immediate and medium-term profits accrued, but the ongoing and future reliance of indebted households on the market for their survival is secured. Financialisation in relation to reproduction occurs at yet another level of abstraction. Adkin and Dever, researching how

value of reproductive work in the household is measured in financial economics models, find that the value of housework such as cooking and cleaning is not assessed in terms of its role in the reproduction of labour-power or even as a profitable consumer base. Rather the value of reproductive work in these models is measured in relation to the future market pricing of assets such as water and electricity, food and other consumer products necessary for reproduction (Adkin and Dever 2014, p. 57). Further, these assets themselves have become financialised, creating a direct link between labour in the household and the profits from futures being traded on financial markets. Adkin and Dever emphasise, ‘profits on such assets lie not in ownership of resources and infrastructure and/or in trade in and on those resources. Nor do they lie in the consumption of resources. Instead, profit lies in trading via financial instruments on the anticipated financial performance of these securities’ (2016, p. 139). In reproducing ourselves, our children, families and communities concretely, we also reproduce finance capital at its most abstract.

In chapter three I articulated the historical relationship of finance capital and colonial and patriarchal enclosure. As Massimo De Angelis simply states ‘capital encloses’, and enclosure is characteristic of capitalist strategy ‘at *whatever* level of capitalist development’ (2007 pp. 133, 136). Like accumulation, primitive accumulation describes a separation of producers from material means of reproduction in order to create the structural conditions for separation on a more extensive, systematic and fetishised scale through the wage relation. What is illustrative about the strategy of enclosure is that ‘they are the entry points into new spheres of life’ for capital accumulation (De Angelis 2007, p. 139). Contemporary finance capital must continually expand and extend its terrain of accumulation through the enclosure of ever more previously non-financialised aspects of life and nature (Moore 2015). Such enclosures today compel participation and reliance on not only the wage relation but on the creditor-debtor relation, on financial market relations. However, financial enclosure is not only a strategy of accumulation, it can also be a reactionary strategy to threats to capital’s command (De Angelis 2007, p. 139). Adamson notes just this when she puts the subprime mortgage crisis into an historical context of struggle, as a crisis that ‘counters and corrects the disturbance caused by a population that disciplinary measures had failed to contain; it is the weapon that the financial industry had held to the backs of the urban poor’ (2012, p. 822). The financialisation

of reproduction is a counterrevolutionary strategy, and as a strategy of primitive accumulation, finance capital ‘fosters a permanent reproduction crisis’ (Federici 2012, p. 104).

The biofinancial mother

The permeation of contemporary financial logic and valuation to all aspects of daily social and reproductive life, what Randy Martin (2002) names ‘the financialisation of daily life’, reveals anew the deeply biopolitical nature of finance capital. Building on Martins work, Campbell Jones emphasises how the financialisation of daily life effectively leads to a ‘financialisation of the senses’ (2014, p. 46). For Jones,

This is a process in which not merely the world that we sense is subjected to financial criteria, but in which the ability to sense the world follows a financial logic. Here the concepts, techniques and metaphors of finance stand not only as objects in the world but as ways in which the world is experienced and interpreted. (2014, p. 46)

French and Kneale have described this process as one of ‘biofinancialisation’ (2012). Biofinancialisation produces ‘new worlds of capital accumulation’ at the same time that it produces forms of subjectivity to occupy them, to bring these worlds to life (French and Kneale 2012, p. 392). Lilley and Papadopoulos locate the emergence of biofinancialisation in the context of the counterrevolutionary response to contestations of value and crises of capital’s command in the 1970s (2014, p. 972). As such, biofinancialisation possesses the same dual characteristics of extending and making mobile spheres of capitalist capture on the one hand, and reasserting a level of command and social control over labour-power on the other, both of which revolve on the conditions and ‘specificities of the lives of working people beyond the workplace itself’ (Lilley and Papadopoulos, 2014, p. 975).

What these definitions of biofinancialisation capture is the way contemporary finance capital and processes of financialisation centre on the multiplication of commons and their enclosure,

both in terms of a collective social force to which capital is continually forced to adapt and respond and in terms of a strategy of financialisation itself. I am referring here to commons as the forms of social reproduction, of sociality, resources and intellect that are collectively produced and accessible as means of autonomous collective social reproduction. Commons that form the underlying challenge to capital's command and 'the underlying system of production of biofinancial accumulation' (Lilley and Papadopoulos 2014, p. 975). This contradiction is demonstrated by Haiven (2014a) for example, in his analysis of how finance delimits and forecloses the commons of history and the capacity of imagining other possible futures, at the same time that it relies upon the development of the collective imagination and capacities for creativity and social transformation. In light of this increasing interest in the commons by financial institutions and the political left alike, Federici (2011a, 2011b) stresses how historically and today women stand at the forefront of struggles against privatisations and enclosures of reproductive commons and efforts to socialise these. As those responsible for the majority of reproductive work, the violence of enclosure had fallen more heavily on women globally. The struggle for the commons, of which biofinancialisation is a part, is on one side a gendered assault and on the other a feminist struggle. Such is the contradiction at the heart of contemporary finance capital, it is fundamentally dependent on that which represents its greatest threat.

One of the characteristics of contemporary finance capital is that it requires mass participation in both its operations and in terms of securing tacit agreement and belief in financial value. As financialisation transforms every aspect of life on terms beneficial to financial accumulation, it generates particular financial subjectivities and sets of social relations premised on its own logic. Financialisation presupposes and compels a subjectivity of self-mastery and entrepreneurialism, privileging a subjective figure of the entrepreneur, who embodies individual creativity, initiative and ultimately independence. In this role, 'the entrepreneur acts as a justificatory mechanism that serves to legitimate a certain distribution of opportunities, rewards and wealth' (Jones and Murtola 2012, p. 644). At the same time however, the so-called independent entrepreneur relies heavily on the expropriation of production in common, 'satisfying the demands of investors' and extends relations of dependency and subjection (Jones and Murtola 2013, p. 5). In this sense, the entrepreneurial

subject ‘might appear the prime mover but is at the same time the most dependent figure of the capitalist economy’ (Jones and Murtola 2013, p. 6).

The role of the entrepreneurial subject is to facilitate the production of commons that can then be made open to enclosure for financial profits. As Maurizio Lazzarato puts it ‘The function of the entrepreneur is thus to encourage the flows and capture them’ (2007, p. 88). Indeed, the creativity of the entrepreneurial subject has in fact its own history in the legitimation of patriarchal, colonial and capitalist forms of primitive accumulation in the eighteenth and nineteenth centuries (Haiven 2014a, p. 223). This is the subjective figure presupposed in contemporary financial logic, in which all workers are expected to evince the qualities of conditional independence, self-management, and creativity. Lazzarato explains,

The quality of this kind of labour-power is thus defined not only by its professional capacities (which make possible the construction of the cultural-informational content of the commodity), but also by its ability to “manage” its own activity and act as the coordinator of the immaterial labour of others (production and management of the cycle). (1996, p. 138).

Subjective identification with the figure of the autonomous, self-managed and creative worker conceals how the interests of the capitalist and the worker are not the same and are in fact antagonistic. Further, this subjective identification suggests an internalisation of financial logic, whereby financial subjects are responsible for managing and improving their own economic conditions, and the portfolio of assets comprised of all the personal attributes and skills that may be made financially appealing and profitable. For example, a worker’s education level, communication and problem-solving skills, ability to manage others, flexibility, mobility, adaptability and general productivity. The ideal financial subject is, in short, an entrepreneur of themselves (Haiven 2014b, pp. 125–126; Jones 2014; Lazzarato 2012). As reproductive work in the household increasingly takes on the appearance of personal financial management, those responsible for it come to appear as micro-entrepreneurs, and are treated accordingly (Joseph 2013).

Central to the ideological construction of financial subjects today is the ways in which contemporary finance capital codifies and reproduces a range of normative gendered subjectivities. These can be observed for example in popular representations of women's financial pathologies in the Global North. Miranda Joseph argues that 'women have been constituted as a key population group, identified for intervention in the process of making people into *entrepreneurial* subjects', as managers of personal and family finances (2013, p. 245 emphasis in original). The naturalisation of risk aversion as a feminine trait for example, conveniently functions to place disproportionate responsibility for the management and avoidance of personal and financial crisis upon women, which in turn implies participation in financial markets. Furthermore, both fear of risk and compulsive financial irresponsibility are gendered qualities that imply particularly feminine pathologies associated with mothering and reproductive work in general. Think for example of the popular image of the anxious overly attached mother, chained to her stove and her children by her own maternal desires. Or her opposite, the selfish un-maternal mother who neglects the needs of her children by prioritising her own interests, be they to leave her husband, to desire and buy things for herself or to pursue a labour-intensive career despite her compromised earning power. The presentation of women's relationship with finance as pathological not only reproduces inequitable gendered relations, it conveniently legitimates the exercise of disciplinary control over women's choices and practices as mothers and carers by the state and capital.

In her genealogy of finance, Marieke de Goede traces the discourse of the unpredictable feminine nature of finance in the eighteenth century, that was important in its role in the co-creation of a particular masculinity in relation to finance in the period. This was a masculinity defined the figure of rational economic man as the ideal capitalist subject, 'financial man' (de Goede 2005, p. 33). Her analysis reveals an historical parallel between a patriarchal discourse of finance and Enlightenment discourses of nature, as wild and feminine and in need of subjugation by rational man. As de Goede explains, 'The masculine agent who is called on to resist Credit's temptation is part of a wider discourse that casts capitalist investment as masculine conquest of virgin territories' (2005, p. 47). Indeed, there are similarities here to the idea of feminine nature and its devaluation and domination that undergirded the emergence of capital relations in Europe through the witch-hunts and regional and colonial enclosures.

These practices were both aided and enabled by some aspects of scientific thought that emerged out of the Enlightenment (Merchant 1980; Mies 2014). For de Goede, it is clear that, despite their specificity to the eighteenth century, these patriarchal discourses of finance remain ‘at the heart of how we understand finance today’ (2005, p. 39).

Such historical analysis also demonstrates a distinctly corporeal aspect to the entangled discourses of feminine nature and feminine finance. Located at the centre of both early capitalist and contemporary financial accumulation is none other than the female body and its reproductive capacities. This notion of the female body and what is coded as feminine behaviour and maternal subjectivity as ripe for conquest and enclosure is reflected in counterrevolutionary tactics of contemporary finance capital. In the feminisation of finance, in the feminisation of work and in the financialisation and extension of gendered reproductive work in particular. It can also be observed in the growing interest in female maternal traits of risk-aversion and pedagogical management of others, characteristics of financialised maternal subjectivity, as desirable qualities for all financial subjects today. This is clearly evident for example in the identification of the greater speculative potential and financial profitability of women-headed companies that has spurred the creation of the SHE Diversity Index and a growing general interest in gender lens investing (Anderson and Miles 2015; Lee et al. 2015). The ideal subject of contemporary finance capital is not rational biofinancial man, but a distinctly maternal biofinancial woman. The subject who performs the ideal form of labour for finance capital, invisible, non-stop, self-managed, unremunerated and financialised reproductive work is not only female, she embodies to qualities of financialised motherhood.

Conclusion

In this chapter I have articulated how, while the abstract appearance of financial accumulation serves as a grand obscurer, processes of financialisation are distinctly gendered and racialised, corporeally dependent and concerned with the further entrenchment of patriarchal colonial capitalist relations of production, including the gender division of labour. Today, the ubiquitous peddlers of financial products and services openly target women as mothers as the most profitable consumers and ideal cost, shock and risk absorbers in an unstable and

unpredictable financial system. Financial discourses naturalise women's reproductive work and compel financial participation and identification with financialised maternal subjectivities to the detriment of women's collective wellbeing, reproductive autonomy and solidarity. Financialisation has signalled transformations to the work of social reproduction and through this it has transformed production, remaking both in each other's image. The financialisation of reproduction pivots on the financialisation of the maternal subject, through the introduction of what I propose to call financial work. Financial work, which I will address in greater depth in chapter eight, is reproductive work that is particular to and profitable for finance capital and ideologically tied to a maternal biofinancial subject and its associated responsibilities. Finally, the literature presented in this chapter, illustrates the ways that finance does not just take women as mothers collectively as a target, but appropriates feminist aims and language in ways that enclose possibilities for a collective, sustained and politically organised feminist challenge to this global situation. How women are challenging the financialisation of reproduction in particular sites of struggle on Aotearoa/New Zealand is what I now turn to in part two.

This chapter marks the end of part one, in which I have presented an historical analysis of the co-constituting development of patriarchal and colonial social relations and the capitalist gender division of labour. Central to my analysis in chapters two, three and four respectively was to establish the key role that instituting a patriarchal gender division of labour played in the possibility and establishment of capitalism first in Europe and then the New World, and to demonstrate how it has remained key to the reproduction of capitalist hegemony over the centuries. It also emphasised the enclosure of reproductive commons as a counterrevolutionary strategy, that finds its logical extension in financialisation as a strategy for reorganising labour and rescuing capital's command over the reproduction of labour-power today. Examining the historical confluence of gender, reproductive work and finance capital is important for developing an analysis of how these remain deeply intertwined in contemporary Aotearoa/New Zealand, which is the purpose of part two of the thesis to follow.

PART II – THREE SITES OF STRUGGLE IN AOTEAROA/NEW ZEALAND

Part two of the thesis presents, discusses and analyses the findings from my research in three distinct fieldwork sites across Aotearoa/New Zealand. These fieldwork sites are the national organisation NZCOM, Auckland based AAAP and the Fin Ed Centre at Massey University in Wellington. In chapter five, I discuss my research approach and my rationale for selecting and conducting research in my various fieldwork sites. I explain how my chosen sites constitute particularly illustrative cases in which the work of social reproduction is gendered and yet where the value of this work and the capitalist gender division of labour is subject to political contestation and struggle. They are also cases that speak to aspects of reproductive work that I identified in part one as strategically important to both the reproduction of the patriarchal colonial capitalist gender division of labour, strategies of financialisation and as such, key to politicising and reclaiming the power of women as the providers of labour-power.

Chapters six, seven and eight are dedicated to my findings from each site. In the interest of politicising these sites from the outset, I identify each in terms of the reproductive work that I argue is principally performed in each. As such, the chapters are titled ‘Birth Work’, ‘Poverty Work’ and ‘Financial Work’ respectively. I begin each chapter with an historical overview of the particular site as a site of struggle. I then present my findings from my immersive participant observation research, textual analysis and key informant interviews and develop my analysis of the different and unifying facets of the three aspects of reproductive work as struggle. Specifically, I focus on the current conditions and status of reproductive work in each site and where these intersect with finance capital and its patriarchal colonial gender division of labour. I identify the terms upon which reproductive work is politicised in each site and the subjectivities of which these conditions and contestations give rise. My analysis in part two forms the groundwork for beginning to theorise the potential of these struggles to challenge the logic of contemporary finance capital and its associated patriarchal colonial gender division of labour. The political possibilities arising out of birth work, poverty work

and financial work as sites of struggle in contemporary Aotearoa/New Zealand are the topic of part three of the thesis.

Chapter 5. Research From Below

This chapter begins with a discussion of the philosophical concepts and political standpoint that inform my approach to empirical research. I lay out my approach to conducting research, engaging with research participants and analysing my findings through three research philosophies. These are decolonising research from a Māori perspective, the method of equality of Jacques Rancière and Marxist feminist standpoint theory. These approaches to research and knowledge raise important questions that must be pursued and attended to through how I approach and conduct my research and act as political imperatives that guide the research. I begin by positioning my approach to the question of knowledge in the context of decolonisation in Aotearoa/New Zealand. Recognising how research is historically and, in many instances, remains implicated in the project of colonialism, decolonising research and methodologies involve attending to indigenous ways of knowing and fostering where ‘spaces of marginalisation’ have become ‘spaces of resistance and hope’ (Tuhiwai Smith 2012, p. 35). From here I articulate my conceptualisation of equality as a research method. For Rancière, equality is not something granted by another or secured by degrees, but an axiomatic presupposition that is total and realised only through its enactment or assertion. This provides the groundwork for approaching research from the presupposition of the equal intelligence and capacity of research participants. Finally I elaborate how a Marxist feminist standpoint theory that begins from women’s material experiences of oppression and exploitation can reveal the power of learning and waging critique ‘from below’.

Following from this, the chapter details how I identified my fieldwork sites. I explain how the research undertaken in each took shape and the methods I employed for collecting, recording and analysing my findings across my three sites. My research was based on immersive participant observation in the organisations NZCOM, AAAP and the Fin Ed Centre over the course of 2015 and 2016. This involved regular contact and active involvement in these organisations, textual analysis of a wide range of documentation and field notes as well as some key informant interviews in several sites. I approached my fieldwork sites and the actors in them as engaged in reproductive work as struggle. That is, struggle over the conditions, costs and location of social reproduction and maternal reproductive work in particular. These

are the terms upon which I identified birth work, poverty work and financial work as sites of struggle.

Knowledge from below

My approach to knowledge is informed by three overarching methodological positions, decolonising methodologies, the method of equality and Marxist feminist standpoint theory. In her book *Decolonising Methodologies*, Linda Tuhiwai Smith (2012) illustrates how since the beginning of colonial encounter and settlement in Aotearoa/New Zealand, Western positivist scientific discourses and epistemologies that developed out of Enlightenment thought have transformed indigenous peoples and their social practices and forms of knowledge, into the silent, passive objects of scientific enquiry. Through this process ‘Western knowledge and science are “beneficiaries” of the colonisation of indigenous peoples’, and the appropriation of this knowledge through colonisation has in turn been put to work in effecting a ‘colonisation of the mind’ (Tuhiwai Smith 2012, p. 118). Research in Aotearoa/New Zealand should be carried out with an awareness that it takes place in a colonial space, indeed a space that, as Tuhiwai Smith makes clear, is still firmly under the sway of imperialist occupation and enclosures, albeit under new names (Tuhiwai Smith 2012, p. 174). As Tuhiwai Smith explains, under contemporary imperialism ‘territories are called markets, interesting little backwaters are untapped potentials, and tribal variations of culture and language are examples of diversity. Evangelicals and traders still roam its landscape, as fundamentalists and entrepreneurs’ (2012, p. 174).

Researchers must question the most basic concepts and assumptions that from a Western standpoint are taken for granted. For example, the prevailing and seemingly commonsense conceptions of gender, of reproduction, or the human relationship to nature and how one understands the physiology or cosmology of maternal experiences, may appear very differently from the standpoint of Māori epistemology and knowledge (Simmonds 2014). Tuhiwai Smith explains that,

Decolonisation must offer a language of possibility, a way out of colonialism. The writing of Māori, of other indigenous peoples and of anti-/post-colonial writers would suggest, that clearly, that language of possibility exists within our own alternative, oppositional ways of knowing. (2012, p. 324)

Such research navigates a terrain of struggle. Researchers work in and with groups and communities who are engaged in struggle, learning and generating knowledge through their engagement with these struggles. Tuhiwai Smith contends that undertaking research from a decolonising standpoint is a matter of ‘choosing the margins’ (2012, p. 325). Researching in the margins involves representing the knowledges and experiences of marginalised groups from the margins, taking a clear standpoint or position with one’s research and often doing so from a position of marginality within the academy (Tuhiwai Smith 2012, pp. 236–237). The philosophical and empirical research of French thinker Jacques Rancière proceeds from the foundational presupposition of the equal capacity and intelligence of anybody. Equality is not meant as a future aspiration but as a principle that is made true through its performance and verification. Rancière attributes his method of equality to the historical pedagogical figure Joseph Jacotot, who was a teacher at the *École Polytechnique* during the French Revolution. Jacotot’s egalitarian approach to education, which he called ‘universal teaching’, distinguished itself from prevailing understandings of teaching as explication, as ‘to explain something to someone is first of all to show him he cannot understand it by himself’ (Rancière 1991, p. 6). Instead of assuming authority over the pupil as one who possesses superior knowledge and consciousness, the role of the teacher is to disrupt the myth of the student’s relative intellectual inferiority and incapacity, by showing their students that they have the intelligence to learn without instruction. However, what is most important for Rancière in Jacotot’s approach ‘isn’t proving that all intelligence is equal. It’s seeing what can be done under that supposition’ (Rancière 1991, p. 46).

Rancière sets his work against scholars such as his teacher Louis Althusser and Pierre Bourdieu as he sees in them, along with much of social science in general, a complicity in the perpetuation of the same relations of domination that their work purports to critique (Rancière 2012). For Rancière, these scholars tell a circular story of the working classes’ subjection to

ideology that they cannot escape, due precisely to their subjection to ideology. Conceiving of working class subjectivity and subjection in this way, presumes a position of intellectual mastery and superiority of consciousness on the part of the philosopher and social scientist, who are then needed to explain to the oppressed and exploited the conditions of their exploitation and oppression. One implication of Rancière's critique is that any research that proceeds from an assumption of intellectual inequality, despite its best intentions and commitment to principles of emancipation and empowerment, can only ever reproduce relations of inequality on some level. Though Rancière does not attend to gender inequality explicitly in his work, his observations do speak to common conceptions of subjectivity and ideological subjection of women in social science research, particularly in their subjective identification as mothers. For example, the idea that women reproduce their own oppression through becoming and embracing motherhood presumes as necessary deferral to a more enlightened external authority for emancipation as necessary.

In contrast, Rancière's extensive archival research on the lives and thoughts of the French working classes of the nineteenth century offer fruitful insights into how the presupposition of equality can be a basis for undertaking social research (Rancière 2011, 2012). As he explains, 'It became apparent that workers had never needed the secrets of domination explained to them, as their problem was quite a different one. It was to withdraw themselves, intellectually and materially from the forms by which this domination imprinted on their bodies, and imposed on their actions, modes of perception, attitudes, and a language' (2012, p. ix). Rancière's egalitarian method approaches the working class authors of this archival material as intellectual equals, as scholars and thinkers who also happened to be massively exploited in their working day, who speak for themselves, and who in doing so constitute themselves as subjects in much more autonomous and complex ways. For Rancière, 'There is not a popular intelligence concerned with practical things and a scholarly intelligence devoted to abstract thought. It is always the same intelligence at work' (2012, p. x). The practical intelligence of reproductive work, as manual, embodied and learned through experience is the same intelligence at work in theorising its social conditions. To presuppose intellectual equality between those who perform gendered reproductive work and political and economic theory reveals political possibilities for overcoming hierarchal gendered exploitation and divisions.

According to Biesta, ‘for Rancière politics is not made up of power relations but of “relationships between worlds”’ (Biesta 2010, p. 50). This is significant in that it shifts class struggle from relations of domination and subordination to struggle between different logics or world views, a relation that is necessarily marked by contestation. Furthermore, as Rancière demonstrates in his focus on the interior and nocturnal lives of the nineteenth century working classes, worlds are constituted primarily through everyday activities of social reproduction, recreation and education that because of this, are often invisible or overlooked. Similarly, Rancière’s egalitarian method is not necessarily concerned with obviously political acts of contestation and equality such as protests or revolutions. Rather, he looks for performances and verifications of equality in practices disqualified as small and irrelevant, but that rub up against the prevailing mode of perception and threaten to break through it.

Speaking from the position of feminist research, Sandra Harding (2008) critiques the apparent gender neutrality of historically patriarchal scientific and positivistic enquiry. She argues that this functions to perpetuate the privileging of particular discourses and world-view, and the silencing and erasure of others. Harding stresses the simple yet ever important fact that ‘how societies are structured has epistemological consequences’ (2008, p. 117). In a society structured by patriarchal colonial capitalist relations, social science research must be attentive to how the scientific assumptions that shape the production of knowledge in their area of study have been shaped by such relations. For Harding (2008), this can be accomplished by approaching research from the experiential and lived knowledge of those with whom the research is concerned, a practice which she conceives of as doing ‘science from below’. She writes, ‘When marginalised groups step on the stage of history, one of the things they tend to say is that “things look different if one starts off thinking about them from our lives”’ (2008, p. 115). This is not to invalidate all the knowledge gained through dominant modes of enquiry. Rather, it is a recognition of its partiality and inherent partialness, and of the validity of other embodied standpoints and the knowledges and insights they produce.

Standpoint theory is for me a distinctly materialist theory, that ties a view and knowledge of the world to one’s material experience of their relative position within social relations.

Rosemary Hennessey and Chris Ingraham note the influence of Marx's materialist conception of history on feminist standpoint theory, in that it 'takes as its starting point real living individuals and what they need in order to produce their means of subsistence' (1997, p. 4). Similarly, I locate standpoint theory within the rubric of Marxist feminism, as a standpoint that supports a method of analysis which identifies the reproduction of society as at once a practical question, played out through gendered and racialised divisions of labour and relations of production, and through this experience a question of social consciousness. As Hennessey and Ingraham argue, 'a feminism that aims to improve the lives of all women and at the same time recognises their differential relation to one another cannot ignore the material reality of capitalism's class system on women's lives' (1997, p. 3).

A Marxist feminist standpoint finds its model in the approach of Marx to his analysis of capital from a 'proletarian standpoint' (Harding 2012, p. 47). For Marx, a full understanding of capital was not accessible if undertaken from the position and activities of the capitalist or factory owner. It was rather only from the standpoint of the worker that one could 'accurately explain how it was that misery accumulated in the worker's lives as wealth accumulated in the lives of factory owners' (Harding 2012, p. 47). Likewise, according to a feminist standpoint 'women's lives make available a particular and privileged vantage point on male supremacy, a vantage point that can ground a powerful critique of the phallogocentric institutions and ideology that constitute the capitalist form of patriarchy' (Hartsock 1983, p. 231). A Marxist feminist standpoint allows a critical vantage point from which to make sense of the intersections of capital and patriarchy with women's lives as both logic and material experience. At the same time, it functions as an affirmative assertion of a feminist consciousness, of women as political and history making subjects.

A standpoint is something that must be struggled for 'against the apparent realities made to appear natural and obvious by dominant institutions, and against the ongoing political disempowerment of oppressed groups' (Harding 2012, p. 51). A Marxist feminist standpoint therefore, conceives of the material experience of exploitation and oppression as the experience of struggle over and against these conditions. Taking up such a standpoint in research means regarding these struggles as political, and the experience of struggle, as

Harding puts it, as ‘systematically knowledge producing’ (2012, p. 51). It means recognising how knowledge generated through this struggle forms the basis for a social consciousness, knowledge and subjectivity that, by definition, contests the world as seen from the standpoint of capital. For the researcher this means doing political research and taking a side.

My epistemological approach is one that seeks out and attends to the particular knowledges and critical standpoints of women as reproductive workers, occupying an inequitable and marginalised position within patriarchal colonial finance capital, as low waged or unwaged providers of labour-power. Recognising the material experiences of performing reproductive work under oppressive and exploitative conditions means recognising that engaging in reproductive work is struggle. Women’s embodied experiences of reproducing life are likewise generative of a particular consciousness and important knowledges, and that can grant them a vantage point from which to fully view the complexities and strategies of patriarchal colonial capitalist relations including their points of dependency and weakness. Presupposing the equal intelligence and capacity of women as reproducers of life and labour-power and as capable agents of political struggle, means verifying and affirming this equality. This shifts women from the position of passive objects of research and patriarchal and colonial scientific discourses, and instead emphasises what can be learned and what becomes visible and thinkable from the margins. This epistemological approach frames a research approach that aims to attend to and think interventions in key sites in which the struggle between women as reproductive workers and the system of patriarchal colonial finance capital plays out in contemporary Aotearoa/New Zealand.

Research approach

The initial decision to conduct empirical research and fieldwork as part of the thesis stemmed from recognising the value and importance of including the standpoint, struggles and voices of women at the centre of a theoretical work. I saw it as keeping with my materialist theoretical approach grounded in Marxism, workerism and feminist autonomism, in which critique and struggle begins from the concrete material conditions and subjectivity of the class of worker-producers. My theoretical and historical analysis of the struggle over gender, social

reproduction and the rise of finance capital elaborated in part one of the thesis shaped my interest in contemporary and empirical sites of reproduction struggle. Further, undertaking field research in such sites provided me a means by which to test my hypothesis that it is the maternal subject as reproductive worker that occupies a strategically central place in the financialisation of reproduction and the struggle against this. Likewise, empirical research provided a means to further develop my theoretical approach, based on the recognition of the power of women and its revolutionary possibilities. As such, the central motivation for the empirical research component of the thesis was to gain a picture of how the financialisation of reproduction and the gendered politics of maternal reproductive work play out across different sites of reproduction struggle in contemporary Aotearoa/New Zealand. Specifically, this asked what are the contemporary characteristics of this struggle and where is there continuity, variability or political possibility?

The research component addresses aspects of my central research questions. It aimed to capture the current state of the gender division of labour in Aotearoa/New Zealand and construct a view of the challenges and struggles faced by women as reproductive workers in contemporary Aotearoa/New Zealand from below. Immersing myself in a range of sites in which reproduction struggle is taking place enabled me to gain a fuller picture of the political, economic and social conditions that are structuring the work of social reproduction as gendered and predominantly maternal work in Aotearoa/New Zealand today. Carrying out empirical research over a range of sites was important for facilitating my examination of the extent to which contemporary finance capital has reorganised gendered reproductive work, the range of strategies drawn upon to this end and what place the financialisation of the maternal subject occupies in the project of financialisation in general.

My logic for choosing to do research in the three sites that I did is as follows. Maternal experience and gendered reproductive work is varied, it is not just one thing. Women's reproductive work encompasses a range of different sets of activities, skills, responsibilities, social relations and social roles that appear in different configurations depending on geographical, social and historical context. There are likewise a multitude of ways to come to and experience motherhood. One may have an experience of pregnancy, experience that

pregnancy through another, may come to mother a child later in that child's life, or intermittently and so on. This awareness emphasises the necessity of examining where the financialisation of the maternal subject meets the gender politics of reproductive work in more than one context or site. Furthermore, my interest is in understanding social reproduction as a terrain of struggle. This terrain is characterised by the struggle for reproductive enclosure on one side, and for reproductive autonomy on the other. This requires going beyond confirming the variability of female and maternal experience to attending to what is characteristic of the power of women, of women's collective struggles and also what is characteristic of capital's counterrevolutionary tactics to this power.

As such, I chose three sites that reflected the aspects of gendered and maternal reproductive work that emerged as historically particularly significant to the struggle over reproduction in part one of the thesis. Namely, chapter two chronicled the patriarchal, colonial and capitalist enclosure of the social, mutual and cooperative activities of pregnancy, birth and breastfeeding. This is what I, following the work of Alana Apfel (2016), chose to call birth work and for which I identified the gender pay equity struggle of NZCOM to address an ongoing midwifery crisis playing out at the time as a socially significant site for research. Chapter three demonstrated how the conditioning of the reproductive work of poor women has been central to capitalist counterrevolutionary reorganisations of labour, for example the struggles of welfare mothers. Doing reproductive work on the precipice of what Federici calls 'reproduction crisis' (2012, p. 104) is what I identify under the term poverty work. This is particularly significant in the context of the rising rates of child and parental poverty, benefit dependency and homelessness in Aotearoa/New Zealand in recent years. AAAP is at the forefront of the beneficiary and workers' rights struggles, in which women take a leading role. Finally, my analysis of contemporary finance capital in chapter four identified how the pedagogical construction of maternal subjectivity in financial terms has been central to the project of financialisation. In order to explore how maternal reproductive work has become in this sense financial work, I identified the range of courses offered by the Fin Ed Centre as an exemplary site through which to gain insight into this other side of reproduction struggle.

This is the basis from which my fieldwork sites were chosen. It was with the intention of recognising the political character and, in turn, politicising these as sites of struggle from the outset that I chose to categorise them as birth work, poverty work and financial work respectively. These categories and the fieldwork sites through which I chose to examine them also support my political commitment to presupposing and affirming the power of women as producers of labour-power, as the reproducers of labour-power in scarcity and in the reproduction of finance capital. The categories of birth work, poverty work and financial work do this by positioning women and mothers as workers within contemporary finance capital, regardless of whether this work is paid or unpaid. Thus, my fieldwork came to be carried out across three different sites, which aimed to capture three different aspects of the current terrain of struggle over the conditions, costs and location of gendered reproductive work in contemporary Aotearoa/New Zealand. In what follows I elaborate the particular research significance and pertinent characteristics of my three sites respectively.

I came to undertake research with NZCOM, when in a conversation with a member of the College at an unrelated social event we discussed the gender pay equity case that was just then being brought against the government by the College in the High Court. My interlocutor suggested that there were parallels between my analysis of the disciplinary strategies of the financialisation of gendered reproduction and the College's perspective of what independent midwives were struggling against in their profession. Their case was being lodged under the Human Rights Act (1993) on the grounds of gender discrimination against women based on their reproductive capacities and responsibilities. It was motivated by a rising inability among independent midwives to continue in the profession due to low and stagnant wages for increasingly heavy workloads and widening responsibilities. For the College it was clear that the reality of their poor working conditions and low pay, unparalleled in any other specialised health profession in Aotearoa/New Zealand, was tied to the fact that 99.9 per cent of midwives and 100 per cent of their clients are women (NZCOM 2015a).

Midwifery is unique in its role as gendered reproductive work that is directly concerned with facilitating and supporting the birth work of other women. The struggle for gender pay equity by NZCOM is also historically significant. Dating back to 1993, it was the first pay equity

claim made on the basis of gender in Aotearoa/New Zealand. Its success or failure will have ramifications for future pay equity struggles in other professions. NZCOM's struggle to get their work with women accurately valued through a wage and the as yet uncertain outcomes of this struggle, also bear important implications for the wider struggle for the valuation, protection and support for women's birth work. In making a claim for the value of their work, independent midwives are making a claim for the value of the reproductive work of all women, particularly in terms of the value of childbearing and rearing, and of these activities as work. NZCOM's gender pay equity claim constitutes an important and instructive site in which the struggle over the conditions and value of gendered reproductive work is playing out in Aotearoa/New Zealand today.

The decision to focus on the struggle of women who perform reproductive work on a benefit seemed to be a logical one in several respects. For one, they are a group of women that because of their low income, relationship status and benefit contract obligations are generally the least able to outsource reproductive work and responsibilities. A big part of this, is that for many women receiving welfare, their benefit eligibility is dependent on their maternal status. While on the one hand reproductive work is often their only work, when they do engage in paid work it is predominantly low waged, precarious and often low status work. In the case of beneficiary mothers, their reproductive work is subjected to an intensity of social judgement and public scrutiny unparalleled in relation to this same work when performed by middle and upper class households or for a wage. In this sense, the social policing and perceived pathologies of the figure of the "welfare mother" works as an ideological measure for the status of women's unpaid reproductive work in general, and the status of mothering in particular. This in turn bears implications for the valuation of waged reproductive work. Identifying beneficiary mothers as poverty workers reveals things about how the politics and status of gendered reproductive work rubs up against the politics of class and the history of colonisation. If the status of women and of reproductive work is that upon which society is measured, and 'by which every model of social organisation must be tested' (Federici 2011), then the status of beneficiary mothers forms the measure of the status of women in their role as reproductive workers, and the work that they do.

The political grassroots organisation AAAP is a leading figure in the beneficiary and unemployed workers' rights movements. The organisation engages in activism (direct action and political campaigns) and provides advocacy around benefit entitlement, housing and homelessness. Advocates provide support and representation for people who have been mistreated by or denied what they are entitled to from the state social welfare provider Work and Income New Zealand (WINZ). Notably, women make up a significant part of the beating heart of AAAP's volunteer advocacy service, many of whom are Māori. Many of these female advocates are mothers and beneficiaries themselves, and who became advocates after seeking advocacy help from AAAP. Between 60 and 90 per cent of those seeking advocacy are likewise women, and the majority of those Māori and Pasifika women with children. AAAP is very much on the frontline of direct antagonism with the state on poverty and welfare issues in Aotearoa/New Zealand and regularly campaign against the gendering of welfare policy and provision. AAAP are possibly the organisation most engaged in direct intervention and strategic forcing of the state towards particular actions that reveal the violence of capital's command in welfare provision, both in the streets and in the welfare office.

In order to better understand the increasing influence of financial discourses, subjectivities and financialisation processes on shaping the experience of reproductive work and maternity, I wanted to undertake research in an area in which social knowledge and normative understandings about finance and financial participation are produced and reproduced. I had developed an interest in financial literacy education in my earlier studies and believed that it constituted a burgeoning and under-recognised mechanism of ideological legitimation for finance capital and the financialisation of daily life (Daellenbach 2015). The concepts of "financial literacy" and "financial capability" have given rise to plethora of financial education and personal financial management education initiatives globally and in Aotearoa/New Zealand. These have been embraced and developed by governments and the financial services industry alike, particularly in the wake of the 2008 global financial crisis and the rise of austerity economics that followed. Financial capability initiatives are interesting because they claim to demystify finance, to show its everyday role in people's lives and promote its accessibility. Yet as an ideological instrument, they are in other respects deeply mystifying,

and one area where this is particularly true is in regard to the gendered nature of financial participation and the financialisation of reproduction.

In Aotearoa/New Zealand the budding field of financial capability initiatives extends from its integration into the national curriculum from primary to secondary level, a range of short professional development and tertiary courses, educational workshops, tools and materials developed by the financial services industry, government and tertiary education institutions. The Fin Ed Centre is a joint venture between Massey University and Westpac Bank and was the first body to offer tertiary level courses in financial capability as well as the first diploma qualification in teaching personal financial management education. The Fin Ed Centre also aspires to be a leading figure in financial capability and financial education research and is connected to the OECD and the government's Commission for Financial Capability (CFFC). The Fin Ed Centre offers courses, provides consultancy and organises international conferences on financial education. They also undertake research on financial capability in Aotearoa/New Zealand, including on Māori women's financial capability (Wood 2016). Research in this site was focused on deepening my understanding of other side of reproduction struggle, that is, the side of finance capital. Social studies of finance researchers recognise that ethnography and participant observation enable researchers to gain a critical view of the presuppositions and ideologies that operate within finance institutions, as well as how actors and subjects are constituted within them (Ho 2009; Maurer 2005; Zaloom 2005). As such, the methods of immersive participant observation and textual analysis were as pertinent in this site as in my other two, in which these techniques allowed me to situate myself within the respective struggles of birth workers and poverty workers.

Data collection

The research collected a range of evidence from a range of fieldwork sites. The methods I drew on to do this were informed by the objective of attending in each research site to the power, intelligence and capacity of women generated from their material experiences as reproductive workers. Data was collected through immersive participant observation, hundreds of pages of texts and documents from numerous sources and interviewing. Bringing this wealth of data together aimed to shed light on my two key spheres of critical enquiry,

contemporary finance on the one hand, and women's unpaid and paid reproductive work on the other. The research centred on full immersion in my research sites, which involved active participation in the daily workings of the three organisations, building deep relationships with other members and maintaining constant ongoing interactions over the course of the research. This I carried out intensively in each separate site over the course of a six-month continuous period in 2015 and 2016. Following this period of concentrated involvement, interactions with the sites and people in them continued on a less intensive basis into the writing up stage of my research in early 2017.

For each site, I recorded my findings through three separate fieldwork journals in which I documented all events and actions taken in each site and my immediate reflections on these experiences. Through my involvement in each site, I was able to collect a large quantity of documentary data for analysis that otherwise would not have been accessible to me. I also conducted a select number of in-depth interviews with key figures in several sites, some of who would not have consented to an interview on the record prior to my active continuous involvement in their organisation. This approach provided me with a wealth of data from a wide scope of sources, giving my analysis a quality and depth not otherwise possible.

I sought and gained approval from The University of Auckland Human Participant Ethics Committee to undertake participant observation in all of my three sites. This included approval to seek out and conduct interviews with members of AAAP and NZCOM. I provided participant information sheets and consent forms to the CEO of NZCOM, the Advocacy Coordinator and AAAP and the Director of the Fin Ed centre before undertaking the research. I also provided separate participant information sheets to all key informant interviewees. Signed consent forms were secured from all organisation heads prior to commencement of my research and from interviewees prior to each interview. Interviews were audio recorded and transcribed by a third party.

I began my involvement with NZCOM by becoming a consumer member of the College. As a member, I was privy to regular email communication from my regional branch of the College (Auckland), emails and updates directly from the College's National Office regarding the

progress of the pay equity case and detailed reports on the outcomes of different stages of negotiation and the progress and resolutions reached under mediation. Regional communications included updates from monthly branch meetings, notifications from midwifery education providers, updates on pertinent policy changes for midwives, upcoming social events, political actions and news or issues with the Auckland District Health Board or Primary Health Organisation who employ midwives in hospitals and birth centres. It was also a platform for communicating messages of support and reassurance to College members, and between them, about the pay equity claim and periodic negative media reporting about midwives. As a member, I was sent regular hard copies of the *New Zealand College of Midwives Journal* as well as the College's *Midwifery News* magazine. My involvement as an NZCOM member gained me access to a wealth of data in the form of documentation, correspondence, email discussions and published material that would otherwise not have been available to me. This allowed me a scope of insight into the standpoint and political perspectives of both the College and its member midwives on the pay equity case and midwifery in general, as well as into the range of issues that midwives face in their practice and about which they are concerned.

As a consumer member, I was able to attend the three-day 2016 NZCOM National Conference 'Birth, Culture, Social Change' at the Skycity Convention Centre in Auckland. The conference was large, with the majority of conference attendees being registered and practicing midwives as well as midwifery educators and some consumer members representing consumer maternity organisations such as home birth associations. Here I was able to immerse myself in the world of midwifery by engaging and talking informally with fellow College members attending the conference. The pay equity case was the topic of keynote speeches and panel discussions, exposing me to views of the case from diverse perspectives within the midwifery community both local and international. These experiences were recorded in my fieldwork journal, giving weight and richness to how I reported my findings. They enabled me to inhabit the standpoint of birth worker in contemporary Aotearoa/New Zealand more fully, and informed how I determined the significance of my various findings in accordance to their significance for midwives as birth workers.

Towards the end of my fieldwork research with NZCOM, I decided to conduct several in-depth interviews with members of the National Office of the College. The first was an interview with NZCOM CEO Karen Guilliland. My motivation for seeking this interview was to provide me with a first-hand account of the historical and current political context around the pay equity case. Guilliland had been centrally involved with NZCOM since its formation, had also worked as a midwife prior to these changes, and was a principal instigator of all NZCOM's bids for pay equity. I felt that an interview with her would allow me to access an insider perspective of the political standpoint and status of openly feminist commitment within the organisation that I would not be able to gain from another source. Because our interview would be on the record and Guilliland would have the status of a key informant interviewee, the interview also provided an invaluable source from which to present the standpoint of NZCOM leaders in their own words, not tailored or censored for the mainstream media. This interview was held at the National Office's premises in Christchurch in early November 2016, two days before the first round of mediation for settlement between NZCOM and the Ministry of Health failed and both parties agreed to extend the process indefinitely into 2017 rather than return to court.

At this time, I was also presented with the opportunity to conduct an interview with NZCOM's Policy Analyst, Carol Bartle. The interview came about through my fieldwork with AAAP, when I approached Bartle to make a submission to the Social Security Rewrite Bill on a campaign AAAP was organising against the imposition of benefit sanctions on sole mothers. Bartle came and spoke at 'The Stop the Sanctions' campaign launch in Auckland in September 2016 and I was intrigued by the overlap in political activities and solidarity between two of my fieldwork sites. Bartle is a qualified midwife and lactation consultant, who works as a policy analyst for NZCOM, as a consultant to the government on breastfeeding related policy and runs a breastfeeding advocacy service through Māori health organisation Te Puawaitanga, in Christchurch. The interview granted me an insider's view into the status of maternity and breastfeeding policy and funding in Aotearoa/New Zealand. It enabled me to clarify NZCOM's standpoint on breastfeeding as a site of political and feminist struggle, greatly increasing the depth of my analysis of breastfeeding as birth work, and how breastfeeding mothers engage in anticapitalist struggle. The transcripts of these interviews

constitute another fruitful data source for significantly deepening my analysis of birth work in Aotearoa/New Zealand.

In early May 2016, I attended a three day training course with about 20 other people on benefit advocacy run by AAAP. My fellow participants came from a diverse range of backgrounds, some like me were planning to volunteer with AAAP, some were social work students hoping to expand their understanding and others were there to learn how to become advocates in their communities and advocate for themselves. This training marked the beginning of my immersive participation in AAAP and their struggle around poverty work. I was provided with a comprehensive Advocacy Training Manual, a rich source of data containing accounts of AAAP's history, their kaupapa and political standpoint and their philosophy of radical community development. It also compiled a host of in-depth information on benefit entitlements, aspects of the Social Security Act 1964 that can be used to challenge WINZ case managers' decisions and a guide of common benefit issues and what to do in each case. I became familiar with the Social Security Act and other pertinent amendments and pieces of legislation, a range of different WINZ related forms and was equipped with the tools and attitude to begin to do advocacy myself. During my time as an advocate, this manual served as a constant companion and support, as my "how to" guide on politicising poverty work as reproductive work. It also represented hundreds of pages of data on which to carry out both critical analysis of welfare policy and textual analysis of the political orientation and strategies of AAAP advocates.

For 6 months, from May 2016 to October 2016 I volunteered as an advocate for a full day each Monday in the AAAP office in Onehunga, Auckland. My day at AAAP would begin with participation in the weekly advocates' meeting in which advocates in attendance raised and discussed advocacy issues and challenges they were facing at the time, as well as their successes. Through these meetings, I learned a huge amount about political tactics around poverty work and about the life experiences that informed advocates' commitment to the struggle. These meetings were also used to share and address items around the day to day workings of the advocacy office, such as the mechanics of the weekly mini Benefit Impacts held outside WINZ offices that advocates identified as having a particularly hostile culture,

such as the Māngere and Clendon offices. As my advocacy activities increased, I also became an active participant in the weekly meetings, sharing my own struggles and successes and participating in making procedural and tactical decisions for the group. The content of the meetings and my reflections on them were documented weekly in a fieldwork journal. This gave me a comprehensive understanding of the inner workings of AAAP as an organisation and the personal and political motivations of advocates that I would not have been privy to simply doing advocacy.

My participation in advocacy work began with shadowing and assisting two experienced advocates, both of whom were women who decided to take me under their wing. This typically included sitting in on meetings with people seeking advocacy, taking notes and compiling files for them, requesting benefit breakdowns from WINZ, accompanying people to the local Onehunga WINZ office to apply for grants and trying to resolve issues over the phone. These two experienced advocates were ever supportive and encouraging mentors, acting as my bridge into the world of benefit advocacy and the lived realities of women and mothers doing poverty work on the perpetual edge of reproduction crisis. In this site, building relationships and trust with people in the field was very important. This was informed by my approach to doing research in a manner that does not regard people as objects of study, but recognises them as equals with particular knowledges and standpoints from which I can learn. Further, benefit advocacy is work that involves facing up to antagonism and intimidation on a daily basis, and being able to trust in the support and solidarity of those working alongside you is vital. Shadowing these advocates involved a lot of time talking with them about their advocacy experiences, their views on the welfare system, their personal histories and what it means to be a beneficiary and a mother in contemporary Aotearoa/New Zealand.

Relationship building was an integral part of my immersion in AAAP and provided me with a wealth of data and insight into the power of women as poverty workers and the extent to which beneficiaries understand the politics of their situation. Based on these relationships, I also conducted interviews with six advocates. These occurred towards the end of my six months doing advocacy in the AAAP office. I decided to undertake these interviews as a way of including in the thesis, the voices and standpoints of these advocates in their own words.

Those I interviewed, I identified as core members of the advocacy service, in terms of both the time they committed to it and their levels of experience in welfare and workers' rights struggles. The topics discussed revolved around the advocates' views on poverty and welfare struggle in Aotearoa/New Zealand and the gender, racial and class politics of benefit receipt. The transcripts of these interviews formed an additional source from which to present an in-depth and detailed picture of the status of poverty work as a site of struggle in Aotearoa/New Zealand and the political possibilities of benefit advocacy in this struggle.

Working alongside advocates and advocating for people taught me my own capacity to stand up to the power and disciplinary violence of the state. Several months into my participant observation I began working with people in an advocacy capacity on my own. This involved the activities I had been doing for other advocates, including accompanying people to meetings with their case managers at different WINZ office around Auckland on my own. Doing hands on advocacy work allowed me a direct experience of putting myself in the firing line of the antagonism, intimidation and punishment that the beneficiaries I was standing up with were subjected to on a regular basis. Going through these experiences together was very powerful, and through it I gained an affective understanding of the depth of what was at stake in the outcomes of these situations for those struggling to mother on a benefit.

When the office was quiet, I was asked to take on responsibility for helping to create a new filing system for the advocates. In this role I sorted through hundreds of old and completed files in order to identify those that could be destroyed and those that required follow-up by an advocate regarding Section 70A Sanctions, homelessness, lodged Review of Decision forms regarding declined benefit entitlements or pending Benefit Review Committee or Court of Appeal hearing. Access to these files was not sought out by myself as a researcher and no specific details from these files were recorded in my fieldwork journals or written into the thesis. However, coming into contact with this wealth of data unavoidably deepened my perception of the prevalence of 70A Sanctions, homelessness, declined entitlements, and my understanding of review and hearing processes. Thus, this filing role developed my familiarity with some of the experiences, challenges and complications that shaped the experiences of the people who seek out advocacy and engage in struggle for state support.

My participation further extended to involvement in the branch of AAAP that organised around political actions and campaigns, and in particular the Stop the Sanctions campaign. The campaign centred on politicising Section 70A of the Social Security Act 1964, which allows WINZ to impose benefit sanctions against sole mothers who do not identify the father of their children. For this, I attended evening strategy meetings with a small mixed group of AAAP members and advocates. I helped to organise the launch of the campaign, disseminate the petition and approached organisations and individuals to write submissions supporting the removal of Clauses 176, 177 and 178 (formerly Section 70A) from the Social Security Legislation Rewrite Bill. My six months of immersion in AAAP and ongoing participation and interaction with both the advocacy and political wings of AAAP resulted in a rich and nuanced pool of data upon which to build my analysis of poverty work as an important site of organised political struggle in contemporary Aotearoa/New Zealand.

As a set of discourses and strategies for shaping financial behaviour, the concept of financial capability in Aotearoa/New Zealand is the domain of the government's Commission For Financial Capability (CFFC). For my immersion into this arena, I wanted to go beyond becoming a user of the wide range of financial capability and personal financial management tools available on the internet and through finance companies. I viewed this as necessary for understanding in any depth how financial capability initiatives called on me to construct and identify myself as a financially capable reproductive worker. Immersive participation as a student of financial education allowed me to gain an insider's view into the social beliefs and world view that constitute the standpoint from which financial capability initiatives are promoted and taught. Occupying the position of the becoming financially capable student helped me also to understand the terms upon which financial education constructs its opposite, the financially incapable, illiterate and irresponsible subject.

Over the course of 2015–2016, I enrolled in and completed two online certificate courses through the Westpac and Massey University joint venture, the Financial Education (Fin Ed) Centre. I began my participant observation with the Fin Ed Centre when I enrolled in the course 'Understanding Your Financial World'. This was an online course, spanning eight

weeks and requiring a weekly commitment of approximately five hours. The objective of the course was to provide students with an overview of the financial system in Aotearoa/New Zealand, its relationship to the state and international markets, with the purpose of improving personal financial management. I selected this course on the basis that it would teach me the basics of the financial system from a pro-finance standpoint. I was interested in gaining insight into how this course framed financial regulation, explained the 2008 financial crisis and what aspects of financial markets and financial products it would identify as relevant. Upon completion of this course, I enrolled in a second course 'Facilitating Personal Financial Management', and completed the course material over a ten week period. This was a professional development course meant to equip people with the skills and framework to facilitate their own workshops on personal financial management in institutional or community settings. Undertaking a course on not only becoming financially capable, but on teaching financial capability to others was particularly useful for giving depth and scope to an analysis of the ideological presuppositions underlying the concept of financial capability itself. The first of these courses I undertook while immersed solely in this fieldwork site, the second course was completed alongside my involvement in AAAP. This concurrence was illuminating in terms of the direct and immediate comparisons I was able to draw between the financial logic underpinning welfare policy and the lessons in fostering financial subjectivity I was receiving through the Facilitating Personal Financial Management course.

The two financial capability courses involved a selection of assigned weekly readings and videos on a set topic, from a range of sources including the Commission For Financial Capability, The Reserve Bank of New Zealand, the Financial Market's Authority, the OECD and a host of nationally and internationally operating banks and financial institutions. This meant that my participation in these courses extended my overall understanding of financial education and financial capability initiatives across nations and a range of institutions. My progress in the courses was assessed through online quizzes and written exercises that I submitted to the course tutor who would then provide written feedback. These assessments tested my knowledge of the readings and my levels of financial capability in respect to that week's assigned topic. Students were asked to contribute to discussions in an online forum with the tutor and other students enrolled in the course, as well as contribute to a shared

glossary of financial terms. For the course on Facilitating Personal Financial Management, I produced lesson plans and hypothetical scenarios for facilitating my own workshops on financial capability in the imagined context of a class of university students. These session plans included developing detailed topic specific session outlines, identify informal situations in which to develop people's personal financial management skills and determining people's personal financial management needs and how to meet them.

The central form of assessment for both courses was keeping of a weekly reflective journal that I submitted to my tutor for feedback half-way through and at the end of the course. The journal required me to revise key points from readings and videos in my own words and then provide detailed personal responses to their content and that week's topic. For example, what did the content cause me to think about, did I agree or disagree with it and how would what I learned change my financial behaviour and my attitude towards my finances. The reading material, videos, quizzes, exercises and journal entries collectively provided me with hundreds of pages of text from which to build a full and nuanced analysis of the underlying ideological presuppositions of these financial capability courses and the Fin Ed Centre in general. Alongside this assessed journal, I kept my own fieldwork journal in which I recorded my activities and immediate observations, including how the course content related to what I was learning in my other fieldwork sites. This wealth of data also enabled me to undertake analysis of common and repeated themes in the course content and conversely, what was accorded minimal attention or remained absent from these lessons.

As part of my immersion in financial work as a site of struggle, I also compiled and did textual analysis on a range of other sources including publicly accessible government, institutional and industry produced materials, research and reports on financial capability in Aotearoa/New Zealand. This included reports on levels of financial capability among different social groups and discussions about the appropriate content and orientation of financial capability initiatives. I closely followed the publication of reports, public statements and press releases by the Fin Ed Centre, the CFFC and the CFFC Commissioner. These data sources were important for illustrating in what respects my ideology critique of the Fin Ed courses were reflective of financial capability discourses and objectives in Aotearoa/New Zealand as a

whole. Participant observation in this site put me in a position which called upon me to inhabit the standpoint of a financially capable reproductive work on the one hand and of a facilitator of financial capability on the other. In this way, I gained a deep understanding of the logic behind financial capability, where the subject of financial capability meets the financialised maternal subject and the points at which financial work becomes maternal reproductive work.

Conclusion

In this chapter, I elaborated my approach to knowledge and conducting research from a decolonising, egalitarian, Marxist feminist standpoint. As such, my research begins from the material lived reality and struggles of women and is concerned with building and contributing to a political and theoretical perspective from below. On this premise, I undertook an exploration of three sites in which I argue the struggle over the conditions, costs and location of gendered social reproduction is playing out today in Aotearoa/New Zealand. These are sites for the strategic enclosure of social reproduction for finance capital and therefore also sites of strategic intervention for reproductive workers who operate within them. I identified these sites as birth work, poverty work and financial work respectively. My fieldwork sites were the ongoing struggle of independent midwives for pay equity and professional autonomy through NZCOM, the grassroots benefit advocacy service of AAAP, and the Personal Financial Management courses offered by the Fin Ed Centre.

Here, I also explained my rationale for a research approach based on immersive participant observation over a concentrated six month period in each site. This enabled me to gain access to an insider's perspective of each site of struggle and to collect a wide selection of data from a wide ranges sources. Through analysis of my extensive field notes, hundreds of pages of documents, policies, reports, training manuals, course material and assignments, press releases, personal communications and interview transcripts, I was able to gain a deep understanding of each site and their relationship to one another. My findings construct a rounded picture of the ways that the gender division of labour, the financialisation of reproduction and the struggle over reproductive work intersect and shape the respective

conditions of birth work, poverty work and financial work in contemporary Aotearoa/New Zealand. In the interest of beginning my fieldwork analysis from below at the beginning, I turn in my first empirical chapter to the status of birth work and the struggle of independent midwives for professional autonomy and pay equity in Aotearoa/New Zealand.

Chapter 6. Birth Work

...wherever capitalism exerts control over how we seek to reproduce ourselves and our communities, we find acts of rebellion, however small, that bring us closer to a collective reappropriation of reproduction from capitalist patriarchy. *Where better to begin than with birth itself?*

–Alana Apfel 2016, p. 3.

Alana Apfel (2016) argues for the recognition of what she terms ‘birth work’ as care work. Understanding midwifery and the practice of birthing by women as birth work rather than maternity service, labour and delivery, allows for an understanding of childbirth and maternity as work, that is, both conscious productive activity and as activity from which value is appropriated in capitalist society. Thinking birth work further enables a recognition of how these activities may be performed in ways that contest and challenge contemporary finance capital and its logic of financialisation. This chapter draws on field work research of immersive participant observation, interviews and secondary data to begin to explore what independent midwifery practice and NZCOM’s gender pay equity struggle can reveal about the status of reproductive work and the gender division of labour in Aotearoa/ New Zealand today. This includes an analysis of the relationship between the conditions under which contemporary birth work is practiced and the processes and logic of financialisation. Such an analysis reveals the extent of what is at stake in midwives’ struggle for pay equity and professional autonomy.

The chapter begins with a general overview of the history of midwifery as reproductive work under capitalism that I trace as far back as the witch-hunts in Europe. From here, I provide some context around the historical transformations to birth work in Aotearoa/New Zealand, particularly through European colonisation, Pākehā settlement and capitalist developments that brought a patriarchal gender division of labour to these shores for the first time. In the following sections, I present my findings from my field research beginning with an analysis of the gender pay equity claim from the standpoint of the NZCOM and the grounds on which

this claim had been made. I then draw on my findings to examine and theorise how and why the financialisation of reproduction has been extended into the sphere of birth work, breastfeeding and infant care in Aotearoa/New Zealand and the subversive place of independent midwives in this context.

The etymological meaning of the term midwife is ‘with women’ and independent midwives have fashioned themselves as facilitators of the work of pregnancy, birth and breastfeeding and as advocates of the women who perform these. NZCOM’s argument that the low valuation of midwifery is based on gender discrimination is a demand also for recognising the value of the reproductive work of birthing and lactating women. I argue that the struggle for independent midwifery is a struggle for the recognition of birth and breastfeeding as reproductive work. As such, the status of independent midwifery can reveal a lot about the status of both paid and unpaid reproductive work, as well as how these determine each other. The second central premise of my argument in this chapter is that this struggle of and for independent midwifery is a struggle against the increasing financialisation of birth work. This can be most clearly observed in the pathologisation of maternal bodies through concepts of risk, investment and efficiency in medicalised obstetric discourse and how these discourses function as a social pedagogy and a justification of control. Finance capital treats maternity as work productive of an asset or commodity in practice if not in appearance. The effect is that women are alienated from their babies, their own maternal experience and their reproductive capacities. In Aotearoa/New Zealand, the struggle of birth workers to reclaim birth work as autonomous and empowering and the struggle for pay equity today presents a challenge and ideological threat to the patriarchal colonial gender division of labour and the low status of reproductive work in contemporary finance capital.

Birth work in context

The conventional history of women in medicine and of their progressive exclusion from it follows a similar trajectory to the story told of the evolution of society from the disorganised barbarity of feudalism and primitivism into the light of a rational and enlightened capitalist society. The era of the healing woman and the midwife is conceptualised as a sort of dark ages

governed by superstition and ignorance, from which scientific knowledge and the male medical practitioner were successful in liberating society. Barbara Ehrenreich and Deidre English demonstrate, on the contrary, that the historical subordination of women as medical practitioners to their male counterparts was accompanied by a clear strategy of exclusion that was both gender and class based, and had little to do with science itself (2010, p. 28). In fact, discussing the persecution of female healers and midwives during the witch-hunts, Ehrenreich and English argue that, ‘if anything, it was the male professionals who clung to untested doctrines and ritualistic practices – and it was the women healers who represented a more human, empirical approach to healing’ (2010, p. 27). These female healers and midwives possessed an extensive knowledge of herb lore, nutrition and surgical procedures including the caesarean cut.

Despite the evidence that supports the empirical approach of midwives and female healers during this period in contrast to the superstition and religious rituals and incantations that physicians were trained in, the witch-hunts were incredibly successful in ‘contaminating’ women engaged in medicine with something of the witch figure even into the present (Ehrenreich and English 2010, pp. 32–33, 52). Historically and into the twentieth century, women medical practitioners, including midwives, treated the poor as the practitioners of ‘people’s medicine’ and because of this, women engaged in medicine represented a threat to male dominated health professions as well as that of the ruling classes. The midwife in particular possessed significant influence over women’s reproductive activities and choices including providing contraception, performing abortions and treating sexual diseases and children’s illnesses (Filippini 1993, p. 154). This placed her in a unique position from which to undermine a patriarchal ruling elite growing increasingly concerned with asserting demographic and population control as financial profit became contingent upon the maintenance of an adequate supply of labour-power.

The history of the exclusion of women from medicine and from the birthing room went hand in hand with the professionalisation of medical practitioners through education and legal registration. When medicine as a profession began to be taught at European universities in the thirteenth century women were excluded. In the Early Modern period the midwife was

generally the only provider of reproductive care in her community and was trained through apprenticeship often from within her family (Filippini 1993, p. 154). The fifteenth and sixteenth centuries saw the first attempts to implement licensing acts on midwives. Licensing required individual practicing midwives to be first sanctioned and then monitored by Church officials or the local authorities, conditioned upon a relationship with the Church that required midwives to effectively become informants on their communities, reporting incidents of illegitimate births, abortions or infanticide and the malpractice of other midwives (Filippini 1993, p. 158). It is not known how closely midwives adhered to these rules, though their existence alone had the potential to undermine solidarity between midwives and the women they cared for as well as other midwives.

The licensing of midwifery was a strategy by the Church to assert greater influence over women's reproductive activities and sexuality. While it did not initially impinge upon midwives' place in the birthing room, it did normalise an image of the midwife as subordinate to a higher, male authority. As specialised education of physicians and surgeons became more generalised and grounded in scientific knowledge, lay healers and midwives who still received no formal training became increasingly regarded as ignorant, incompetent and dangerous. This perception took hold despite midwives often having far more extensive practical experience in dealing with birthing complications and treating maternal and childhood illnesses than most trained physicians. Measures to professionalise midwifery through the production of training manuals and even midwifery schools in some countries, excluded many women because they tended to be illiterate or unable to afford the formal training. Some of these initiatives to professionalise midwifery strove to reaffirm it as a valid and important female profession. Regardless of their intentions, such initiatives often served to further devalue the female midwife and her knowledge in the eyes of the male medical world (Green 1989).

Midwives remained the primary birth attendants of the poor into the nineteenth century, but were increasingly supplanted in the birthing chambers of the ruling elites and middle classes with the emergence of obstetrics as a specialisation. This division was matched by an increasing tendency towards medical and surgical intervention such as forceps and the

caesarean into the birthing process (Blumenfeld-Kisinski 1990). Mary Fissel has taken the etymology of the term vagina as an indication of the linguistic subordination of women's bodies and reproductive capacities to male medical authority. Appearing in English for the first time in 1682, 'vagina' derived from the latin for 'sheath' replaced the more anatomically correct term 'neck of the womb'. Fissel argues that this redefined a primary aspect of the anatomy of reproduction into an auxiliary and passive object of male pleasure (Fissel 2002). The rise of a patriarchal male authority in medical discourse and the growing exclusion of the midwife from the birthing room hinged upon rendering the female birthing body as passive and prone, incapable of performing safely without the supervision and intervention of a male purveyor of superior scientific knowledge. The figure of the incompetent and ignorant midwife, therefore, is historically closely tied to the image of the incapable and unreliable female body, particularly in matters of reproduction and both of which remain apparent in contemporary medical discourse. Both further continue to discipline the behaviour and choices of midwives and women as birth workers and it is in this sense that the struggle of midwives, historically and today, forms an integral part of the wider struggle of women for reproductive autonomy.

Prior to colonisation, women's capacities to create life as 'te whare tangata' was honoured in te ao Māori 'with menstruation understood as a connection to whakapapa and atua that afforded psychic and spiritual protection' (LeGrice and Braun 2016, p. 158). In te ao Māori, pregnancy and labour are considered highly tapu because of women's heightened connection to the ancestral realm of te pō at these times, which presided over by the female atua Hine-nui-te-pō is considered the source or 'womb' of all new life (Rimene, Hassan and Broughton 1998, p. 26). Birth is part of the spiritual domain and involves various ritual elements and tikanga around labour and postnatal care, which were traditionally carried out by birth attendants known as tapuhi, as well as mothers, fathers, grandparents and aunts (Mead 2013; Rimene, Hassan and Broughton 1998; Simmonds 2011). Jade LeGrice and Virginia Braun explain how 'Childbirth delivery was facilitated by an attendant who mirrored the mother, positioned kneeling in a semi-squat with knees apart, bracing the mother with her knees and holding her by the armpits to gain a physical sense of the contractions' (2016, p. 159), birthing in a sense together. Tapuhi were also versed in various techniques to assist the progression of

labour and birth, to relieve pain, to turn a baby who was breech, to control haemorrhaging and to stimulate the birthing of the placenta (Donley 1998, p. 124; Harris and Harris 2001, pp. 120–121; Mead 2013, p. 411). Prior to colonisation, Māori women birthed in temporary birthing shelters known as ‘whare kōhanga’ that were constructed at a distance from the village (Mead 2013). However, with the dispossession of much Māori land, Māori women began to birth in their homes instead (Daellenbach 1999, p. 73). The practice of home birth by Māori women continued into the 1960s by which time the majority of Pākehā women had been birthing in hospitals under the medical gaze of doctors for decades. This was due to both structural barriers such as lack of access to transportation and likewise motivated by the convenience or preference of birthing at or near home with the support of whānau and tapuhi, despite considerable social pressure to birth in hospital (Harris and Harris 2001, pp. 115–116).

The colonisation of childbirth began with the Midwifery Registration Act (1904) that meant that tapuhi were no longer recognised as qualified birth attendants unless they trained in Pākehā maternity care provision (Simmonds 2011, p. 20). This was followed by the institution of the Tohunga Suppression Act in 1907 that outlawed and imposed penalties on Māori medicinal and spiritual practices. A series of government reports such as the Committee of Inquiry into Maternity Services (1938) and the Hunn Report (1961) emerged in the following decades that blamed poor maternal outcomes of Māori women on place of birth, poor hygiene practices and maternal ignorance and apathy (Donley 1998, pp. 122–123, 129; Simmonds 2011, p. 20). Joan Donley suggests that these latter assumptions were often the Pākehā interpretation of Māori women’s acts of resistance to Pākehā maternity care, many of whom would regularly refuse antenatal clinics run by male doctors or conveniently ‘forget’ their due date to avoid birthing in hospital (Donley 1998, p. 130). In response, the government began to take a punitive approach as when ‘Māori women were slow to move into hospitals to birth, the state began to link eligibility for benefits to birth registration, which had to be done at hospitals with doctors in attendance’ (Simmonds 2011, p. 20). Birthing in a colonial hospital setting in twentieth century Aotearoa/New Zealand, where the tapu nature of birth was disregarded in favour of a conception of birth as an interventionist medical procedure, was accompanied by feelings of powerlessness, humiliation and violation of bodily integrity for many Māori women (Coney 1993; Harte 2001; Simmonds 2009, 2014). However, the

institutionalisation of Māori birthing did little to address the structural inequalities stemming from colonial injustices which constituted the real threat to the wellbeing of Māori mothers and their babies (Donley 1998, p. 128). The settler colonial history of Aotearoa/New Zealand perfectly illustrates the central role that the institution of a patriarchal gender division of labour played in the capitalist imperialist project, and the profound lasting effects from these of reproductive and gender injustice.

Like the broader history of midwifery, the story of the midwife in Aotearoa/New Zealand can be recounted through the struggle for legitimation via professionalisation. Up until the beginning of the twentieth century, women in Pākehā communities relied upon neighbourhood lay midwives to assist them in birthing at home. As Donley explains, these women

usually arrived several days before the expected date of delivery and took over the household chores. During labour the midwife supported the woman and she delivered the baby. She got breastfeeding established, then resumed the care of the household for a few days to give the mother a rest. (1998, p. 27)

For these nineteenth century Pākehā midwives, birth work involved a range of reproductive work from manual and emotional care work to childcare and housework. These midwives were well respected in their communities, renowned for their competence and recorded exceptionally low maternal mortality rates (Donley 1998, p. 28). Donley also observes that in this early colonial period, unlike women in Europe where wet nurses were the standard for middle and upper class women and the development of rubber meant babies could be fed from bottles, exclusive breastfeeding remained high in Aotearoa/New Zealand into the early twentieth century (Donley 1998, p. 28). The Midwifery Registration Act 1904 brought in the first education programmes for midwives, signalling an end to the era of the neighbourhood midwife. The Act meant that midwifery was established as a legitimate profession for women, but conversely that unregistered midwives and tapuhi could no longer attend births without a registered medical practitioner to supervise. The newly registered midwives and newly established St Helens maternity hospitals primarily attended by low income families. The Act

‘marked the first step by a New Zealand Government to provide a maternity service for those who could not afford private hospital or doctor care’ (Daellenbach 1999, p. 61). This echoed a class distinction in Britain around who attended births that was already well established at the point of primary Pāhekā settlement (Daellenbach 1999, p. 63).

Under the 1904 Act, midwives retained some autonomy in the case of normal births, but it initiated the setting of legal limitations on the scope of their practice (Pairman 2005). The professionalisation of midwives through the Act took place in the context of feminist lobbying, both around gaining suffrage and more directly improving the lives of poor women and women’s social position through education and employment (Daellenbach 1999, p. 66; Pairman 2005, p. 4). However, the government’s interest in passing the Act and involving itself in women’s reproductive practices was centred on concerns over maternal and infant mortality among poor Pāhekā women in the context of a declining birthrate and the growing panic around ‘race suicide’ in the colonies (Donley 1998, pp.30–32). Rea Daellenbach notes that ‘This was inspired by imperialist and pro-natalist concerns with respect to the reproduction of the “settler population”’ specifically, though mortality rates among Māori women and babies was much higher (1999, p. 70). Māori birthing location remained relatively unchanged by the Act and while the Māori Nursing Service was established in 1909, exceedingly few Māori trained as maternity nurses (Donley 1998, p. 124). The Midwifery Registration Act was supplanted by the Nurses and Midwives Act in 1925, which continued to curtail the scope of midwifery practice by granting increased powers of supervision and surveillance of midwives to doctors who were by this time involved in most births, abnormal or not (Pairman 2005, p. 6; Papps and Olssen 1997). The failure of the first Act to impact maternal and infant mortality rates, influenced both a significant increase in the medicalisation of birth and a further subordination of midwives to male doctors and obstetricians (Daellenbach 1999, p. 72). The 1925 Act saw midwifery training integrated into nursing and this remained the case until 1971 by which time the two occupations were virtually indistinguishable (Pairman 2005, p. 8).

The introduction of *The General Principles of Maternity Nursing and the Management and Aseptic Techniques of Labour and the Puerperium*, known as the H. Mt.20 Regulation, saw

birth in Aotearoa/New Zealand become a highly regulated and managed medical procedure (Pairman 2005, p. 8). H. Mt.20 was aimed at reducing infection believed to be the cause of high mortality and came to determine the primary role of midwives in the birthing process. H. Mt.20 tightly regulated the medical proceedings of labour and delivery that now included shaving, swabbing and administering enemas during labour, the repeated sterilisation of women and instruments and moving labouring women into theatre where all deliveries now had to be performed. It extended likewise to the caring for and feeding of newborns in a nursery separated from their mothers. Sally Pairman notes that women were vocal in expressing their objections to this medicalisation as violating and akin to factory line production (2005, p. 8). Daellenbach (1999) similarly observes that as early as the 1930s, some women and midwives were beginning to take an interest in de-medicalisation and facilitating women's control over natural birth through breathing and relaxation techniques. These struggles to reclaim some autonomy over the birthing process were met by the introduction of routine and often non-consensual administering of amnesiac pain relief during labour in the form of 'twilight sleep' (Daellenbach 1999, p. 92). Twilight sleep, a combination of morphine and scopolamine, rendered labouring women partially or wholly unconscious, resulting in a large rise in forceps deliveries and frequently produced limp babies with depressed suckling reflexes who required constant nursing care (Donley 1998, p. 40). Because it could only be administered under a doctor's supervision, it was this 'focus on pain relief in normal labour that eventually saw doctors winning their campaign for the control of childbirth and led to the dominance of the medical model approach to birth on the provision of maternity services in New Zealand that continues today' (Pairman 2005, p. 6). The loss of midwives' control over their profession once again is mirrored in women's loss of autonomy and control over their reproductive work and their birthing experience (Guilliland and Pairman 2010, p. 11).

The relationship between midwifery and the economic counterrevolution in Aotearoa/New Zealand is interesting. By the 1980s parent's groups such as the Home Birth Association, the Parents Centre and the Maternity Action Alliance that formed out of the desire of increasing the rights of women to choose physiologically normal, intervention free or home births were actively campaigning for changes to midwifery training and practice to make these options

accessible. These groups felt that ‘without well-educated and autonomous midwives, women feared they would have no chance of reclaiming birth as a natural process over which they had some control and could make their own decisions’ (Pairman 2005, p. 8). The Nurses Amendment Act 1990 enabled midwives to oversee births and conduct antenatal care without any medical supervision and midwifery qualifications no longer required being first qualified as a nurse. As such, it reinstated midwifery as an autonomous profession and allowed women in Aotearoa/New Zealand a ‘real choice in birthing’ for the first time (Daellenbach 1999, p. 165). This success was the result of a combined effort and political alliance between some midwifery leaders and these families and mothers involved in birth activism (Guilliland and Pairman 2010, p. 27). Guilliland and Pairman explain that, ‘when women rejected their passive role in childbirth and tried to take back control they needed midwives with them, it is the ability of midwives to stand alongside and support women and to promote normal birth that is central to the midwifery role’ (2010, p. 22). However, Daellenbach notes that the Act simultaneously managed to compliment the government’s ‘economic rationalist’ agenda of the time, presenting an ‘opportunity to introduce competition into an area of primary care’ (Daellenbach 1999, p. 169). Further, because midwifery is generally concerned with supporting and facilitating physiologically normal birth, midwifery practice as a primary maternity care model served to reduce the relative costs of childbirth for the state (McAra-Couper et al. 2014, p. 28).

The New Zealand College of Midwives

NZCOM formed in 1989 and its founders were distinctly and openly feminist in their commitment to women and in the College’s organisational structure. The College developed their own model and standards of professional practice, which conceptualises the role of the midwife as working in partnership with childbearing women and other maternity care providers through a relationship ‘involving trust, shared control; and responsibility and shared meaning through mutual understanding’ (Guilliland and Pairman 2010, p. 95). Central to the Midwifery Partnership model is an acknowledgement of a woman’s capacity and right to make her own decisions over both how and where she births (Guilliland and Pairman 1995). Midwives do not deliver babies but facilitate women’s birthing of their own babies through

providing specialised care that also includes information, guidance, solidarity and emotional support. The partnership model was also an expression of the College's commitment to Te Tiriti o Waitangi (Guilliland and Pairman 2010, p. 206). Māori representation on the National Committee of the College began in 1991 with the aim of supporting Māori birthing practices and increasing the number of Māori midwives. This led to the establishment of the Māori Midwives Network before incorporating as Nga Maia O Aotearoa Me Te Waipounamu in 1995 (Guilliland and Pairman 2010, pp. 206–207).

The partnership model of NZCOM has been undeniably empowering for birthing women in Aotearoa/New Zealand, resulting in women having relatively more agency and meaningful choices around their birthing experience. At the same time, a maternity care structure based on midwives' professional autonomy fit nicely with the New Zealand government's initiatives under both National and Labour, to devolve fiscal and social responsibility for public services such as health care onto regional and community contractors. This it did under a rhetoric of 'partnership' over the course of the 1990s. What was then the Department of Health saw making midwifery an autonomous, self-employed profession as an opportunity to inject competition into the health services and 'as a lever for moving primary care funding from a demand-driven "fee for service" model to one that provided a capped fee for service and required budget holding by practitioners' (Guilliland and Pairman 2010, p. 228). In the interest of making gains for midwives and birthing women's autonomy as birth workers, the College readily tailored its approach to maternity care provision around a discourse of women as 'cases' and the rights and interests of women as 'consumers'. The long struggle by midwives and birthing women for midwives' professional autonomy from patriarchal and colonial medical discourses and authority has been in this historical context a double-edged sword. While enabling women to reclaim a level of control over their reproductive work as birth workers, within the logic and organisation of contemporary finance capital, the figure of the autonomous independent midwife is neatly translatable into the figure of the independent entrepreneur.

The Lead Maternity Care (LMC) system was implemented in 1996, whereby a woman chooses either a midwife, general practitioner (GP) or obstetrician to provide them with

continuity of maternity care from early pregnancy until six weeks postpartum. This model is based on the midwifery care model already instituted by the College and practiced by independent midwives (Guilliland and Pairman 2010, p. 231). While the changes stemming from the Nurses Amendment Act 1990 were significant for increasing the autonomy of independent midwives, who currently make up approximately half of all practicing midwives, and enabled the College self-regulation and to develop its own principles of practice, training models, standards review and disciplinary processes, the contractual LMC model has since proven severely limiting and disempowering for midwifery as a women's profession. This stems primarily from the absence of any legal framework for individually contracted midwives or the College to negotiate pay increases and working conditions with the government. On the side of women, a consumer member of the National Committee noted that the establishment of the new maternity care model was likewise a double-edged sword for women, leading to a decline in 'the politicising of women about birth issues', and that the staunch birth activism of women to gain this model over the 1980s and 1990s has been forgotten by midwives and women alike (Gainforte 2010, p. 202).

The struggle for gender pay equity by NZCOM began in 1993. The Department of Health undertook a review of the Maternity Benefits Schedule in 1992 and in these negotiations, of which the College was a part, the New Zealand Medical Association fought hard against midwives being paid from the same schedule as GPs, objecting to the pay equity principle established under the Nurses Amendment Act 1990. This resulted in the Maternity Benefits Tribunal when negotiations broke down completely. The outcome of the Maternity Benefits Tribunal in 1993 determined equal pay for midwives by enabling them to claim payment directly from the Maternity Benefits Schedule, which was claimed by GPs assisting births. Prior to the Tribunal, where a doctor received \$245 for the first one and a half hours of labour and birth and \$120 per hour beyond that, midwives received \$225 for six hours combined and \$37.50 per hour if labour and birth extended beyond that (Guilliland and Pairman 2010, p. 223). In my interview with current CEO of the College, Karen Guilliland, who along with Sally Pairman represented the College's position in the Tribunal, she reflected that doctors 'couldn't cope with the fact we were paid the same, when they were so well trained and

educated, and we weren't. It was all this assumption and presumption around a woman's profession' (Karen Guilliland, interview 2016).

The College, comprising only 50 members at the time of the Tribunal, was forced to build a case for inclusion in the Maternity Benefits Schedule. They made it on the premise of equal pay for work of equal value. Guilliland explained that because they had no money, she had to act as the College's lawyer with no legal experience beyond some time learning contract law and industrial negotiations in the Nurse's Union for this purpose. It was also challenging to make a case that the value of their work was equivalent to a GP assisting births because midwives had only been able to provide continuity of care and act as lead maternity carers for such a short time. Despite these difficulties, the College was highly motivated by some key feminist principles.

So it was all a bit of a mystery, except I think the principle of being with women and supporting women, facilitating an empowering process I think is fairly basic to most midwives. It was something that you go into midwifery for, regardless of what model of care it is; it's what midwives believe in. So, we were all staunch about what was required. (Karen Guilliland, interview 2016)

Guilliland emphasised the importance of the solidarity and support they had from feminists in the Nurse's Union, Steph Breen and Trish Mullins, who ended up in the hearing alongside her. Together, they were able to provide ample compelling evidence that midwives could do and did all the same activities as a GP attending a birth, but to a more comprehensive degree. The College won their central argument for pay equity. Yet, while pay was significantly increased for primary aspects of maternity care, in other aspects that applied primarily to midwives as continuity of care providers, remuneration was reduced (Guilliland and Pairman 2010, p. 259).

NZCOM had effectively won the first pay equity case in the history of Aotearoa/New Zealand. This was not only a significant victory for independent midwives and birth activists but had knock on effects for wage negotiations for midwives employed by District Health

Boards (DHBs) through their unions. However, as the numbers of GPs involved in maternity care declined and midwives working as LMCs became the primary providers of maternity care, the government set about reorganising the Maternity Benefits Schedule in ways that again reduced midwives' wages.

The Government wanted to find a different way of paying us, because we were costing them too much money if we're going to be paid the same as the doctors. So even though we won it, they then went about reorganising it so that we weren't paid as much. I think when they changed the model to the Lead Maternity Care model in 1996, we lost. Our income went way down. It stayed down ever since, and as the doctors exited more and more, we had less and less negotiating power. We always knew this would happen. We knew as soon as we became the predominant workforce we would be back at square one. (Karen Guilliland, interview 2016)

What Guilliland's comments suggest is an awareness of a conscious strategy of incorporation and reorganisation by the state reminiscent of the classic capitalist counterrevolutionary strategy outlined in chapter four. A female profession making the claim for pay equity on feminist grounds is given equal participation in a previously male dominated model. The result is the reorganisation of this profession under increasingly exploitative conditions, while it is depoliticised via the appearance of achieving its feminist aims. After winning pay equity, keeping it proved to be the real struggle.

In 2007, the government implemented the Section 88 Primary Maternity Services Notice and midwives received their first pay increase in 5 years. However, Section 88 also removed the right for the College to negotiate for pay increases, and since that time midwives' workloads and responsibilities required by the Ministry of Health significantly increased while midwives have received only two pay increases of 2 and 2.5 per cent since this time (NZCOM 2015a; NZCOM 2015b). The problem is that the Section 88 contract that covers LMC midwives is technically a contract between each individual midwife and the individual women to whom she provides care, that is then paid by the Ministry of Health. This means that independent midwives are not legally recognised as a collective workforce by the government, but are

contracted in the same way as DHBs and Primary Health Organisations (PHOs). As individually contracted workers, they effectively have no negotiating power. Furthermore, despite being strictly the government's workforce (no LMC can charge for their services outside of a Section 88 contract), they are not covered under any Employment Law (Karen Guililand, interview 2016). These changes left midwives, individually and as a workforce no formal avenue to improve conditions of pay other than through the court system.

On August 31, 2015 the College filed a Statement of Claim against the Ministry of Health, claiming discrimination on the basis of gender in breach of the New Zealand Bill of Rights Act 1990 (NZCOM 2015a).

Our argument with the court currently is, why are they so obsessed with how much a midwife earns? When they're negotiating with the DHBs about cardiac services, do they go, "Well how much does a cardiac consultant earn now? Well I think that's enough so he won't get any more money"? They wouldn't dream of having that discussion. But with us the discussion is, "Well how much do midwives earn?" I say, "Well why does it matter? Isn't it how much is the service worth, how much is that woman and her baby worth to you?" Currently it's worth about \$2200 for a nine month service generally. About seven to nine months of service on a 24 hour basis and it's worth \$2200. That's appalling. (Karen Guililand, interview 2016)

For the 2015 gender pay equity case, the College calculated that at that time a midwife working as an LMC was earning \$53,728 per year, before tax (NZCOM 2015c). By contrast, they calculated that comparable male dominated professions earned about 60 per cent more (NZCOM 2015a). The government claims that under Section 88, LMC midwives with an annual case load of 50 women earn close to \$100,000 per year, however, this figure ignores that Section 88 requires LMC midwives to pay for all professional expenses, including the salary of the back-up midwife, sick and on-call relief, all necessary medical equipment, travel expenses, mandatory professional development, refresher courses and accountability insurance from their own salary (NZCOM 2015c). The College calculated that currently, approximately 50 per cent of an LMC's gross incomes is required to cover these costs

(NZCOM 2015c). Further, LMCs are required to be on-call and working 24 hours a day, 365 days per year, but unlike doctors and other health professionals involved in maternity service provision such as obstetricians and anaesthesiologists, midwives have no off-duty pay rate.

Guilliland also pointed out that LMC midwives are now increasingly expected to take responsibility for women's secondary and tertiary health issues that are not directly related to maternity and should optimally be the purview of other specialists. She explained, 'It's continuity midwifery care, it's not about looking after women with heart transplants and liver transplants and massive haemorrhaging problems; that's what specialists are there for. That's what the secondary and tertiary is funded for. They're funded \$144 million for that, and they're just getting the midwives to do it all' (Karen Guilliland interview, 2016). The reality that maternity care has become increasingly complex with women's changing health needs and the additional responsibilities and work hours this places on midwives has not been recognised with increases in midwives' wages. A number of studies have highlighted that midwives in Aotearoa/New Zealand working under these conditions experience higher rates of burnout, including higher levels of stress, fatigue and anxiety than other medical professions (Dixon et al. 2017; Young 2011). The professional autonomy of LMC midwives and the caring relationships they are able to build with women appears to protect these midwives somewhat from these negative outcomes in comparison to midwives employed within hospitals and birth centres (Dixon et al. 2017). However, for both groups, burnout and low-income status among midwives has seen women leaving the profession in 'crisis level' numbers (Guilliland 2017).

Economists working on the 2015 pay equity case for NZCOM found that LMC midwives could most accurately be defined as piece-workers (Karen Guilliland interview 2016). The piece-wage finds its origins in the factories of the industrial revolution, particularly in the gendered domestic industries of lacemaking, straw-plaiting and the production of clothing that exploited large numbers of women and children in horrific slave-like conditions (Marx 1990). Marx argues that piece-wages formed the basis for the modern 'hierarchically organised system of exploitation and oppression' (Marx 1990, p. 695). And in this respect, the piece-wage constitutes 'the form of wage most appropriate to the capitalist mode of

production' (Marx 1990, p. 698). In setting wages as a price of a definite amount of labour-time for the production of each piece, the piece-wage effectively 'serves as a lever for the lengthening of the working day and the lowering of wages' (Marx 1990, p. 698). Increases in the intensity of labour as well as the length of the working day functions in the personal interest of the piece-worker to increase net wages, at the same time that it allows the capitalist to increase the normal intensity of all labour more easily by using the productivity of piece-work as a measure (Marx 1990, p. 695).

In the case of LMC midwives, their low piece rates increase the likelihood of midwives taking on heavier workloads in order to receive adequate living wages. As noted above, this is also necessary to cover not only the costs of reproducing their labour-power but also their means of production as independent contractors. This is another feature of piece-work beneficial to the capitalist, who in conventional wage relations shoulders the maintenance or reproduction costs of the means of production. As the intensity of their labour increases both through caseloads and the extension and complexity of midwives' care responsibilities, the remuneration for this work as laid out in Section 88 effectively decreases via the absence of pay increases relative to inflation. Likewise, as Guilliland and Pairman (2010) have recognised, the status and pay rate of LMC contracts is used as a measure for determining the wages of employed midwives in hospital settings. Indeed, as already noted above, the model of individual contracting for midwives by the Ministry of Health was the first step in introducing a capped fee-for-service model, effectively a piece-wage model, in the health system more generally.

Another aspect of Marx's analysis of piece-work is pertinent to the struggle for pay equity and professional autonomy by independent midwives. Marx notes that the pieces-wage provides greater room for individuality on the part of the piece-worker's production, and that this individuality 'tends to develop both that individuality, and with it the worker's sense of liberty, independence and self-control, and also the competition of workers with each other' (1990, p. 697). Such competition, as underpinned the government's interest in midwives' professional autonomy in the Nurses Amendment Act 1990, likewise tends towards a lowering of wages in maternity service provision. At the same time, the professional

independence of LMC midwives that inclusion in the Maternity Benefit Schedule and self-employment via the Section 88 Notice made possible, has been significant to the development of midwifery as a profession outside of the strictures of the patriarchal hierarchal structure of the health system. Consequently, it has also facilitated NZCOM's continued development of a women-centred service over which birthing women have an historically unprecedented level of control. Clearly, however, this relative independence granted to LMC midwives within the confines of capitalist relations of production comes at a rather substantial cost. The working conditions of independent midwives as piece-workers evokes aspects of the idealised worker of contemporary finance capital elaborated in chapter four; low waged, self-managed, without fixed hours, negotiable contracts or working conditions. A worker who shoulders the costs of reproducing both their own and others labour-power as well as their means of production. The independent midwife is reframed today as a self-contracting and independent female entrepreneur. Such reframing was part of a progressive reorganisation of the profession of midwifery to the benefit of the capitalist state. How this fits into the strategy of financialisation and its effects on the practices and experiences of both women and midwives as birth workers are the considerations to which my analysis now turns.

The financialisation of birth work

While a rhetoric of choice and framing of birthing women as responsible, self-interested and informed consumers has granted women more control over where and how they birth, it has simultaneously worked to determine and police this new range of women's choices when it comes to the birth event itself (Daellenbach and Edwards 2011). Many midwives are acutely aware of the way that the contemporary health system has come to conform to financial imperatives over a commitment to social service. Guilliland explained the government's current funding approach to health service providers as, 'Here's some money, make some profit out of it' (Karen Guilliland, interview 2016). This is in essence the formula for finance capital discussed in chapter three, money that magically valorises itself and in which the material relations by which this feat is achieved are rendered invisible and unimportant. The financialisation of the health system began in the early 1990s when hospitals were restructured as Crown Health Enterprises that were expected to generate a profit and contracts

for health services were put up for tender and established between the Ministry of Health and DHBs (formerly Regional Health Areas) or PHOs. LMC midwives are the only workforce for whom these contracts are taken up on an individual basis. Profit imperatives have had profoundly negative effects on the quality of healthcare provision in Aotearoa/ New Zealand. In regard to birth in hospital, like most health services there is no way that it can generate a profit and it has likewise become an event subjected to the imperatives of rationalisation and efficiency, such as those laid out in maternity service clinical guidelines. Guidelines, that is, for reducing costs through increasing the intensity of labour and a heavy focus on time management reminiscent of scientific management. Maternity services provided by DHBs are subject to the constant strains of cuts to healthcare funding, which it has been observed become particularly noticeable in periods of financial crisis (Murphy-Lawless 2011, p. 16).

Clinical maternity guidelines provide maximum thresholds for different stages of labour, such as the Freidman Curve that measures cervical dilation against hours in labour to determine when interventions to progress labour should be applied. However, some scholars argue this rationalised approach to labour excludes other variables including maternal endurance and previous birth experience (Cherniak and Fisher 2008, p. 272). What is considered average and acceptable timeframes for each stage of labour has consistently decreased over the last half century, a shift that has no basis in maternal or infant outcomes. This equates to what has been termed ‘the institutional speeding up of labour’ (Meleo-Erwin and Katz-Rothman 2011, p. 47). In an interview with Carol Bartle, she described maternity units in Aotearoa/New Zealand in similar terms, ‘Most of the time in maternity facilities, they’re not really about the things that we’d like them to be about; they’re about habit and time and all that sort of stuff. That’s what it’s really about; efficiency’ (Carol Bartle, interview 2016). Cherniak and Fisher found in their research that ‘norms about duration of labour lead to increased prescription of oxytocin stimulation and surgically assisted deliveries’ (2008, p. 272). Interventions used to speed up the progress of labour may include artificial rupturing of the membranes to stimulate labour, episiotomies to avoid vaginal tearing from fast delivery, epidural to address the increased pain associated with labour stimulation such as oxytocin and electronic foetal heart monitoring in case stimulation triggers foetal distress. It is significant to note that the routine use of such interventions is defined in obstetric discourse as the ‘active management of labour’. This term

locates the obstetrician or midwife in the position of a manager whose role is to supervise, stimulate and discipline greater productivity and labour efficiency from a worker who is presumed incompetent or lazy.

I do not wish to dismiss the reality that there are definitely cases where slow progression in labour does pose a serious risk to mother and/or baby and technological and pharmaceutical interventions are in these cases no less than life saving. At the same time, the routine use of induction-oriented interventions is situated within an overarching tendency towards rationalisation and efficient time-management that does not take the individual needs and capacities of each birthing woman and her baby/babies as the determining factor for initiating what has been described as a ‘cascading scale of intervention’ (Cherniak and Fisher 2008, p. 270). Time efficiency imperatives find legitimation in the pathologising gendered language common in maternity units and on birthing charts, such as the term ‘incompetent’ to describe a woman’s cervix, or labelling a long first or second stage of labour as a ‘failure to progress’ (Cherniak and Fisher 2008, p. 271; Stockhill 2007). Bartle reflected on how the emphasis on efficiency in birth work has negatively impacted breastfeeding rates and women’s breastfeeding experience. In the current medicalised and financialised maternity care model, ‘we’re doing exactly everything we can possibly do to interfere with breastfeeding from birth. Even Syntocinon [synthetic oxytocin] has an effect on the baby’s feeding cues, so those babies – it doesn’t mean they won’t feed, but it means they might take longer and no one has got the time’ (Carol Bartle, interview 2016). Pressure from clinical guidelines and the organisation of birth work for timely, clean and controlled deliveries force both birthing women and midwives, as unpaid and paid piece-workers respectively, to fit the expectations of a financialised hospital environment. This can undermine a woman’s confidence in her knowledge of her body and her bodily capacities, in birth and postnatally.

Midwives working in hospital settings employ various techniques to keep interventions to a minimum and shield birthing mothers from time pressures in that environment (Earl and Hunter 2006). Routine use of intervention during pregnancy and birth do not only make birth more time efficient, but where normal birth is unpredictable in its duration and individual nature, intervention heavy birth may be more easily predicted and controlled. In Aotearoa/

New Zealand, one of the motivations for establishing independent midwifery as an autonomous profession was to be able to facilitate and advocate for physiologically normal birth for women who choose it. As the majority of women in Aotearoa/New Zealand still choose to birth in hospital, this is an ongoing struggle to negotiate the financialised health system and patriarchal medical hierarchy within which they are obliged to work. Murphy-Lawless describes the financialisation of the health system as a process of displacing management and regulation, whereby ‘The under-regulation of the financial sector contrasts sharply with this over-regulation and monitoring of health’ (2011, p. 20). This produces a situation that is a particular problematic for birth workers as ‘midwives who are working creatively and openly in partnership with women come under increasing and troubling scrutiny for standing outside a deeply questionable systematisation of birth’ (Murphy-Lawless 2011, p. 20). The other side of the application of financial imperatives to health and maternity care is visible in the current midwifery ‘crisis’ in many hospitals in Aotearoa/New Zealand as lack of resources and funding lead to long hours, low pay, burnout and compassion fatigue causing many midwives to leave the profession (Guilliland 2017). This shortage is further exacerbated by the registration of fewer midwifery graduates, which the College attributes to low pay (Guilliland and Pitman 2017).

The construction of women’s bodies as risky, unproductive and pathological is reflected in the pedagogical gendered financial discourses that construct women’s relationship to risk and financial management in the same terms. Like the role of the biofinancial mother as risk and asset manager discussed in chapter four, mothers at the point of birth today are diagnosed as lacking in the confidence and capacity to make the best birth choices or to birth without close management, at the same time that they are made to bear all the responsibility. This has had consequences for many women’s self-perceived capacity to birth and also to breastfeed successfully without intervention, which like the expectations placed on new mothers on welfare that I will discuss in the chapter seven, undermine her capacity to find these experiences rewarding or enjoyable. Other scholars have identified the pedagogical effects of ‘risk talk’ and the ‘best for baby’ logic in shaping birth work, intervention rates and maternal relations and subjectivities. Rea Daellenbach and Nadine Edwards explain that when it comes to the identification of maternity risks in pregnancy, childbirth and postnatally, these are

‘obstetrically rather than socially defined, and experts tell us both what they are and what should be done’ (Daellenbach and Edwards 2011, p. 223).

The adherence to scientific calculations and predictions of risk are accompanied by a ‘moral responsibility to avoid risky outcomes’ (Daellenbach and Edwards 2011, p. 222), so that women who do not embrace the obstetric pedagogy of risk-management are de facto positioned as irresponsible and subject to censure. George Parker and Cat Pausé (2017) find that in Aotearoa/New Zealand, discourses around the risks of the obese pregnant body to the future health of children encourage women to view their bodies as a threat from which their unborn baby must be protected. They find that this leads to obese women’s negative subjective identification as a priori failed mothers. Research on women’s choices to consent to antenatal Group B Streptococcus screenings in pregnancy found that ‘the best-for-baby rationale is the trump card that pregnant women must play lest it be played against them’ (Darbyshire et al 2003. p. 122). The rationalisation of birth work in terms of risk and responsibility leads birth workers to preemptively take up or defer to self-governing and risk-management behaviour so that midwives and parents become implicated in the delimiting of birth choices and birthing autonomy.

As was illustrated in chapter four, risk-management is a key characteristic of the financialised subject and a core strategy in the financialisation of reproduction. Dick Bryan and Mike Rafferty (2011) describe the process of financialisation as chiefly one of ‘risk-shifting’. As the retrenchment of the welfare state has required increasing engagement with financial instruments such as mortgages, credit cards and individualised superannuation schemes, the risk and instability that characterise society in contemporary finance capital has been increasingly displaced onto labour and households (Bryan & Rafferty, 2011). For Bryan and Rafferty, these tendencies have produced what they call an ‘asset class’, whereby ‘labour is not only a supplier of waged work, and a consumer of commodities, it is also a manager of assets (including human capital) and liabilities’ (2011, p. 50). The biopolitical character of contemporary finance capital means that the individualised management of human capital extends to responsibility for self-care, health and wellbeing and for the gendered maternal subject, the responsibility for care extends to the future wellbeing of the possible unborn child

as asset (Parker and Pausé 2017, p. 3). Pregnancy, birth and breastfeeding play out as exercises in asset and risk-management in the face of a gendered maternal body as unpredictable liability. This construction and conditioning of birth work creates the false appearance of a unity of interests between a financialised health system and financialised birthing subjects.

The financialisation of health and maternity care has created the conditions for poor health and birthing outcomes through exacerbating inequitable access to the reproductive conditions necessary for wellbeing and increasingly displaced responsibility for health risks and poor outcomes onto individuals and birth workers. This shifting of risk and responsibility is effected through a rhetoric of choice and independence alongside the expansion of maternal surveillance. Clinical guidelines are effectively ‘risk-management strategies’ (Daellenbach and Edwards 2011, p. 222) whose widespread use signals the displacement of risk onto midwives and birthing women and away from the state. Within contemporary finance capital, birth work takes on the characteristics and expectations of asset management in the form of the child and the possibility of maternal pathology respectively. The risks embodied in the maternal body are monitored through the multitude of antenatal screenings that the pregnant birth worker is offered as a matter of course, from dating and anatomy scans, prenatal genetic testing and regularly screenings of blood pressure, blood sugar, haemoglobin, fluid retention, weight gain and so forth. Zoë Meleo-Erwin and Barbara Katz-Rothman see risk-management logic expressed in the contemporary shift towards viewing and prioritising the foetus as a separate patient, whose needs and interests may conflict with those of the pregnant and birthing maternal subject who is reduced to an unreliable and potentially threatening ‘uterine environment’ (2011, p. 48). Not only is birth work in contemporary finance capital a gendered sphere of asset and risk-management, it is also one in which the birthing subject is increasingly ‘alienated from babies, their own bodies and the process of birth’ (Meleo-Erwin and Katz-Rothman 2011, p. 48). The construction of the maternal body as threatening and risky legitimates external control and authority, at the same time, it places the burden of responsibility for managing personal and external risk onto the maternal subject. Key to the financialisation of birth work is the construction of such a maternal subject, that is, the biofinancial mother.

The financialisation of birth work has also impacted breastfeed rates. Bartle explained that while initiation of breastfeeding in Aotearoa/New Zealand is relatively high, within weeks of birth this rapidly declines (Carol Bartle, interview 2016). She also emphasised that many women in Aotearoa/New Zealand give up breastfeeding before they are ready because of lack of adequate support, social and financial pressure. Many midwives are aware of and deal with the significant psychological effect this can have on women. While the government invests in breastfeeding promotion, funding does not equally extend to breastfeeding protection and support, positioning breastfeeding and the capacity to keep going as a personal maternal responsibility. Consequently, when breastfeeding is a struggle or unsustainable, it is positioned as personal maternal failure. Fiona Dykes' (2005) ethnographic research on breastfeeding experience in maternity units in the United Kingdom, provides a good illustration of the ways that financial language is operationalised to frame social perspectives and women's experiences of breastfeeding as an exchange relation between two distinct subjects in opposition. This can be clearly seen in common modes of explaining breastfeeding in terms of 'efficiency', 'supply and demand', a one-way production process in which the maternal breast effectively functions as a machine, producing milk for infant consumers (Dykes 2005, p. 2290). It is not difficult to see how women come to feel alienated from their own lactational capacities, their bodies and their babies through breastfeeding, particularly if they are faced with challenges of 'low supply' or 'over supply', or struggle to reconcile self-care and the adequate reproduction of their productive capacities with feeding a baby 'on demand'.

The worker is alienated from the product of their labour when work is rationalised through the capital relation. Likewise, the rationalisation of breastfeeding in terms of supply and demand leads to medical and social pressures to increase productivity and achieve efficiency through close supervision and management. For example, the close monitoring of infant weight gain by quintiles, a social preoccupation around under-feeding and over-feeding of breastfed babies, the popularity of practices such as pumping and supplementation with breastmilk substitutes are strategies for ensuring a certain level of control and certitude over supply levels, commodity content and consumption patterns. They also presuppose the maternal body as potentially threatening and risky. Further, while the government fails to support and protect

women's breastfeeding work and recognise breastfeeding as work that is valuable, it engages in the promotion of Aotearoa/New Zealand's significant bovine milk powder and baby formula industry. Bartle explained to me,

Breastfeeding is a significant part of parenting; because it's not just about milk. It's been positioned as just being about milk, because we've got a competitor that's about milk, which is much more privileged than breastfeeding in New Zealand. John Key didn't go, for example, to the opening of the only milk bank in New Zealand, in Christchurch, which will save the lives and prevent a whole lot of nasty diseases in premature babies. We've only got one in New Zealand. He didn't go to that, yet I see him sitting on cows and going to every dairy factory opening in China or here. Those are the pictures that I see. (Carol Bartle, interview 2016)

Breastmilk is positioned as a commodity in a competitive global market and this means that there is no direct profit incentive for its protection and support (Smith 2013, p. 538). Indeed, it is found that both public and fiscal policy globally tends to neglect breastfeeding protection by ignoring the economic contribution of women's labour time and provide incentives for formula use via subsidisation and tax exemptions to boost local markets and production (Smith 2015, p. 4).

That breastmilk has a market competitor serves to position breastfeeding women as independent producers, as self-managed workers. This fact further constructs breastfeeding and artificial feeding as interchangeable and comparable, reduced to basic nutrition. The reduction of breastfeeding as an activity and relation to one constituent part is fetishising, emphasising the aspect of breastfeeding work that can be most easily subjected to patriarchal control and capitalist enclosure (Epstein-Gilboa 2010, p. 214). The reduction of breastfeeding to its nutritional component and as a market competitor means that those very aspects of breastfeeding that make it difficult to control and enclose, such as the emotional and psychological needs it meets for both child and mother, are marginalised and accorded minimal social value. Breastfeeding is only treated as work in its role as basic nutrition in the

first year of life, a commodity for which the market provides a more convenient and supposed more efficient alternative.

The financialisation of birth work is evident today in the integration of financial language and concepts into the birthing room. The logic of finance capital revolves on the imperatives of risk-management, predictability, efficiency and competition. As a distinctly patriarchal and colonial logic, it presupposes the maternal body and the maternal subject as risky, threatening and in need of external conditioning and management. This echoes the strategies of patriarchal and colonial enclosure and appropriation of women's bodies and reproductive commons that date back to capital's earliest beginnings. These were, and remain, characteristic of the counterrevolutionary attempts to respond to, capture and put to work the power of women and the threat which this poses to capitalist hegemony.

Birth work as struggle

The struggle of NZCOM for gender pay equity for midwives as a feminist struggle, provides key insights into the status of paid reproductive work and the gender division of labour of contemporary finance capital. The 2015 claim was made on the basis that midwives were being discriminated against by the government because of their gender. According to NZCOM, 99.9 per cent of midwives affected by Section 88 are women, 100 per cent of their clients are women and 90 per cent of New Zealand women currently choose a midwife as their LMC (NZCOM 2015a). Their claim was not against a gender division of labour in maternity care, but against the hierarchical nature of this division. That is, that as a female profession providing services to women their work was not accorded equal value with similar professions. The argument here is for financial recognition of the value of the work of midwives which is distinctly reproductive work. In the context of a professional model of midwifery in Aotearoa/New Zealand as one of partnership and sharing between midwives and women, the demand for pay equity struggle is further a demand for the valuing of pregnant, birthing and breastfeeding women as birth workers.

Karen Guilliland told me that what lies at the root of the government's disinterested attitude to midwives is that 'there's no value placed on the woman and the baby, that's our view, because if you did, you'd give them a better service than that' (Karen Guilliland, interview 2016). Midwifery as birth work is not only intimately tied to women's unvalued and unwaged reproductive work in birth, breastfeeding and childrearing, but unlike obstetrics it is grounded on a model of 'compassion and nurturing and empowerment' (Karen Guilliland, interview 2016). These are feminised and naturalised qualities that in a patriarchal colonial capitalist gender division of labour are accorded little economic value. The College members building the pay equity case encountered patriarchal gendered assumptions both in the media and in their own litigation team. For example, the College had to produce affidavits to establish that midwives' pay inequity was gender discrimination, by providing comparisons with other equivalent health professions. Because the 1993 Tribunal had ruled in favour of their claim that the work of midwives and GPs as maternity care providers was of equal value, the College first tried to make their comparison on these same grounds. However, some of their own lawyers and accountants involved in building their case found it difficult to believe that a midwife's knowledge of maternity would be greater than a doctor's. Guilliland admitted, 'we spent a lot of time trying to convince our own people that we should be compared to the GPs still. I had many a row with them saying "Can you not hear your own predetermined bias in here?"' (Karen Guilliland, interview 2016). That it is widely assumed that the female profession of midwifery would de facto be less skilled and specialised than male dominated health professions, indicates that the gender division of labour around the most primary act of reproduction remains deeply patriarchal and hierarchical. Subsequently, the reproductive work of pregnancy, birth and breastfeeding is also accorded little social value. In this context, the wage claim made on the basis of not only the value of midwives but of women as birth workers is an important and necessary site of feminist struggle today.

Independent midwives in Aotearoa/New Zealand engage in feminist struggle on two fronts that are interrelated. On the one hand, independent midwives' struggle for professional autonomy as an avenue to women's reproductive autonomy, on the other hand, midwives' struggle for gender pay equity which is simultaneously a universal claim for the value of birth work as reproductive work. The decades long story of NZCOM's fight for pay equity

illustrates the ways in which the social valuation of paid reproductive work is inextricable from its gendered character. The outcomes of the 1992 Maternity Benefits Tribunal for example, while recognising that the skills and capacities of a midwife were equal to those of other maternity providers, organised the benefit structure to prioritise remuneration for obstetric medical interventions and anaesthesia (anaesthetists can also claim from the schedule on top of salary) over remuneration for midwife specific practices central to primary maternity services, such as home-visits. Here a woman-centred perspective of birth as a life event requiring care work as much as medical expertise comes up against a biomedical perspective of birth as medical event. That is, one premised on a presupposition of women's bodies and reproductive capacities as pathological and dangerous. Midwifery is not only a heavily gendered profession, but one that recognises birth as care work, as reproductive work. In so doing, the profession of independent midwifery in Aotearoa/New Zealand is premised on presupposing, facilitating and valorising the power of women as reproductive workers.

That independent midwifery affirms the power of women is also evident in how measures to control and devalue birth work in medical discourse and by the state is reminiscent of my analysis of popular discourses of women's pathological relationship to financial management in chapter four. The government's response to NZCOM's struggle for pay equity is illustrative here. In an interview with Paul Henry, then Prime Minister John Key attempts to talk around the issue of gender discrimination, revealed volumes about the gender bias underlying his seemingly noncommittal comments. When asked whether he agreed that midwives' low pay was a matter of gender discrimination, Key said,

One of the arguments people put up is, "Is it because they are women that the pay is slightly less, or is it because that's what the job pays?" And it depends on which perspective that you take – so some professions which are dominated by men will have higher pay, and the argument is, "Is it because that's what's demanded of that particular job?" Not that men do a better job. (Key 2015, n.p)

Here, Key attempts to introduce an alternative 'perspective' to undermine the claim of gender discrimination by taking as natural and given that reproductive work is less demanding work

when it is done by women and is therefore of lesser value. What Key infers in his statement is that midwives are paid less, not because they are women but because they are doing women's work and that male dominated professions (such as a doctor or obstetrician) have higher pay not because they are men but because this work is more demanding. The struggle for pay equity for midwives highlights the firmly entrenched and naturalised status of the patriarchal colonial capitalist gender division of labour, that is at once rhetorically denied and structurally enforced.

NZCOM recognises that the patriarchal gender division of labour is that which 'really underpin the criticisms levelled at midwives' (Guilliland and Pairman 2010, p. 227). During the opening of the 2016 NZCOM national conference titled 'Birth, Culture, Social Change' Guilliland stated that 'denying people an income because you are scared of their power is not acceptable'. Later in an interview she explained what she understands as the power of women.

I think the power of the birth process, and the power of women's strength in birth if she's given a chance. Most women can actually respond well if they're in the right environment and they feel safe, you don't have to be a super hero. I think it's that power that men – and doctors definitely are scared of, and that's why they control the birth environment. (Karen Guilliland, interview 2016)

Midwives working independently as LMCs are in a position to be able to facilitate the power of women in the birth process, and to act as the 'advocates and conduits for women's best interests and choices' (Guilliland and Pairman 2010, p. 227). Apfel argues that birth workers who operate independently 'dramatise the intersection of the personal and political because they occupy a space that is at once inside and outside of medical authority' (2016, p. 4). The discrediting and devaluation of midwives and women as birth workers is about enclosure and control. It is also a response to the threat of the power of women as capable and highly productive reproductive workers. As I established in chapter three, the power of women lies also in their role as the primary providers of the commodity labour-power on which patriarchal and colonial capitalist system fundamentally relies, and this begins with birth. On this basis, Apfel argues that 'Fashioning the birth worker as activist in this way casts

caregiving itself as a potentially radical form of activism that holds the ability to literally reimagine our life beginnings' (2016, p. 4).

From some of the editorials published around the pay equity case, such as those of well known parenting columnist and blogger Emily Writes (2017) and the keynotes and discussions at the 2016 NZCOM conference, a feminist position on the role of midwifery by women and midwives is clear. When I asked Karen about whether she thought midwifery was still a political profession, she was unequivocal;

Well, actually you can't really be a midwife and not be political because of the inequality in the world, because the job we've chosen to do is 100 per cent women. We have to be political because we know that those women are discriminated against and we know as women workers we're discriminated against. As I say to them, "If you start saying you're not a feminist, then I'm sorry you don't know yourself, or you're in the wrong job, because really your whole life is about advocating for that woman to have equal access, proper access, being treated properly. That's what you do – that's feminism – you're advocating for women's rights". (Karen Guilliland interview, 2016)

Historically the independent midwife was a political figure, as she represented through her work female sexual and reproductive autonomy. In Aotearoa/New Zealand, the struggle for greater professional status and autonomy for midwives has been made on feminist grounds, even if the outcomes have not always been in their favour; to raise the status or wages of female professions, to protect and properly value women's birthing work and the needs of their babies, to enable women's control over their own bodies and how and where they give birth.

In a letter to members on May 25, 2017, the College announced that NZCOM and the Ministry of Health had reached an agreement in mediation to enter into a joint redesign of the funding model for LMC midwives (Guilliland and Pitman 2017). This agreement includes a legal commitment from the Ministry of Health to reach the goal for pay equity by August

2018. Further, that the LMC midwife role be ‘sized and evaluated by a mutually agreed external evaluator’ rather than the Ministry, and that the evaluation ‘must consider systematic and historic undervaluation of the community LMC role’ (Guilliland and Pitman 2017, p. 2). From the time the pay equity case was lodged in court to when the agreement was reached, NZCOM were able to secure three separate pay rises independent from this agreement, that together amount to a 10.82 per cent pay increase for LMC midwives over this period (Guilliland and Pitman 2017). From June 2017, members of the College’s National Office embarked on a series of consultation meetings with LMC midwives across the country to gather comprehensive feedback and direction from midwives employed under Section 88 contracts on what a new funding model and contract should look like. My impression of the consultation process is that the majority consensus of independent midwives is that they want to maintain their independent status as contractors in order to be able to continue to advocate for and support women through their birthing experiences. Midwives want to stay independent but with more central funding allocated to cover their work expenses and better wages that can be regularly renegotiated.

Conclusion

This chapter has presented an analysis of the status of birth work in Aotearoa/New Zealand through my field research with NZCOM. This research included participant observation as a member of the College over the course of 2016/2017, textual analysis of a wide range of published and unpublished documents and personal communications in the gender pay equity claim as well as several formal interviews with members of NZCOM’s National Office. Based on my findings, the chapter argues that as birth workers, independent LMC midwives in Aotearoa/New Zealand engage in the facilitation and valorisation of the power of women. NZCOM’s partnership model and standards of practice establish the midwife as one who works together in shared partnership with pregnant, birthing and breastfeeding women. LMC midwives see their role as both carer and advocate, as helping women to reclaim and retain control over their maternal bodies and experiences in the context of a health system that operates on financial imperatives of profit maximisation, efficiency and risk-management. The financial logic of risk-management in maternity service provision similarly operates as an

apparatus for capture of the power of pregnant, birthing and breastfeeding women as birth workers. This is achieved through tropes of maternal responsibility and failure, which cast the maternal body as a potentially threatening and hostile environment and alienate women from their bodies, their babies and their reproductive capacities. From a feminist autonomist standpoint, such strategies of disqualification set up a necessary binary from which patriarchal and colonial authority can appear acceptable and without which a capitalist gender division of labour cannot be maintained.

NZCOM's struggle for pay equity over the last 20 years and the current midwifery shortage illustrate that the working conditions of birth work remain both distinctly gendered and actively contested. As Sally Pairman cautions, 'That midwifery can move from autonomy to near extinction to autonomy again in the space of only 100 years shows that midwifery's existence is not secure' (2006, p. 14). The current professional autonomy of LMC midwives in Aotearoa/New Zealand is tempered and delimited not only by their status as paid reproductive workers but via the extension of biofinancial logic that constructs them as independent self-contracting entrepreneurs. This itself is part of a more generalised pedagogical construction of financial subjectivity, a construction to which I turn in chapter seven through an analysis of financial capability initiatives in Aotearoa/New Zealand. Yet, the long history of midwifery and the history of midwifery in Aotearoa/New Zealand under the patriarchal colonial capitalist gender division of labour equally affirms that birth work and women's control over their reproductive capacities have never stopped being an active site of struggle. Indeed, the pay equity claim, like the quest for professional autonomy, was made on the demand for recognition of their value as birth worker and of the activities of pregnancy, birth and breastfeeding as work. Women and midwives continue to politicise and contest the enclosure of birth work and the exploitation of both midwives and women as birth workers. Birth work remains an important site of struggle against the financialisation of reproduction and the hierarchical gender division of labour that makes it possible.

Chapter 7. Poverty Work

Looking after children when you're on your own is one of the most demanding things that a human will ever have to do, particularly when you're stuck in sub-standard accommodation and on a poverty income, and then being told that you are nothing, that the only people that are valued in this society are people who have a J.O.B. That's been very powerful and it's worked. The promoters of that ethos have been very successful, because people actually believe that they are nothing.

–AAAP advocate, interview 2016.

They're just so hard on the woman sitting there, and her kids are sitting there and they're like, "Mummy why are you crying?" She's trying to beg for food, she's begging for food and being told, "No you got a food grant last week." She's got her kids there, she's hungry, they're hungry; who wouldn't cry?

–AAAP advocate, interview 2016.

This chapter draws on my fieldwork research on poverty work as a site of struggle to address three key questions. What is the status and value of unpaid reproductive work in Aotearoa/New Zealand today? How is this work and its valuation shaped by financial logic and mechanisms of financialisation? And what does the struggle over the conditions of reproductive work on a benefit reveal about the maternal politics of the gender division of labour? Addressing these questions contributes to the construction of an in-depth picture of poverty work as a site of feminist struggle for reproductive autonomy. The chapter begins by putting the research site AAAP into an historical context of welfare and workers' rights struggles in Aotearoa/New Zealand. From this, I go on to present an analysis of my research findings based on my field notes, the wealth of documents I collected and the interview transcripts I compiled during my immersive participation in AAAP's advocacy service and political projects.

The analysis begins with an account of the feminisation of poverty work. Here, I examine the ways that the unpaid reproductive work of beneficiary mothers is structurally and systematically undervalued and devalued by WINZ and the state. I argue that as a measure of the social value of mothering and care work in general, the coercion and discipline of women raising children on a benefit paints a stark picture of the embedded nature of the patriarchal colonial capitalist gender division of labour in contemporary Aotearoa/New Zealand. Poverty work is reproductive work on the verge of reproduction crisis. From this analysis, I present my findings that reproduction crises, such as homelessness and food insecurity, have become a terrain for financial enclosure and appropriation. The financialisation of poverty work, is observable in the reframing of social policy and welfare provision through a financial language and logic of investment, liabilities, return on investment and personal financial management. Yet, this is only one side of poverty work as a site of struggle. Gatekeeping measures and practices meant to undermine the position of beneficiaries are not merely expressions of power, but distinctly reactive strategies that must be constantly taken up by the state, particularly in response to the advocacy work of AAAP. Advocates politicise poverty work by presupposing and building upon the power of women as reproductive workers to demand remuneration from the state.

Auckland Action Against Poverty in context

In the advocacy training programme that began my research with AAAP, one of the organisation's founders Sue Bradford located AAAP within an historical lineage of welfare and worker's rights struggles in Aotearoa/New Zealand. This connection was particularly clear in the Auckland Unemployed Workers' Rights Centre that was established in Auckland in 1983, itself one of 28 such organisations formed across Aotearoa/New Zealand around this time (Chamberlain 2017). The Centre operated under the kaupapa 'jobs and a living wage for all', and was a political organisation that provided advocacy to unemployed people and campaigned for a living wage for those working in paid employment as well as those who were not (Chamberlain 2017, p. 174). By the end of the 1980s and into the early 1990s, they were part of a wider unemployed movement that engaged in political actions, marches and advocacy for unemployed people affected by the deregulation of the workforce nationwide.

Some of the early founders of AAAP were also involved in setting up the People's Centre in downtown Auckland in 1990. The People's Centre offered a range of services to low income and unemployed families who became members, such as healthcare, haircuts, training courses, legal and budgeting advice, te reo Māori and English language courses and again advocacy (Chamberlain 2017, p. 201). At its peak, the People's Centre had close to 2,000 member families and 50 paid staff. Bradford explained that in addition to their free services, the People's Centre was involved in organising and participating in political actions and demonstrations, putting out solutions and proposing changes to social structures and government policy. With the election of Helen Clark's Labour government in 1999, the People's Centre lost steam and was dissolved.

This coincided with a wider dissolution of left political organisations in Aotearoa/New Zealand at this time. The Labour Party had worked to get many left organisations on side, and subsequently many of these groups found their demands watered down and ostensibly incorporated into Labour policies. Overall, however, Labour did not reverse the majority of National's socially destructive welfare policies and continued to introduce policies that were anti-beneficiary throughout their time in the Beehive. When John Key's National Party came to power in 2009, Social Welfare Minister Paula Bennett put together a Welfare Working Group to significantly restructure welfare provision. Anticipating the worst, Bradford recounted how a collection of Church based organisations formed the Alternative Welfare Working Group to produce their own recommendations on welfare reform to the government. The government partnership model of contracting social services out to community organisations, many of them religious organisations, led to a fear among these groups that doing anything to challenge the government would result in losing their funding. Bradford, having left the Green Party in 2009, where she had been a parliamentary MP under Labour, was approached to establish an organisation to represent and support beneficiaries and the unemployed. This was the beginning of AAAP.

AAAP undertook its first political action on February 22, 2011 when Paula Bennett's office was occupied in response to her announcement that she planned to move 100,000 beneficiaries off welfare as part of National's new 'investment approach' to welfare. This

involved restructuring the benefit system to consolidate the Sickness Benefit and other forms of assistance into what is currently called Jobseekers Support. This meant that all Jobseekers Support recipients would now have obligations to find work or accept reasonable job offers, as determined by WINZ case managers, attached to their benefit. These obligations and the sanctions that were put in place in matters of non-compliance were regarded by AAAP as punitive and unfair as they ‘denied the validity of many forms of unpaid work and denigrated the people doing unpaid work’ such as caring for family members and children (AAAP 2015, p. 13).

The following year, AAAP openly opposed National’s proposal to pressure female beneficiaries and their daughters to agree to Long-Acting Reversible Contraception (LARC) implants that remain effective for up to five years. In a press release, AAAP stated that ‘All women of childbearing age – and their daughters – who are in the welfare system are to be encouraged to take long lasting contraception’ and expressed concern that WINZ case managers would effectively be able to make receiving the benefit contingent on agreeing to LARC (AAAP 2012). This policy is according to Bradford ‘still on the books’ and AAAP advocates have heard stories of women who have been pressured into agreeing to it. Near the end of 2015, A Child Youth and Family (CYF) interim report raised the recommendation again, this time in relation to women who had children in state care (Women’s Health Action 2015). Another early campaign by AAAP was to oppose the introduction of work obligations for mothers on Sole Parent Support. Recipients are obliged to meet work preparation obligations once their youngest child turns three, but for any children born while in receipt of the benefit work obligations begin when that child turns one. At the end of 2012, AAAP leased an office in Onehunga and hired their first paid employee as Coordinator. From this base, and more recently from the First Union premises in Onehunga, AAAP began to develop their advocacy service under the auspices of ‘radical social work’ and ‘radical community development’ (AAAP 2015, p. 12).

AAAP operates on a set of core beliefs that clearly articulate the organisation’s political position and the remit of its activities. This begins with the assertion of the right of everyone to social security, full participation in the economy and society and that beneficiaries and the

unemployed should be free from stigmatisation and treated fairly and respectfully by the state (AAAP 2015). This means that, ‘benefits should be enough to live on with dignity’ and people receiving them, particularly those who are sick, invalids or sole parents should not face coercion to enter paid work (AAAP 2015, p. 10). Further, everyone should have the right to appropriate housing, education and training and income support. AAAP believe that it is the responsibility of government to ‘play an active role’ in creating and protecting jobs in all sectors, because ‘low wage workers, unemployed people and beneficiaries should not have to pay the costs of the crisis of capitalism’ (2015, p. 10). AAAP also list among their core beliefs that unpaid work in the community and ‘caring work in the home and elsewhere should be valued’ (2015, p. 10).

AAAP operate on a definitive anticapitalist kaupapa ‘to expose and oppose the government’s welfare reform and to put forward constructive alternatives’ (AAAP 2015, pp. 12–13). This they achieve through their advocacy service, running benefit impacts, doing community outreach and training, political lobbying and media work and direct protest actions. For this reason, unlike other poverty-based organisations, AAAP accepts no government contracts or funding on principle and operate instead through small regular donations by members and other community-based grants. AAAP has a commitment to Te Tiriti o Waitangi, recognising the right to Māori self-determination and sovereignty. They carry out their activities on the recognition that the long history and continuing reality of colonial injustice and the breaching of Te Tiriti o Waitangi have not been and must be addressed. AAAP aims to contribute towards a ‘Te Tiriti-based future’ by advocates standing together with Māori in the context of a Pākehā welfare system and through their experiences of institutional and personal racism from WINZ (AAAP 2015, p. 16). During my fieldwork time, a AAAP Māori caucus was in the process of being established by a number of core Māori advocates.

Since 2012, AAAP advocates have organised an annual ‘Benefit Impact’. This is several days over which a large number of volunteer advocates set up outside a WINZ Office in South Auckland to provide advocacy to anyone in need of additional or emergency assistance. The 2016 Impact held outside the Māngere WINZ Office has been to date AAAP’s biggest undertaking, helping over 700 people over two days and being forced to turn away around

800 more. Bradford described seeing women with babies in their arms who had been walking for hours to get to the Impact or had travelled all the way from places such as Whangārei, a 2.5 hour drive to the North, for advocacy. Having to turn people away was devastating for many involved in the Impact. In this respect, AAAP occupies a tenuous position between being committed to helping people and not wanting to elicit hope in those that, due to the organisation's small size, they cannot possibly meet.

In advocacy training, I was taught that AAAP advocates do not work with clients or cases but stand up with people who come to them for help and advocate for them on the basis of 'competent solidarity'. Competent solidarity means an advocate 'never takes no for an answer', is 'prepared to stand up to authority' and channels an attitude of entitlement and right on the part of those with whom they are working. The role of the advocate is to support people to access their full, legal and correct benefit entitlements, and to do this on the basis of a 'rights-based approach'. Solidarity begins from recognising that no one knows the realities and interests of a person better than that person, and working with that person means that their experiences and interests are the advocate's experiences and interests. Competency begins with the conviction of the person's right to assistance and challenging case managers' decisions based on legal justifications and the Social Security Act 1964. This extends beyond getting people their legal entitlements to showing beneficiaries that they have a right to assistance, grounds on which to challenge case managers' decisions and the capacity to do so. The power that the presence of an advocate has in affecting case managers' decisions in the favour of beneficiaries is not so much the extent of their knowledge, as the fact that they evince a certitude about peoples' legal entitlements and their willingness to insist upon them. Because of this, I found that advocacy was not something I could learn intellectually but something I learned only through doing it. It was in this sense something I learned from others, from the people and advocates I stood up with. For AAAP, advocacy is not an end in itself but 'is part of a radical community development strategy which aims to achieve social change' (AAAP 2015, pp. 16–17).

Advocates are drawn to volunteering with AAAP from a variety of backgrounds that AAAP's Advocacy Coordinator, describes in the following way.

So, there'd be a group of Māori and Pasifika women who have personal and long-standing experience of being on benefits, and of their oppressive natures, of a colonial society. Whether or not they explain it in those terms themselves, it's my perception of where their realities have come from, and they have that personal motivation and personal experience and ability to work with the people that come through the door, relate particularly well with them, and achieve very good results for people in terms of that individual advocacy work. There's another group of older white men that are here and who have a history of longer-term benefit advocacy experience, dating back to the 1980s, and they bring a knowledge of the welfare entitlement legislation and entitlements that exist, and are able to add that particular skilled knowledge of the detail of benefit entitlements. Then there's a younger group of students that have come either through social work student placements, or through university study, particularly in sociology. Particularly the students that have come from outside the social works schools, they're coming with a very clear political agenda. (AAAP Advocacy Coordinator, interview 2016)

It was my experience from being in the AAAP office on a weekly basis that this first group of Māori and Pasifika women, constituted part of the advocacy service's solid core. Some of these women volunteered in the AAAP office from 9am to 3 or 4pm, five days a week. They travelled to WINZ offices around Auckland and took stacks of files home with them at the end of each day to work on particularly complex situations, or to prepare for Benefit Review Committee hearings. Some even provided temporary accommodation in their homes to families that had been made homeless and sought help from AAAP. One of these advocates recounted to me how she came to be an advocate.

I've been on the benefit long-term because I've raised a lot of children for my family members. So, I've always been on the Unsupported Child Benefit, which is a benefit for caring for children that aren't your own. So, my oldest child that I brought up is 35, so that's how long I've pretty much been on the benefit, and I always coped well, dealt with my own issues, stood up to WINZ – always. Then this whole thing

happened where the regional manager, Peter Anderson got involved in my life. He was accusing me of lying about a washing machine that I had bought and a house that I was renting. He said it was fictitious and that I had sold my washing machine. I hadn't, both those allegations were wrong. But in between all of that I went to the 2014 Impact that AAAP were holding at Māngere and I got just about everything I applied for, but a TV... Anyway, so we used to talk and then when I started having issues about that washing machine I called AAAP and got Alastair. We had a big meeting and he came and supported me. I just asked him, 'Is there anything I can do to help you?' He said, 'We're having a training program.' That was two years ago, and I'm still working here, pretty much full-time. (AAAP Advocate, interview 2016)

Her story is not an unusual one among those who come to AAAP for help, some of whom become involved in advocacy from there. As this advocate elaborated, 'I've been there. This is real life experience I'm sharing with these women, I'm not just an academic who's got a good heart. I'm from the hood, I still live in the hood and I know what they're going through. I've starved. I've been evicted. I've slept on the floor. I've done it all' (AAAP advocate, interview 2016). Further, the advocates I interviewed all described the people that come to AAAP for advocacy as being between 70 and 90 per cent women, the majority of which like the interviewee above, are Māori or Pasifika women with children. I estimate that of the people I acted as an advocate for, 90 per cent were women and about 90 per cent of those women were mothers.

Gendering reproduction crisis

Women seek advocacy in their contact with WINZ for a wide variety of reasons, from needing food grants, advances for essential furniture items such as beds and washing machines, for school uniforms and clothes for their children, for medical emergencies or to keep their power on. They also seek AAAP's help for getting WINZ sanctions lifted from their benefits such as Section 70A sanctions. Other common reasons include, getting the debt offsets imposed on their benefit reduced, help when their benefit had been cut off, or being threatened with eviction from state housing or put under investigation for benefit fraud. However, the most

common reasons that bring women through AAAP's doors is needing grants for food and children's clothing, particularly when they have already been denied a grant or believe that they will be. At its core, the struggle of being a reproductive worker on a benefit is the struggle of day-to-day survival, of being able to secure the bare minimum of sustenance, clothing and shelter for children in an uncertain and hostile environment. This is, in short, reproductive work as poverty work.

The relentless stress and precarity of poverty work is a reality for most beneficiaries but in my observation, this was more pronounced for women beneficiaries with children in their care. This is reflected in statistics, such as those in a 2016 report out of Otago University, that show that upward of 250,000 children in Aotearoa/New Zealand currently live in households in poverty, while 90,000 children live in families in severe poverty conditions (Simpson et al. 2016). Ministry of Social Development statistics on Hardship Assistance indicate that this situation is worsening. In the quarter of January to March 2017 alone, 165,286 Special Needs Grants, the vast majority of which were for food, were processed, marking an increase of 90 per cent from the same quarter in 2016 (Ministry of Social Development 2017b). Advocates are deeply familiar with the rising levels of poverty and desperation, as increasing numbers of people in Aotearoa/New Zealand struggle to meet the most basic life necessities. Several advocates captured the extent of the current situation in their own words,

We've been outside Clendon WINZ on Fridays for the last three weeks now and we're seeing up to 65 people by 10am in the morning. So, within the first hour, 65 to 70 people are coming to see us, and again the vast majority of them are Māori and Pasifika women, and the vast majority of them – their most immediate need is to get money for food. (AAAP Advocate, interview 2016)

If you were to go into some people's houses and open their cupboards and their fridges, and go into their bathrooms and toilets, they are bare. They're washing clothes with shampoo, and washing dishes with soap powder, washing their hair with laundry or dishwashing detergent, using newspaper and phonebooks for toilet paper. It's common. I went in to use a toilet the other day, and it had strips of newspaper

ripped up where the toilet roll should be. Another time I went to a place, and the lady – her hair was really shiny. I said, “Your hair’s nice and shiny”. She said, “Oh, I use Sunlight liquid”. That really is how backward we still are. (AAAP Advocate, interview 2016)

These statements confirm my observations that the struggle to access basic life necessities is gendered. I regularly heard advocates referring to welfare policy as ‘sexist’, based on the awareness of the gendered nature of poverty work and how WINZ exacerbates this through systematically denying beneficiaries their legal entitlements.

So, in terms of what happens on a regular basis, women are struggling to access core entitlements for their children. The need to get nappies and tampons included in payments of food grants is an ongoing issue where WINZ will look at food being simply about food, instead of all the other essentials that could be included, and moving from a notion of food grant to a grocery grant where any of those other items which pertain to the needs of women can no longer be excluded from those food grant calculations. That’s another example of an institutionally sexist role that WINZ plays. (AAAP Advocacy Coordinator, interview 2016)

WINZ case managers draw on studies such as the annual Otago Food Cost Survey (Department of Human Nutrition 2016) to determine and rationalise the value of the grant needed. In advocates’ and my own experience this means justifying offering the beneficiary a smaller grant than they applied for. That this study specifically does not include non-food related necessary and often costly items such as nappies and tampons, means that its use by WINZ discriminates against women and mothers by not recognising their basic health and hygiene needs.

During my fieldwork with AAAP, I learned from advocates that it was a common practice for women to deprive themselves of life necessities in order to ensure that children are fed and clothed. This is supported by research that finds low income parents routinely forego meals and use fluids or cigarettes as meal replacements as a strategy to ensure children can eat

regularly (McNeill 2011). This was also highlighted in the 2016 media storm over female beneficiaries and female students resorting to using newspaper and rags in place of tampons. One woman reported that a WINZ case manager told her that tampons were a 'luxury item' not covered by a food grant and she would have to apply for a loan to cover the cost. Several other women reported that their Food Payment Cards were declined at the supermarket because tampons were flagged as a 'luxury item' alongside alcohol and cigarette (Thompson 2013; Trevett 2013). Welfare policy delimits and worsens the conditions under which women struggle to do the reproductive work of childrearing that is expected of them by the state. Gendered notions of parental responsibility for poverty mean that the practice of women denying themselves life necessities in ways that threaten their health and wellbeing is not deemed a concern warranting action. The government's focus on child poverty and child vulnerability effaces the reality and causes of adult and particularly maternal poverty that might challenge the dominant ideology of personal responsibility and equality through market mechanisms.

WINZ case managers take liberties and use their personal discretion to determine what they believe a beneficiary needs and does not need. This may simply take the form of withholding information or being elusive about what can legally be covered by a Special Needs Grant such as a food grant, or Supplementary Assistance. Supplementary Assistance is an advance made on a person's benefit for an immediate particular need. Advances are recoverable, meaning that they must be paid back to WINZ in the form of a weekly deduction to the recipient's benefit known as a 'debt off-set'. It is common that beneficiaries are misinformed about exactly what items can be covered by an advance, or that their advance availability or entitlement limit has been reached and cannot be exceeded. Legally, advances beyond this limit are subject to the discretion of the WINZ Office Manager and can be exceeded on a case-by-case basis. An illustrative example of this was the case of a young Pasifika woman I met doing advocacy who had three children and had been homeless for three months. With no place to keep her furniture and personal belongings she had lost everything she owned beyond what could fit alongside herself and her children in the car they slept in. After receiving a Housing New Zealand house, she wanted an advocate with her to apply for an advance for mattresses and bedding, a fridge and a washing machine. Her case manager had led her to

believe that many of the items she was living without could not be covered by an advance, including a bed for herself, a television, kitchenware, winter clothes and school uniforms for her children. Case managers play at being gatekeepers to social assistance, who based on the appearance of the person sitting in front of them and their Hardship Count are invited to doubt the applicant's capacity to honestly evaluate their own needs, and are empowered to judge the 'real' level of their need. The reproductive work of beneficiary mothers is regarded as an unwanted burden on the state, not productive or of any other value.

At the same time, a mother who does not appear to be performing her maternal care responsibilities adequately may be subject to disciplinary tactics by WINZ and other governments departments. One advocate recounted an example where,

A woman case manager was asking a woman from the same culture as her, whose child had scabies, and obvious sores – the question was; “Are you a clean mother?” Then, being challenged about that, the case manager defended that to me in terms of, “I’m trying to be supportive of her.” ... So, there’s the level of judgement and punishment of women at WINZ that is ongoing. (AAP advocate, interview 2016)

Public health researchers and doctors have been vocal for the last two decades about the high levels of infectious diseases usually associated with Third World and developing countries, including skin infections such as scabies and impetigo in Aotearoa/New Zealand. These levels have increased strikingly since the late 1980s, most notably among Māori and Pasifika populations and children under 5 years of age (Baker et al. 2012, p. 1115). Scabies is a poverty related illness, associated with poor housing conditions such as mould, poor insulation and overcrowding which for low income families living in social, emergency and rental housing are environmental conditions beyond their control and which given the choice they would live without (CPAG 2014, p. 8; CPAG 2015). A recent study recording the housing conditions of people in Aotearoa/ New Zealand diagnosed with acute rheumatic fever, a serious infectious disease that can lead to heart failure and other rheumatic disorders, found very high incidences of household overcrowding, mould, damp and cold, with 74.5 per cent of participants living in rental and social housing (Oliver et al. 2017). Likewise, more

than 80 per cent of participants were identified as between 7 and 10 on the New Zealand Deprivation Index 2013, where 10 is the most deprived (Atkinson et al. 2014; Oliver et al. 2017, p. 559). Yet, for this WINZ case manager, a disease which could be prevented through increased benefit entitlements and improved housing regulation or social housing provision is individualised as a beneficiary's failure to be a good mother. For advocates, the marginalisation and punishment of beneficiary mothers cannot be attributed to the structure of welfare policy alone. Rather, a 'culture' of prejudice and bullying prevails within WINZ offices that runs along gendered and racialised lines.

They just talk down to women. They intimidate them, they raise their voices, they talk like their fathers, they treat women way different to men. When I'm sitting with men, they get more respect, even though they don't get respect as well – they get way more respect than if it was a woman sitting there... the most common thing I hear is, "I managed. I had a hard life. I got out of my really troubled marriage." They don't have any empathy for a sister. (AAAP advocate, interview 2016)

This is a common pattern whereby decisions to deny full entitlements by case managers are made in the wake of invasive lines of questioning, judgemental statements or unsolicited advice about a mother's personal habits, parenting practices or relationship decisions. Reproductive work in one's own family is not recognised as work, though it is regarded as the familial and moral responsibility of mothers. Advocates' accounts not only demonstrate a lack of recognition around the value of women's reproductive work, but also a culture of undermining their agency as mothers and their right to mother in culturally appropriate ways. For example, one advocate recounts,

I went to WINZ with a woman who had one child. Well, she had three children actually, but two of them were teenagers, and one was one-year-old, and still being breastfed. They wanted her to go out to work. I got her to get a medical certificate from the doctor that the baby was still being breastfed and this case manager kept coming up; "Oh well you can pump it out and you can put it in bottles and give it to whoever's looking after the child". All this sort of stuff. It really pissed me off. I said,

“No she can’t – where is she going to get a job that she can do that, and what about the child? How is the child going to be affected by that – he mightn’t accept anyone else feeding him”... It’s no wonder that women especially feel so vulnerable, because they’re in a vulnerable state anyway when you’ve got a baby, or even children. It’s no wonder they don’t want to go on their own to WINZ because they get treated like some speck of dust under their shoe. You’d think it was their bloody money they were giving away. (AAAP advocate, interview 2016)

Women on Sole Parent Support who have another child while in receipt of this benefit are obliged to actively seek and accept work from the time this child turns one, and are expected to be preparing themselves for work even before this. This pressure to enter paid work in situations where it interferes with a woman’s duty of care to her child, effectively forecloses a mother’s choice to work as a caregiver to her children or to choose to breastfeed beyond babyhood.

Clare Mariskind argues that ‘the assumption that mothers can and should be in full-time paid employment ignores the realities of the work they already do and the responsibilities of their family relationships’ (2008, p. 103). The low value accorded to women’s reproductive activities such as breastfeeding and the preoccupation with their connection to waged work furthermore, ‘ignores the strong bonds they have with their children, and their desire to be loving and competent mothers’ (Mariskind 2008, p. 103). The current government’s work-oriented approach to welfare provision, is particularly discriminatory to women with children in their care. As one advocate stated, ‘the government’s emphasis on putting people into work at all costs overrides a women’s duty of care to her children’ (AAAP advocate, interview 2016). The pathological and irresponsible figure of the sole mother on a benefit obscures the structural conditions that see her reproductive work in the most challenging of circumstances accorded little or no value. Mothers as poverty workers find themselves presented with a sort of Catch 22, whereby they are punished if they struggle or fail to meet their reproductive responsibilities and punished if they do not prioritise paid employment over these responsibilities.

Melinda Cooper argues that work-oriented welfare policy, now standard in much of the Global North, reinforces the devaluation of reproductive work by tying social provisioning to a contractual obligation to accept paid work that is low waged, part time and insecure, making it equivalent to a contemporary form of ‘domestic servitude’ (2017, p. 102). The obligation to accept paid work qualifies this work as effectively unfree labour and in the case of female beneficiaries it often takes the form of low waged reproductive work; caring, cleaning and other service work. As Cooper concludes, workfare ‘has subjected them [women] to new forms of unfree domestic labour *outside the home* and in the process places the labour of all other low-wage service workers under the shadow of workfare’, unfree labour equivalent to servitude (2017, p. 102 emphasis in original). The compulsion for poor women to accept low waged and low status reproductive work is not based only on patriarchal assumptions that they are biologically better skilled to perform it. It is also determined by the fact that they have familial care responsibilities that impact their productivity and commitment to their waged work. It likewise implies that any level of value attributed to unpaid social reproduction is contingent upon its connection to a wage as it was in the Fordist organisation of work elaborated in chapter three. On the other hand, to fully support and remunerate reproductive work that is unattached from a wage, in the form of a benefit or social wage, would be to concede that such work has value and is indeed work.

In the case of many sole parents on welfare, work is not a viable possibility or is difficult to secure and keep hold of because of the flexibility their reproductive care responsibilities require. Further, work obligations for Sole Parent Support do not necessarily facilitate people to move off welfare and into full time employment. As Dwyer explains, once the additional costs of childcare, transportation and so on are factored in, ‘For low-paid sole parents, taking on a full-time job hardly increases their incomes above what they receive from a 20-hour-a-week job’ (2015, p. 21). For the Ministry of Social Development, a key measure of successful welfare policy is the numbers of people that are moved off welfare. In the case of sole parents, the tendency to move off and then back onto Sole Parent Support is noticeable (Dwyer 2015). Mariskind explains ‘Sole mothers who are “dependent” on welfare are differentiated from self-reliant mothers who are in paid work or married and paid work is viewed as personally redemptive and morally superior, indicating motivation and responsibility’ (2008, p. 93).

While receiving a benefit to finance reproduction is presented as dependency, the construction of the welfare mother as pathological and weak helps to code dependence on a poverty wage in terms of self-reliance.

Being dependent on a benefit means ceding one's right to agency over how one parents as well as the right to enjoy doing this work. In most cases, this means ceding the right to enjoy being a mother. One advocate recounted one such interaction she observed between a new mother and her case manager,

There was a woman in there with a new baby, who had come to get it included on her benefit, and the case manager was like, "you realise you're going to have to come in and get your CV done because by the time this child is one year old you have to go back to work". So they're pestering her about that when the child is like a month old – when she's just wanting to enjoy her baby. I think this is unnecessary, and not even in a nice way, if you know what I mean. Surely there's time to have a friendly chat later on. Do you know what I mean? It's just awful. It's just like imposing that threat over her right from the beginning. (AAAP Advocate, interview 2016)

This advocate discussed the potential damage this could have on mother and baby at such a vulnerable and pivotal stage in both of their lives. For instance, its potential to undermine a new mother's capacity to bond properly with her baby or of the baby's needs being optimally met. The convergence of poverty, welfare receipt and maternal stress can likewise undermine a woman's ability to establish and maintain breastfeeding as well as her right to do so. In Aotearoa/New Zealand, Māori and Pasifika women have the lowest rates of breastfeeding, and this combined with maternal poverty can amount to a state of food insecurity. The relative costs of regularly buying infant formula and equipment as opposed to the zero cost of breastfeeding, can lead mothers on low incomes to resort to formula-stretching, which is likely to result in infant undernourishment and increased illness.

Advocates recognise that mothers are beset by a number of structural barriers that make them more vulnerable when they find themselves in situations of poverty and consequently more

disempowered in their interactions with WINZ case managers. Advocates explained this as grounded in the gender division of labour around childrearing and the additional responsibilities and costs associated with this, such as food, clothes, healthcare and paid childcare. As one advocate explained, ‘women are the ones that are looking after the household, that are rearing the children on their own, that need the things that children need, and WINZ won’t let them have it’ (AAAP advocate, interview 2016). Another advocate elaborated on the additional financial burdens that can fall on female beneficiaries caring for young children, some of which are the normal costs of childrearing and others the results of being forced to live in poverty conditions,

If they’re in substandard housing with mould and no insulation and stuff like that; then their children are going to get sick. So, they need to take them to the doctor. They need to care for them. They don’t have to pay a doctor’s bill, but they have to pay for prescriptions. They have to get them to the doctor. They’ve got to get them back – maybe have time off school, and then there’s school lunches for kids; some kids don’t get to go to school, because the mother has nothing for lunch for them, and they can’t get a food grant. Then there won’t be anything for lunch, so they can’t send their kids to school. That happens quite often. I hear that from mothers who can’t get a food grant... There’s more likely to be more expense I think, if you have children. (AAAP advocate, interview 2016)

Reproductive work in rearing and caring for children comes with substantial costs, however benefits tailored to support women’s reproductive work do not appear to come close to adequately covering these. Combined with the imposition of work obligations, as for those on Sole Parent Support, indicates that the capacity of female beneficiaries to meet the basic reproductive needs of their children and themselves is not recognised as valuable enough by the state to warrant proper protection and sufficient support.

What came across clearly in my research was that welfare policy and treatment of beneficiaries by WINZ is gendered, racialised and systematically undermines the value of mothers as poverty workers at the same time that it compromises their capacity to do this

work. This is achieved through the emphasis on work obligations as in the example above, attempts to control women's reproductive capacities, the punitive and structural denial of basic necessities and the presupposition of poor mother's moral unworthiness. There are many ways that such an approach to beneficiary mothers materially worsens their situations. The unwillingness to provide adequate financial support for women to meet their maternal responsibilities and their own reproduction needs is in fact a means by which poor mothers' reproductive work becomes poverty work. The gendered implementation of welfare policy in Aotearoa/New Zealand indicates that the patriarchal colonial capitalist interest in exerting control over poor women's reproductive activities remains strong in the context of financial discourses of independence, entrepreneurialism, choice and equality through the market. How exactly poverty work functions as a site of enclosure and appropriation in the context of contemporary finance capital, is the subject to which I now turn.

The financialisation of poverty work

The Auckland City Mission Family 100 Project undertook multiple interviews with 100 families who sought help from the Mission, 80 per cent of whom were women. The project found that the key factors to continued poverty in Aotearoa/New Zealand included debt and lack of access to inexpensive sources of credit, lack of safe and affordable housing, low wages and poor precarious working conditions, a lack of social services and long waits at WINZ (Auckland City Mission 2014). These findings indicate some of the myriad ways that financial markets and financialisation condition and create crisis in reproduction conditions. Namely, the financialisation of poverty work is observable in the predatory characteristics of credit and debt based financial products, the exclusionary and exploitative effects of an unregulated housing market that privileges the rentier and the reorganisation of labour in increasingly contingent and precarious directions. As the above section illustrated, gendered welfare policies have served to feminise poverty. The City Mission's research demonstrates further that the financialisation of reproduction has meant for the poor the financialisation of reproduction crisis.

As I argued in chapter four, a key aspect of financialisation is the transfer of financial metaphors and language to other concepts and spheres of life. The framing of welfare provision within a logic of financial accounting and profit imperatives can be traced to the terms upon which the Ministry of Social Development interprets and rewrites social policy to conform to what it calls a ‘social investment approach’ to welfare. In its 2015/2016 Annual Report, the Ministry describes its strategic priorities under this approach in terms of first, ‘investing more effectively in communities’ and ‘building a social investment approach for the sector’ (Ministry of Social Development 2016a, p. 17). It also identifies as the new priorities of social policy, ‘contributing to a fair, efficient social housing market’ and ‘reducing welfare dependency’ (Ministry of Social Development 2016a, p. 17). In the 2016/2017 Annual Report the financial language used to frame these strategic priorities is deepened. Contributing to fairness and efficiency in the social housing market is recast as ‘diversifying social housing’, while reducing dependency becomes ‘reducing the welfare liability’ (Ministry of Social Development 2017a, p. 46). The idea of social investment sounds superficially seductive in its connotations of innovation, progress and wealth creation. When the logic of investment as a financial term is followed through however, it becomes clear that wealth creation as a return on an investment is extractive, inequitable and tends towards concentration.

Financial investment describes the purchasing of assets with the expectation that they will generate wealth for the owner when they are traded in the future, usually in the form of stocks, bonds or real estate. When this logic is applied to the provision of social services and welfare, the theory is that investment will reap returns in the form of healthier, more productive members of society. Finance capital operates to abstract value from its object and to meet its general laws of constant accumulation and expansion. In this context, the material welfare, wellbeing and interests of actual people is quickly lost among the myriad opportunities for more immediate and more profitable returns on the one hand, and the pressure to reduce liability and manage risk on the other. Contracting out social provisioning to community-based organisations for example, may diversify the social services and social housing markets. It also means that private providers must prioritise securing a profit margin over meeting the social need for the services they provide. The logic of an investment

approach as a financial concept means that reducing the costs and liability of benefit dependency takes primacy over reducing poverty itself.

Within a social investment approach, benefit system performance comes to be measured in terms of liabilities and their reduction (Ministry of Social Development 2016b). ‘Benefit system liability’ refers to the total projected costs to the benefit system of long term benefit dependency, that can be decreased through a reduction in the numbers of people receiving a main benefit. It is presumed those transitioning off welfare replace this ‘dependency’ with the apparent ‘independence’ of paid employment, though this is not necessarily the case. The calculation of liability is further broken down and attributed to each individual benefit recipient, who is indexed in terms of their projected level of liability risk to the state. For example, 2015 valuations found that being Māori, previously incarcerated, a CYFs child, or an intergenerational benefit recipient increased a person’s liability risk substantially (Taylor Fry 2016). Notably, it also found that Sole Parent Support, a benefit that goes primarily to mothers, is both a key qualifier for liability risk and an area of successful liability reduction since the introduction of work obligations. This is a success for liability reduction despite the fact that decreases in Sole Parent Support rates are accompanied by an increase in the proportion of former Sole Parent Support recipients moving onto other types of benefit (Ministry of Social Development 2016b, p. 25).

Work obligations and other workfare strategies are a key element of a financialised welfare system because meeting familial reproductive needs through waged work is the criteria by which returns on investment and investment liabilities are measured. This logic of liability reduction via labour market participation is extended to all forms of supplementary assistance not directly related to employment status. For example, the Ministry of Social Development’s ‘2015 Benefit System Performance Report’ states that benefits meant to alleviate the high costs of rent, such as the Income Related Rent Subsidy, the Accommodation Supplement and Temporary Additional Support operate as ‘financial disincentives for clients to move into employment’ and therefore should undergo review (2016b, p. 39). Forty per cent of Sole Parent Support recipients are subject to an Income Related Rent Subsidy, and by benefit type they make up the biggest group on the Social Housing Register. Consequently, any review of

these benefit types would have gendered implications. The application of a logic of financial investment to social policy and the introduction of financialisation as the medium for welfare provision is structurally gendered and racialised, structurally undermining unpaid reproductive work and beneficiaries' ability to reproduce themselves and their families.

The Social Investment Unit established by the National government in 2016 base their analysis and recommendations on four indicators of high liability risk for children aged 0 to 14. These are, a CYFs finding of abuse or neglect, being primarily supported by a benefit since birth, parents with a prison or community sentence and having a mother with no formal qualifications (Social Investment Agency 2017). The Social Investment Unit is responsible for managing and developing the government's investment approach across a range of agencies, particularly in terms of how return on investment can be measured and optimised, with a heavy focus on fiscal return. This focus is evident in a 2017 report that took social housing as a test case for the measurement of return on investment (Social Investment Unit 2017). Drawing on data from 2005/2006, the report found that the costs to the government for people living in social housing (as opposed to people who were not) were \$13 million less in terms of costs to Corrections, \$16 million more in children's education costs and \$31 million more in main benefits, such as Job Seekers and Sole Parent Support (Social Investment Unit 2017, p. 6). Living in social housing is associated with lower incarceration rates, children staying in school longer and families accessing better support. However, while these are long-term positive markers of a healthy society, the immediate financial costs of extended education and benefit receipt associated with investment in social housing are higher. Put another way, increasing access to social housing generates a positive social return, but increases benefit liability. This is a clear example of how social interests and financial interests in a social investment approach come into conflict with each other.

Social housing equates to a rise in main benefit spending and a decrease in tax revenue associated with people in social housing being less likely to be in paid employment or more likely to earn less. As such, investment in social housing also undermines the ideological emphasis on waged work as the measure of independence and wellbeing. The report does concede that a more detailed analysis of social return on investment from higher educational

achievement and improved health outcomes (also associated with social housing) that may improve future earning power is absent and should be applied in future studies. Yet, that the Social Investment Unit's flagship report does not attempt to apply such an analysis is telling. Instead, it must present the conclusion that investing in social housing incurs negative immediate return on investment, revealing what must always be prioritised in a welfare approach premised on a language and logic of finance. Welfare in contemporary Aotearoa/New Zealand is a site of financial enclosure, in which the means and capacity for people to reproduce themselves are reoriented as new terrains of financial expansion and expropriation.

Social housing has become an important site for financial enclosure in Aotearoa/New Zealand. The provision of social housing is privatised through the contracting of Community Housing Providers who lease properties to Housing New Zealand and charge market rents to tenants or the government through the Income Related Rent Subsidy. Because these providers are difficult to regulate, they are able to eschew their responsibilities as landlords and progressively increase rents in relation to the market. Shane Malva argues that within contemporary finance capital, social provisions such as rent subsidies and the Accommodation Supplement operate as 'simply a transfer of wealth from the state to a class of residential landlords via the bank accounts of their tenants' (2016, p. 16). In the case of the Income Related Rent Subsidy, this transfer is made directly, facilitating the trend for monopoly rent in the housing market to increase further. Negative return on investment is turned to facilitating circulation and accumulation of finance capital in the housing market.

Historically, social housing functioned as an alternative and even as a counterbalance to the speculative and monopolistic tendencies of the private housing market, by 'stabilising rents and house prices in the private market' (Malva 2016, p. 23). Social housing in this context supplied 'a means for government to reduce both through a process of undercutting the market' (Malva 2016, p. 23). The financialisation of social housing in Aotearoa/New Zealand since the early 1990s, has conversely contributed to an increase in rent prices for tenants in social housing and the mainstream housing market. This has reached the point of alarming rates of homelessness and overcrowding that characterise the current housing crisis. The shortage of social housing has resulted in high number of beneficiaries being placed in

emergency motel accommodation, often for months at a time. Only the first week of emergency motel accommodation is non-recoverable, which means that homeless beneficiaries are saddled with large, unplayable debts to WINZ while they wait for more social housing to become available. One woman I stood up with had \$142 deducted from her benefit every week for an ongoing emergency motel accommodation debt. WINZ declined her financial assistance to move into a rental property that she had found on her own, because on her significantly reduced benefit she would struggle to cover the rent. Adequate housing and shelter are primary to people's ability to reproduce themselves and their families. As women shoulder the lion's share of responsibility for social reproduction, have lower income levels and more precarious connections of waged work, the financialisation of housing in general is a gendered issue. Furthermore, social housing as a site of financial enclosure effectively translates to the financialisation of reproduction crisis in the form of homelessness and debt.

The investment approach to poverty work is evident too in the function of WINZ as a creditor to poverty workers as well as their financial regulator. Beneficiaries as poverty workers accumulate significant debts to WINZ in the form of Recoverable Assistance, advances on one's benefit and through overpayment. In the quarter of January to March 2017 alone, advances were granted to the amount of \$42,502,505 and Recoverable Assistance Payments to the amount of \$5,718,751 were made (Ministry of Social Development 2017b). The amount of Hardship Assistance payments increased 34.5 per cent compared to the same quarter last year and the money amount paid by 47.6 per cent overall (Ministry of Social Development 2017b). At the end of the 2014/2015 financial year, debts to WINZ by current and former beneficiaries stood at \$1.28 billion (Ashton 2016). Accidental overpayment was the most common cause for this debt, followed by Recoverable Assistance debt at approximately \$423 million.

WINZ operate as creditors to those too poor to access reliable credit elsewhere. On top of beneficiaries' substantial debts to WINZ, most beneficiaries will have credit cards debt, hire purchase debt or debts to local loan shark operators. One advocate explained how WINZ facilitates these types of debt, particularly for women,

Some women you find that they've got loans from Aotea Loan Finance and other finance companies, because they're scared to go in to WINZ to ask for money for things, because they know they'll say no, or else they have said no. So, they go to a finance company and they get in so much debt that they can't get their heads above water. Then you find that they lose things like their car, if they had a car, or they can't feed their children and they have to go in to food banks and things like that, because they've gone into debt for necessities. (AAAP advocate, interview 2016)

AAAP advise beneficiaries that as creditors, WINZ are preferable to other alternatives in that they do not charge interest. The debt-offset deduction to their weekly benefit can also be determined at the discretion of the case manager or office manager, through usually it must be recoverable within a 24 month period. However, if a beneficiary has a debt to WINZ, case managers often use this as a justification for declining advances and Hardship Assistance when it is needed. This means that for some, other sources of debt to finance reproduction needs become preferable or simply necessary.

As creditors, WINZ are concerned with disciplining particular financial subjectivities. The Hardship Count is one example of how financial logic is put to work in the pedagogical conditioning of the figure of the beneficiary. The Hardship Count counts the amount of times and monetary amount of Hardship Assistance a person has received over the course of a year. A high Hardship Count means that it will be more difficult for this person to access further assistance. One or two payments per year results in a low Hardship Count. Three to five payments per year means that beneficiaries must meet the precondition of seeking budgeting advice and producing a budget before grants will be approved. The budget must demonstrate that they have taken steps to increase their income, reduce their costs or improve their financial management. From the sixth payment onwards, beneficiaries may be subject to 'intensive interviews with a case manager' and grants only awarded by service centre managers. As one advocate explained to me, the imposition of budgeting conditions based on a Hardship Count work like a proof of the depth of one's failure and elicit feelings of shame and guilt in beneficiaries. 'At WINZ they make women feel like, "Oh you're a crap budgeter – we give you all these thousands of dollars and you just blow it". The reality is they get fuck-

all money' (AAAP advocate, interview 2016). The association between the Hardship Count and budgeting as a pedagogical exercise in self-discipline equates welfare dependency with irresponsible financial management. Under the pedagogical direction of the case manager, the beneficiary as poverty worker must learn to inhabit the entrepreneurial and self-managing qualities of the ideal financialised subject.

AAAP advocates provide templates and advice on writing a budget for WINZ, so that people can avoid seeking additional budgeting services. I had a conversation with one woman who had been required to produce a budget for WINZ. When she had previously been required to produce one, she told me that she felt compelled to write a budget that she thought the case manager would look on approvingly, minimising the costs of her bills and groceries in case they were perceived as too high and putting something in the 'spending-money' column so it looked like she tried to save. While it might gain her favour with case manager, this strategy also reduced her grounds for asking for Hardship Assistance. Being more financially capable means simultaneously being perceived as less in need of financial assistance. She decided for this new budget to take a different approach. Her new budget reflected the material reality of her situation, that her benefit was insufficient to cover the most basic costs of living for her family. She wanted to be granted Hardship Assistance not as a reward for magically making more money out of the little she received, but on the grounds that the costs of reproduction were too high, that setting the price of reproduction was the responsibility of the government and that they were therefore obligated to provide adequate assistance to cover these costs.

As one advocate explained, 'a notion of individual fault' forms the underlying logic of budgeting services, which means that poverty is blamed on 'your inability or incompetence to manage your money, rather than the fact you just simply don't have enough of it' (AAAP advocate, interview 2016). In financial logic, management connotes activities towards improving financial returns, that is, good financial management is making money into more money. Budgeting discourse explains that people from all income levels can benefit from a budget and improving their personal financial management skills. However it is only on the poor that budgeting as a disciplinary activity and condition is imposed. When one is living below the poverty line, the logic of the budget and financial mentoring assumes that

individuals are responsible for the costs of essential commodities, the cost of rent and utilities, as if they had some power over the setting of the price of commodities and of labour.

The violence of the Hardship Count financialises poverty workers by compelling beneficiaries to identify with the ideal of the entrepreneurial self-managing biofinancial subject who secures their reproduction needs through financial instruments such as debt. It makes budgeting and personal financial management a core aspect of poverty work, effectively extending the terrain on which reproductive work comes to take the form of work for finance capital. The activity of budgeting by beneficiaries, as in the case of the woman's experience above, functions to school those subjects detached from the financial system in the desirable behaviours and attributes of the ideal financial subject, which they are asked to conjure up within themselves. Those struggling on the perpetual verge of reproduction crisis are thus called on to embody the formula of interest-bearing capital, $M-M'$ itself, to valorise capital as if from thin air.

Poverty work as struggle

My period of immersion in the AAAP office and the numerous conversations and interactions I had during my time as an advocate, confirmed the relationship between beneficiary experience and becoming an advocate. It emphasises the particular gendered and racialised experiences of welfare that informed women's decisions to take up advocacy in some capacity. My fieldwork findings revealed a powerful picture of the low status of the unpaid reproductive work of poor mothers in Aotearoa/New Zealand today. In tension with the moral discourses of familial and maternal responsibility characteristic of workfare oriented welfare policy and provision, the poverty work of women on a benefit is structurally undermined, denied legitimacy as work and is often met with punitive measures. That is, while the value of reproductive work is obfuscated by an emphasis on paid work as the social and moral priority, this care work is simultaneously demanded and conditioned by the state. Women caring for children or others on a benefit, do so in the face of barriers of extreme deprivation and poverty and often entirely alone and unsupported. Yet my findings revealed not only the violent and coercive nature of welfare policies in regard to poor women as mothers, it also

illuminated how female beneficiaries confront poverty work as a terrain of struggle. They do this in ways that suggest that what in dominant state discourse is taken as the ‘dependency’ of female beneficiaries may belie a threat quite the opposite in form.

Poverty work as gendered and racialised reproductive work is an important site of struggle today. By demanding their full entitlements and affirming their right to a liveable income, poverty workers demand their right to reproductive security and autonomy via remuneration from the state as workers. For beneficiary mothers, the demand for a liveable incomes is a demand for recognition of the value of their reproductive work for capital, which as feminist autonomists show is likewise a demand for autonomy from the capitalist wage relation altogether. In response, the tactics used to dissuade or actively prevent people from accessing their full legal entitlements are multitudinous and enacted at various levels of the welfare system. The institutional barriers extend beyond case managers’ guidelines and discretionary powers in determining need, into the physical space of the welfare office. Advocates are in a unique position to map these gatekeeping practices, as they are entering WINZ offices on a weekly and even daily basis.

Clover (2016) has noted the spatiality of struggles over reproduction, and that they regularly involve struggles for control of spaces. In my time at AAAP, the issue emerged of receptionists in some offices operating in a gatekeeping capacity. Other advocates and myself encountered WINZ receptionists claiming that the needs of people were not urgent and refusing to book them an appointment with their case managers. The practice of gatekeeping by receptionists was raised in a meeting between WINZ Area Managers and AAAP’s Advocacy Coordinator during my time in the organisation. The Area Managers did not deny this practice occurred, but would not agree to take any action despite acknowledging that receptionists were not qualified to determine someone’s entitlement or needs, nor deny appointments on these grounds. Gatekeeping practices are a demonstration of power. They reveal the WINZ office as a site of struggle, but imply too that this struggle is not as top-down as it appears. That gatekeeping practices are sanctioned, if unofficially, by WINZ Office and Area Managers indicates a perception that defensive measures are necessary in the face of beneficiaries who bring an advocate with them when claiming for their legal entitlements. The

numerous times that WINZ staff called police when the weekly benefit impact at Clendon or Māngere drew a large crowd of beneficiaries, supports this analysis. AAAP advocates working in solidarity with beneficiaries are turning WINZ offices into a front line in the struggle over the conditions, costs and location of social reproduction.

The welfare office as a site of struggle played out in other ways too. Regularly, I would accompany someone to a walk-in appointment at the local WINZ office and there would be different rules for gaining entry into the office. For example, one day we all needed to present photo identification to a security guard in order to enter the premises, when one week earlier no identification had been required. Many people on benefits do not have a form of photo identification such as a driver's licence, passport or even a birth certificate. On another occasion I did a walk-in with someone at midday without issue, yet the following day we were turned away and told that this office never accepted walk-ins between 12 and 2pm. In this particular instance, the unofficial sudden change of policy was devastating to a mother who did not have enough petrol in her car to be able to pick up her child from day care, return to the WINZ office to do the walk-in after 2pm and make it home afterwards. She was there to apply for a grant for petrol.

On yet another occasion I was told that before we could do a walk-in, the person I was with had to have contacted their case manager that same day. Even if they had known who their case manager actually was, contacting a specific case manager by phone is difficult and often impossible. Furthermore, WINZ offices are aware that beneficiaries often choose to do walk-in appointments because they are not comfortable with their case manager or the case manager has declined them. The walk-in is furthermore an appointment where the time and location are determined by the beneficiary and the advocate, in contrast to appointments scheduled by WINZ. The accumulation of small barriers compounds the larger more structural barriers to welfare and functions as psychological violence. The constant subtle changes of procedure and rules ensures that beneficiaries always enter the WINZ office uncertain and off-balance, appear always in the wrong and a priori in a position of non-compliance. That beneficiaries as poverty workers must constantly be subject to a sort of psychological warfare, I argue is indicative of the ideological threat posed by AAAP's rights-based approach to

advocacy. The role of the advocate is not simply to get people their legal entitlements but to show them their equal capacity to stand up to power and their right to make demands of the state. Poverty work is gendered and poverty workers doing advocacy for themselves or others challenge the patriarchal colonial capitalist gender division of labour that sees their reproductive work undermined and devalued.

Beyond gatekeeping tactics, welfare policy and WINZ case managers' interest in monitoring and exerting control over the sexual behaviour of female beneficiaries is similarly reactionary. Social scientists and advocates observe in contemporary welfare policy a revival of the preoccupation with the relationship status of poor women. During my fieldwork at AAAP, I observed a preoccupation by WINZ with female beneficiaries' sexual relationships, and a tendency to regard all relationships for women as dependent ones. For most benefits, a married or partnered rate of a benefit is less than two single benefits and as such it is common ground for stopping a benefit and for benefit fraud investigations. The case of women on Sole Parent Support is of particular interest in this regard because their benefit entitlement is predicated on not being in a relationship in the nature of marriage. One advocate explained that 'The whole stereotypical view of what a woman's place is, is perpetuated through what WINZ does. So any relationship that a woman has with a man, is presumed to be marital and that marital relationship is then hierarchal of the man having some sort of dominance, and the woman being subservient to some degree' (AAAP advocate, interview 2016). While seeming to discourage sole beneficiary mothers from having sexual relationships, the presumption that all sexual relationships involve female dependency affirms a patriarchal conception of the family.

Those in a relationship in the nature of marriage are not entitled to Sole Parent Support, however, the grounds on which case managers determine such a relationship are often spurious. For example, an anonymous phone call or unsubstantiated accusations is often regarded as enough evidence to cut a woman's benefit. An instance I was privy to in my time at AAAP, was a case manager cutting a woman's benefit after seeing her dropped off several times at the WINZ office by a man. I stood up with a woman to get her benefit reinstated who was six months pregnant with five other children. She had, over the course of several months,

had her benefit stopped three times, based on phone calls to WINZ claiming that she was seeing someone made by her ex-husband. Each time, this pregnant mother of five had to provide statements and evidence to WINZ in person, to prove that she was not in a relationship. In determining the relationship status of a beneficiary, a case manager can actually allow someone up to six weeks to decide whether the relationship constitutes a relationship in the nature of marriage. However, the experience of female beneficiaries and advocates is that benefits are regularly stopped without warning on the mere suggestion that some sort of relationship exists and where no efforts to verify whether the suspected relationship actually exists are made.

One advocate explained that it was the *Ruka v Department of Social Welfare* decision, 1997 [1 NZLR 154] that set the legal precedent that to be a relationship in the nature of marriage ‘there needs to be both a financial relationship and an emotional interdependence as well’ (AAAP advocate, interview 2016). The Court of Appeal’s finding that Ruka was not guilty of benefit fraud because the way she was treated inside her de facto relationship of many years as a victim of domestic violence and rape, and with little financial support provided it did not constitute a relationship in the nature of marriage. On the basis of the Ruka case, the Joychild Report (2001) resulted in \$35 million of established debt to WINZ against female beneficiaries being written off. Despite this, case managers ‘take a very tick-box approach’ to assessing women’s relationship status that results in their benefits being stopped or actually put under investigation for fraud ‘simply because a woman is having regular sex with somebody’ (AAAP advocate, interview 2016). Another advocate recounted, ‘I’ve heard of situations such as WINZ staff saying, “You shouldn’t be having sex while on the benefit”’ (AAAP advocate, interview 2016). This advocate was doubtful that such advice would be given to a male beneficiary, or that sexual intercourse would be interpreted as implying emotional and financial dependence on his part.

This practice whereby a woman is de facto presumed to be both dependent and in the wrong until she can prove otherwise, illustrates the deeply patriarchal character of conjugal status clauses in welfare policy. It reveals too, how welfare policy reproduces powerful discourses that cast women mothering outside a heterosexual marriage type relationship as morally

suspect and sexually promiscuous. Indeed, Máire Dwyer notes in her analysis of Sole Parent Support policy, that ‘having to determine whether a relationship exists within such a short time frame contrasts markedly with the three years of cohabitation required before the equal sharing rules of the property relations legislation apply’ for non-beneficiary couples (2015, p. 22). Welfare policy is used to punish women on Sole Parent Support for entering into sexual relationships. On the other hand, regarding all such relationships as dependent marriage type relationships, reproduces and privileges a patriarchal colonial family form that presupposes dependency on one side and ownership on the other. That patriarchal familial relations still require ideological and structural enforcement after so many centuries, speaks to the presence of subjects and practices that undermine their supremacy.

Relationship status is a common basis for benefit fraud investigations and like conjugal status clauses, the suspicion and accusation of benefit fraud is gendered. An advocate highly experienced with contesting benefit fraud investigation told me that ‘I’ve never known a male recipient of the Sole Parent Support benefit to be harassed the way that women are. I’ve never done one case in all my thousands of cases where the guy has come up to me and said, “Oh look, I’m under investigation for being in a relationship in the nature of marriage.” That has never happened’ (AAAP advocate, interview 2016). This advocate also detailed the course that benefit fraud investigations usually take,

When they decide that you are living in a relationship or you are working or whatever the case may be they just cancel your benefit. It’s not like you’ve been taken to court and proven guilty – that you’ve even had lawyers involved. They call you into a room. They’re really nasty about it. They really power-play you; they sit in a manner, they talk to you in a manner that’s scary. The whole interview is threatening. After a few weeks they create this huge debt. If it is huge and if you admit to it it’s better for you because then they’ll let you go onto another benefit, and you get this \$50,000 debt that you pay off at \$5 a week. So most people get scared and admit to it. (AAAP advocate, interview 2016)

Women are compelled to admit to benefit fraud because with no other means to support themselves and their children they need to get back on a benefit. Advocates felt strongly that even in those cases where a female beneficiary does lie or withhold information from WINZ, this is almost always a strategy of last resort that they must employ in order to survive on a benefit that would otherwise be insufficient to meet the reproductive needs of themselves and their children. When a woman does this, she is calculating her own level of need that differs from what welfare policy determines this need to be. It also suggests that a woman might believe she deserves more for her reproductive work than she is entitled to according to welfare policy. Targeted and excessive intimidation tactics keep unruly groups in line. The process and outcomes of benefit fraud cases suggests that the purpose of such investigations is not financial, but a strategic power play that is made against women.

Indeed, policy requirements around women disclosing conjugal relationships, being pressured not to have sex, accept Long Term Reversible Contraception and the presupposition of female guilt, evoke historical accounts of the counterrevolutionary strategies to assert control over women's bodies and their reproductive practices of the witch-hunt era discussed in chapter two. Like their historical antecedents, these strategies operate to deny poor women the right to sexual autonomy, presuppose female dependency and undermine women's capacity to be emotionally and financially autonomous from a presumed male partner. In the transition to capitalism these strategies were reactive, the response to a threat that had to be enclosed and incorporated into capitalist relations of production. They were in short, the ruling class response to the power of women as the reproducers of labour-power and as custodians of reproductive commons in the community. The construction of women's sexual autonomy as seditious legitimated bringing women's reproductive capacities and work under capital's command via the structural enforcement the patriarchal family form and the tying of reproductive work to a wage. Such strategies are key for securing reproductive activity as work, that is, as reproduction for capital. As I demonstrated in chapter two, the patriarchal family is one premised on property relations, a monogamous married unit in which the woman and offspring function as dependents whose labour-power is the man's to dispose of. That the state appears to have such a problem with poor women's sexual autonomy and

reproductive agency speaks to the continued threat posed to capitalist hegemony by the power of women to reproduce and subvert the community.

AAAP engage in politicising the power of women through their political activities. In 2016 AAAP began a campaign to challenge the imposition of benefit sanctions against sole parents on Job Seeker or Sole Parent Support in cases where the father has not been named on a child's birth certificate. These sanctions are implemented under Section 70A of the Social Security Act and require WINZ to impose a benefit reduction \$22 to \$28 per week for every child for whom the other parent has not been formally identified (Social Security Act 1964, pp. 195–197). 70A deductions negatively target and impact women who, as of March 2016 made up 97.7 per cent of the 13,616 parents subject to this deduction, 52 per cent of whom were Māori (Bound 2016, p. 4). Advocates help women acquire the necessary documentation to identify the father to WINZ or, more often, to demonstrate why they cannot identify him. This usually takes the form of a lawyer's letter stating that the father's identity is not known or that the father is not identified due to reasons of domestic violence or rape. In the context of the Social Security Legislation Rewrite Bill AAAP took the opportunity to launch a campaign calling for Section 70A, now Sections 176, 177 and 178 of the Bill, to be removed from the Act entirely. The demand for removal was made on the basis that because the vast majority of sole parents are women, such sanctions discriminate against women as reproductive workers and punish mothers who raise their children independently of biological father.

The AAAP Advocacy Coordinator explained that the campaign developed out of the 2016 Benefit Impact 'where some 30-40 women that we saw there had these sanctions in place, and they were conspicuous in their commonalities; they were all Māori and Pasifika, they were fundamentally unaware that these sanctions even existed, they definitely had no knowledge of how to have those sanctions lifted' (AAAP advocate, interview 2016). That women have no awareness of the sanctions, makes the sanction completely ineffective in its stated purpose of encouraging women to identify a biological father. Identification of a father means that he will be required to make child support payments to the state. Child support that is paid on behalf of a child whose primary parent is a beneficiary is not passed on to the sole parent in question

but is rather used by the state to ‘defray overall costs of the benefit system’ (Dwyer 2015, p. 22). By contrast, in cases where the primary parent has repartnered, child support payments go directly to the new couple. Sole mothers who do not identify a biological father are financially punished, while those who do identify one merely get what they are actually entitled to in the first place. When compared to how child support is paid in cases where women reenter a dependent relationship, this suggests that what the sanction punishes is both the absence of a biological father and the absence of a dependent relationship. Where a father is absent, as is the case of Sole Parent Support recipients, it would seem that the state takes on a distinctly paternalistic role.

Melinda Cooper (2017) notes a similar preoccupation in the United States welfare system around biological paternity and the enforcement of child support. As she argues, welfare policies that enforce a status of legal fatherhood premised on biology alone, serve ‘to reinstate the authority of men within the family’ and to ‘enforce – indeed create – legal relationships of familial obligation and dependence where none have been established by mutual consent’ (Cooper 2017, pp. 104–105). Section 70A acts on the one hand, as punishment for mothering outside of a patriarchal family structure subject to clear paternal authority and, on the other, as a reward for attachment to a masculine wage earner figure. Furthermore, the need to establish biological paternity over any other measure of a parental relationship presupposes and reproduces a patriarchal and colonial conception of the family in terms of paternal ownership and property relations. 70A sanctions attempt to reinstate maternal dependency on a father in cases where women have consciously chosen to break this dependency or where it was never established in the first place. The emphasis on biological paternity is reactive in the context of the rise of maternal detachment from a wage behind which their reproductive work can be obscured, and instead claiming a wage from the state as reproductive workers in its place. Put another way, paternity oriented welfare policies reveal poverty work, as gendered reproductive work, as an active site of struggle.

In her analysis of the outwardly contradictory collusion between free market economics and the religious traditionalism of neo-conservatives, Cooper suggests that the shift to this punitive gendered approach to welfare since the 1970s stems not so much from a concern

about the dependency of women and mothers on the state, as ‘the growing realisation that welfare was making women *independent* of individual men and freeing them from the obligations of the private family’ (2017, p. 97 emphasis in original). Reproductive work that is not directly connected to a wage expresses an independence from capital relations and this is threatening to a system in which capital’s command is contractually secured through the wage relation and the exploitation of labour-power. That the figure of the beneficiary sole mother would become such a reprehensible figure, that everything is done to compel a poor mother into low waged work or patriarchal relations of dependency speaks to something mutinous or treasonous about her situation. It is in this context that the extension of financial relations into the gendered sphere of poverty work can be read as a counterrevolutionary strategy for overcoming not the burden of the sole unemployed mother’s dependence on the state, but rather the symbolic independence implied by her existence.

AAAP politicise the gendering of poverty work through their political actions. Proceeding from the principles of competent solidarity and radical community development AAAP advocates work to foster and mount a concrete challenge to the power of the financialised welfare system from within the community. Benefit advocates recognise and affirm the capacity of beneficiaries to stand up to power by standing alongside them. Many of these advocates are women, mothers and beneficiaries, standing alongside women, mothers and beneficiaries as reproductive workers to transform the community. One such advocate described advocacy as

the greatest support a woman can get. I know that. I know that myself personally. That’s not saying I’m great; I just know that their whole life is centred around WINZ and needing stuff and if they can have an advocate they can trust to turn up to their appointments, to always tell them the truth, to always fight for them, that’s just one big weight off their shoulders. (AAAP advocate, interview 2016)

Other advocates spoke of the power in learning and knowing one’s own entitlements and the value of one’s own work, that enabled people to ‘fight back’ (AAAP advocate, interview 2016). As one advocate stated,

The primary role really is to hopefully help those people to be able to advocate for themselves; to have the power, to have their own power rather than them look to us to do it for them. Hopefully they're learning from what we do, so that they can take the power into their own hands, and not just be able to advocate for themselves, but maybe become an advocate, or advocate for family and friends, because they get that power. That would be ideal. (AAAP advocate, interview 2016)

The power in knowing one has the right to financial assistance is closely associated with a feeling of self-worth and entitlement. For reproductive workers on the perpetual verge of reproduction crisis it is knowing too that the care work that they do has value. In the face of a welfare system that systematically conditions beneficiaries to believe the opposite, this itself is a victory. It is also a political awareness that can be built upon and carried into concrete strategies, such as AAAP's demand for a social wage. These strategic possibilities I addressed in depth in chapters nine and ten.

Conclusion

This chapter has drawn on and presented my findings from a wide range of data collected during my immersive participant observation in the advocacy service and political branch of AAAP. My research found that welfare policy in contemporary Aotearoa/New Zealand is deeply gendered and racialised and that gendered welfare policy and provision structurally reaffirm a patriarchal colonial capitalist gender division of labour. I also found that, work-oriented and paternity-oriented policies devalue the reproductive work and maternal responsibilities of poor women and undermine their capacity to do this work independently of a wage or paternal figure and their right to enjoy mothering. Likewise, conjugal status clauses effectively privilege a traditional patriarchal family structure which presupposes patriarchal relations of female dependency and male ownership.

This chapter has demonstrated some of the ways that poverty work today is not only gendered, it is also financialised. The current financialised investment approach to welfare in

Aotearoa/New Zealand hinges on an image of beneficiaries as liabilities, that legitimates punitive work-oriented policies and sanctions on the one hand, and reproduces a traditional, patriarchal and colonial organisation of the family around a gender division of labour on the other. Financialised welfare operates on the expectation of improving investment returns, an imperative that more often than not, cannot align with commitments to reducing poverty or improving social equality. Finance capital is an appropriative mode of accumulation whose endgame is the inequitable redistribution and concentration of wealth, and this means the extension of poverty and dispossession. The financialisation of reproduction hinges on the reorganisation of work, whereby production becomes more like reproduction and vice versa. Poverty is put to work for finance capital via the feminisation of poverty, the financialisation of reproduction crisis through debt mechanisms, the deregulation of state housing, budgeting and personal financial management obligations. As such, the investment approach to welfare invite a disciplinary and managerial style approach to mothers as poverty workers. This approach undermines that capacity to meet their reproductive care responsibilities at the same time as it positions them as entrepreneurial subjects who are expected to manage the price of commodities on top of their personal finances and generate capital out of thin air.

Yet, seen from the standpoint of beneficiaries and advocates, the moral fear elicited by the state through the idea of ‘welfare dependency’ is in truth a fear of its opposite. This is reflected in AAAP advocates’ views on the intended role and impact of advocacy in the lives of beneficiaries and mothers. In 1988, Linda Gordon contended that, in the case of the struggle of welfare mothers in the United State, poor women claiming what they were entitled to from the state because they knew that that the work they did was valuable, was a radical political challenge that should not be overlooked. In Aotearoa/New Zealand today, women and mothers claiming a benefit are engaged in a struggle to reproduce themselves and their children on the verge of perpetual reproduction crisis. Some are further politicising this struggle by become benefit advocates for themselves and alongside their families and their communities. The violence and persistence with which WINZ and the state respond to these actions confirms the threat posed by politicising poverty work through competent solidarity and radical community development, particularly when these roles are taken up by women.

Chapter 8. Financial Work

A person's financial capability is best judged by their actual behaviour. Someone who has the knowledge, understanding and skills to manage their personal finances well would be considered to be financially literate but are not financially capable if they don't use that understanding.

–Facilitating Personal Financial Management, course material 2016.

Financial literacy education is one of the key means by which the financialised, neoliberal order is normalised and legitimated, and by which the forms of structural and systemic power bound up in it – based on colonialism, race, class, gender and other vectors of oppression and exploitation – are erased from the political, economic and social imagination.

–Max Haiven 2017, p. 2.

Financial education is a significant site for analysing the intersection between finance, reproductive work and the gender division of labour because the classroom is a site for the creation of subjects who, under the tutelage of financial and gendered discourses, will take on a particular form. The role of education in reproducing capitalist class relations, legitimating colonial and racial dominance and naturalising gender roles and the gender division of labour is well theorised (Althusser 2001; Arnot 2002; Bourdieu and Passeron 1977; Freire 2005). Based on an analysis of financial capability initiatives in Aotearoa/New Zealand, I argue that the terms financial literacy and financial capability describe a set of pedagogical tools for managing and conditioning social reproduction and the gender division of labour within finance capital, particularly since the 2008 'global bailout of finance' (Martin 2014, p. 203).

This chapter draws on fieldwork material and observations to analyse how the concepts of financial capability and financial literacy education operate as gendering technologies of financialisation. These provide important insights into the status of the gender division of labour in Aotearoa/New Zealand and the location and role of gendered reproductive work

within contemporary finance capital. It begins with an overview of the historical emergence of the pedagogical order of finance capital and the forms of financial education that have developed as counterrevolutionary strategy, globally and in Aotearoa/New Zealand. From this point, I present and analyse findings from my participant observation in two financial education courses, Understanding your Financial World and Facilitation Personal Financial Management. This begins with an analysis of the gendered assumptions and gendering discourses presented through these courses. I explore how a relationship is established between financial education, the financial services industry and a hierarchical gender division of labour associated with patriarchal constructions of familial and maternal responsibility. My research also shows how discourses of financial capability aim to construct an ideal financial subject, who evinces the qualities of the investor in their personal financial management practices. The investor subject succeeds not only in optimising their personal financial management, but in improving and managing the self.

Financial education proponents argue that through a rhetoric of empowerment and responsabilisation, financial capability lessons present a potentially seamless and well-functioning world of finance limited only by the failure of individuals to optimise their financial behaviour. Furthermore, the popular conceptions of empowerment and responsibility, especially in relation to questions of personal financial management are conceptually tied to a feminine and often maternal subjective figure. From my findings, and in discussion with wider literature on financial capability and the financialisation of reproductive work, I present my argument that reproductive work increasingly takes the form of financial work today. The role of financial market participation and use of financial products to facilitate the work of reproduction in a contemporary era of finance capital characterised by risk, insurance, mobility and securitisation reinforces the gender division of labour and the unpaid and naturalised status of women's reproductive work in the family. Mothers' reproductive responsibilities under finance capital are extended to include financial labour within them, in the form of managing the family's finances, mortgages, debts, bills, savings and the capacity for day to day survival. They also come to include the education and socialisation of children as productive future financial subjects, as mothers become responsible for developing children's financial knowledge and behaviour. It is from this

standpoint that we can begin to recognise and theorise the power of women as reproductive workers in challenging finance capital relations and in reorienting political organisation and the organisation of society in revolutionary directions. Financial work is a key terrain in the struggle over gendered reproductive work and over the future of finance capital itself.

Financial education in context

Education plays a prime ideological function in the socialisation of children and adults into existing social norms and structures, subjective identification with the hegemonic world view and individual acceptance of social relations within this world structuring logic as common sense or unchangeable. As such, education plays a particularly significant role in periods of social upheaval and equally in periods of economic transformation and reorganisation that routinely follow. It is on this basis that the exercise of tracing the historical development of the pedagogical messages in lessons on finance and financial participation are important for understanding the development of the struggle between workers and capital. Chris Arthur (2012a) locates the origins of what he calls ‘consumer financial literacy education’ in the genealogy of liberalism and liberal subjectivities and the history of consumer education based on neoclassical economic theory. Arthur proposes the prefix ‘consumer’ as a means of delineating between financial literacy education as a capitalist project and the possibility, and necessity, of what he calls a ‘critical financial literacy education’ which, in direct contradistinction to consumer financial literacy education, would equip its students with the skills to understand, respond to and challenge capitalist hegemony. Economic theory of the nineteenth century spelled the almost complete ‘occlusion of the social and political’ from economic analysis and the supplanting of the labour theory of value with a utilitarian theory of supply and demand (Arthur 2012a, p. 54). According to such theory, value is derived from changes in the rate of demand for a commodity relative to its supply, expressed in its market price, as opposed to the socially necessary labour time that goes into its production. Arthur explains that ‘The utilitarian individual smuggled into this theory is *homo economicus* whose desire for maximum gain and minimum pain is achieved through market actions (selling his or her labour, buying goods and services, investing money, etc.)’ (2012a, p. 55 emphasis in original). The exclusion of social and political context meant that the causes of economic

changes and outcomes, from financial crisis and rising inequality to personal poverty were conceived solely in terms of utilitarian consumption or production activities, determined by individuals' self-interest and personal preferences. This utilitarian economic man, who weighed the costs and benefits of market engagement to best serve his own interests and maximise his gains, became the pedagogical goal of consumer and financial education and the model for the financially literate subject. The ideal subject of financial literacy education is, according to Arthur, first and foremost a 'maximiser of utility', who by measuring potential risks against potential rewards in their engagements with markets (through saving, spending and investing) will 'overcome the obstacles that stand in the way of maximising wealth' (2012a, p. 55).

Consumer groups concerned with protecting the rights of both the consumers and producers of commodities began to form in the US in the 1930s and 40s but it wasn't until the 1960s that the state, concerned with facilitating consumerism to maintain the postwar boom, started to take an interest in the figure of the consumer and its organisations (Arthur 2012a, p. 63). The symbolisation of the consumer as an empowered and responsible market actor was, as discussed in chapter three, productively applied by commodity producers and their marketing companies to the emerging figure of the American housewife as home-maker and household manager. As the work of Dalla Costa (2015) illustrates, the carving out of such a role for the housewife was integral to securing the temporary agreement between capital and labour that was the New Deal.

The interest in shaping consumer behaviour in the twentieth century also took more formal shape through education policy and curriculum. Arthur identifies the establishment of the Joint Council of Economic Education in 1949 as a key point in the history of consumer financial education in schools. The Council was and remains an organisation funded and supported by major American banks, companies and international institutions to provide resources, textbooks, lesson plans and teacher training for economic education in schools. Funded by the finance industry it is unsurprising that this education promoted a pro-market and depoliticised view of finance. Economic education, that reduced issues of inequitable distribution to concepts like competition and supply and demand have been instrumental to

normalising a world view in which there is a unity of interests between producers and consumers, between capitalists and workers, indeed in which class antagonism is at worst completely absent and at best naive and misdirected. It also meant that the historical formulation and teaching of financial literacy education as a joint venture between financial institutions and companies that early on became the predominant model for financial education, appears not as a conflict of interests, or to be exclusively serving financial interests, but as ‘common sense’, ‘appropriate or even beneficial’ (Arthur 2012a, p. 70).

Alongside the interest in consumer and economics education in the twentieth century was a growing push for domestic science or home economics education in schools. Like the organisers of early financial education, home economics campaigners hoped to see management of the home and family approached as a science, which could be systematised, rationally organised and made efficient through formulas and rules. Ruth Fry notes that the introduction of domestic science into the school curriculum in Aotearoa/New Zealand was motivated by an interest in elevating the image of housework that it might lead to a greater acceptance of it by girls both in their own homes and as paid domestic workers (1985, p. 105). While significant gains had been made regarding girls’ inclusion in education around the turn of the century, gender division was still evident in the differentiated teaching of manual activities to male and female children, as skills in needlework, cooking or laundry-work were regarded as practically more valuable to girls’ vocational possibilities (Fry 1985, p. 108). However, the implementation of domestic science into the school curriculum introduced a renewed emphasis and scientific approach to girls’ training for domestic life, which began to grow rapidly in the 1930s throughout schools in the Western world (Apple 1995, pp. 169–170). Home sciences was a strategy for conditioning women’s reproductive work and conditioning girls as future reproductive workers. The belief that women needed to be systematically disciplined into this role mirrored the logic upon which Truby King and the paternalistic medical establishment were wresting the activities of pregnancy, birth and breastfeeding from women’s control. In chapter six, I traced these strategies of enclosure and control back to the war on women that was the witch-hunts.

In Aotearoa/ New Zealand, what was called 'home science' was made compulsory for all girls for the first two years for secondary school from 1914 to 1943, and 'virtually replaced all other teaching of science, except botany, below the sixth form' for female students (Fry 1985, p. 51). At one point, all girls applying to university had to provide a certificate in home science as a condition of entry and it became itself a university subject (Fry 1985, p. 52). The state's emphasis on home science in schools corresponded with initiatives to encourage girls to gain higher levels of school education. However, this was not attributable to a commitment to emancipating women through education, because it was motivated by concerns over the declining birth-rate and a concurrent growing interest in the social, psychological and physical wellbeing of children. It was believed that an educated mother would be better able to meet children's psychological needs. Fry neatly captures the image of the job of home-maker that New Zealand school girls in the twentieth century were presented with through their schooling, 'The daily timetable for a mother of four suggested in a school text, published in 1957 and used well into the sixties, begins at 6.30 when she rises, dresses and turns down the bed. Her routine ends at 8 p.m., and allows her a 15-minute break in the morning and half an hour in the afternoon' (1985, p. 112). Efficient time-management was the hallmark of a good homemaker and mother, but so too was her ability to manage a tight budget, save and prove herself a savvy consumer.

Historically, financial education has been aimed at extending maternal responsibilities and subjecting mothers to principles of scientific management. As I established in chapter three, the aim of the pedagogical strategy of scientific motherhood was to remake reproduction in the image of production, and vice versa. Domestic science education effectively set out the most efficient timetable and duties of women as reproductive workers. Yet, while the regimentation and obligations attached to waged work were applied to housework and childrearing, any notion of remuneration for this work remained mediated through the male wage. Domestic science as a school subject in Aotearoa/New Zealand excluded boys and likewise woodwork and metal work excluded girls into the 1970s when the subject became elective for all students as the popularity of domestic science among girls plummeted. It is no coincidence that this shift coincided with the rise in the Global North of the second wave

feminist movement and a global women's liberation movement that was militant and organised.

Historically then, lessons in personal and household financial management in Aotearoa/New Zealand have been appropriated and developed as part of a wider strategic interest in engineering and directing relations of reproduction and maintaining a clear gender division of labour with respect to this work. The ideal mother and homemaker of twentieth century scientific motherhood, disciplined and maximised her productivity simultaneously in the form of mental, emotional and manual labour towards the reproduction of her family, all of which went unremunerated. Unlike its predecessors, contemporary financial education often appears as gender neutral or indeed as concerned with female empowerment and financial independence. However, in its framing, its targeted content and the presuppositions upon which it is defined and measured, financial literacy and capability initiatives operate to reaffirm a patriarchal capitalist gender division of labour in household financial management, and further extend the gendered work and responsibilities of familial reproduction.

As I have sought to elaborate elsewhere, financial capability initiatives and education have been strategically taken up by governments and financial institutions in the context of the 2008 global bailout of finance, which notably was also a period of social upheaval oriented around public challenges to the fairness and unchecked reign of the global financial system (Daellenbach 2015). The 2008 crisis was further a gendered crisis in its disproportionate negative effect on women, as well as in the gendered consequences of the austerity solution subsequently taken up by governments. These have focused on increasing the capacity of individual households to stabilise and improve not only their personal financial situations but also that of the market. While contemporary financial capability initiatives are aimed at all existing and potential financial subjects, household financial management falls with greater weight on those responsible for reproductive work within families, a responsibility that remains largely gendered. In Aotearoa/New Zealand, both gender neutral approaches to financial education and those that explain women's financial decisions through the spectre of a pathological feminine mentality, obscure the central role of structural gender divisions in setting the parameters and conditions of participation in financial markets. Importantly, it also

obscures the role of the gendering and low valuation of reproductive work in maintaining capitalist hegemony.

Financial education has in the last decade become increasingly informed by behavioural economics (OECD Financial Literacy and Education Trust Fund 2013). This is illustrated in a progressive discursive shift globally to the concept of ‘financial capability’ over ‘financial literacy’. From a neoclassical standpoint, financial education functions to increase market actors’ access to knowledge and information to better facilitate their rational decision making. By contrast, in emphasising the role of psychological factors that cause people to form pathological financial behaviours, behavioural economics informs an approach to financial education based on conditioning and disciplining personal behaviour and self-improvement (OECD Financial Literacy and Education Trust Fund 2013). According to the OECD’s Financial Literacy and Education Trust Fund, a behavioural economics model of financial education focuses on ‘making consumers self-aware of potential biases and intuitive but misleading heuristics that affect their financial decisions’ (2013, p. 26).

Learning strategies of self-management and control in one’s personal finances thus shifts the focus of financial education from knowledge acquisition to attitude adjustment. It also helps to understand how ‘personal financial management’ is as much a matter of managing the self as managing one’s finances. Yet, while ostensibly a new approach in financial literacy and financial capability initiatives, an emphasis on pedagogical behavioural conditioning and self-improvement through discipline is, as the above historical analysis illustrates, by no means new when it comes to mothers as reproductive workers. Twentieth century presuppositions of women’s behavioural pathologies aimed to conform women to a model of Fordist production. The presuppositions about women’s financial pathologies today are operationalised by behavioural economics in ways that extend maternal responsibilities and conform reproductive work to financial management principles. In contemporary finance capital, financial capability makes reproductive work more like asset management, remaking the work of mothering as the paragon of financial work.

The Financial Education Centre

In Aotearoa/New Zealand, the government established the Commission for Financial Literacy and Retirement Income under the New Zealand Superannuation and Retirement Income Act 2001. In line with global trends towards an emphasis on financial capability over financial literacy, the Commission was rebranded in 2015. The newly branded CFFC has the mandate of ‘leading and coordinating of the National Strategy for Financial Capability’ and ‘reviewing and reporting to the Minister of Commerce’ on retirement income policy (CFFC 2018a, n.p). The discursive reorientation of the rebranded Commission is evident when comparing the framing to the National Strategy for Financial Literacy in 2012 to the National Strategy of Financial Capability in 2015. The former Strategy’s goals were focused on filling ‘gaps in knowledge’ that would enable people to make more ‘informed decisions’ about their personal finances (National Strategy for Financial Literacy Advisory Group 2012, p. 2). By 2015, these had changed to a recognition that ‘knowledge alone is not the determinant of success. Our behaviour is not always rational and we sometimes act in a way that is at odds with what we know’ (CFFC 2015a, p. 2). On this basis, the CFFC facilitates and coordinates its agenda across a range of training programs, education initiatives in schools and workplaces, online financial advice and budgeting services, an annual national Money Week, and commissions and disseminates research, information and advice on how to improve household financial management, saving and retirement preparation. Alongside the CFFC, Aotearoa/New Zealand boasts a range of financial capability initiatives online, in schools, newspapers, magazines, blogs and so forth, many of which are produced or funded by the financial services industry. Financial capability refers to an individual’s knowledge and attitude towards finance and the manner and extent of their engagement with financial products and services. According to its proponents, financial education promises increased productivity, stability and certitude in markets by producing citizens who are empowered to participate fully in financial life, who can carry the risk this transfers to themselves as well as the responsibility for failure that may come with it. According to the OECD,

Financially literate consumers can make more informed decisions and demand higher quality services, which will encourage competition and innovation in the market.

They are also less likely to react to market conditions in unpredictable ways, less likely to make unfounded complaints and more likely to take appropriate steps to manage the risks transferred to them . . . All of these factors will lead to a more efficient financial services sector and potentially less costly financial regulatory and supervisory requirements. They can also ultimately help in reducing government aid (and taxation) aimed at assisting those who have taken unwise financial decisions—or no decision at all. (OECD and G20 2013, p. 141)

One can detect here, as Arthur (2012b) has in relation to similar policy proposals, a commitment to Adam Smith's notion of the regulatory virtues of individual self-interest. Optimal financial self-management, that is, the minimisation of liabilities and maximisation of returns, is the gold standard of both the financially literate and financially capable subject. That non-participation in financial markets or making 'no decision at all' is inferred as the worst possible outcome, worse even than individual financial failure or poverty, suggests that the interests of the market trump the interests of those for whom financial capability initiatives are purportedly tailored to benefit. By comparison, the CFFC articulates the preference for the term financial capability over literacy as motivated by a recognition that 'for many the term literacy suggests a dauntingly academic approach, whereas capability is as much about what you "can do" as what you "know"' (2015b, p. 2). The ideal financial subject in contemporary Aotearoa/New Zealand will not only be equipped with the knowledge and skills to successfully improve their personal finances, but through participation in financial markets will create a more efficient and beneficent financial system. In short, financial capability positions individuals as active agents in reproducing the financial system.

The tendency to individualise peoples' economic conditions in terms of their level of financial capability was particularly prevalent throughout my participation in the Facilitating Personal Financial Management course. During the 10 week online course I was invited to create structured and unstructured outlines for facilitation workshops on various personal financial management topics and scenarios. For these I was provided with a range of exercises and handouts. In week six of the course under the topic titled 'Attitudes to Money', I was given a facilitation exercise called 'Your Money Personality'. Through a series of questions my

session attendees would identify which one of five money personality types most matched their personal financial behaviour, and for which I could then supply advice on how to manage and control their particular personality flaws. For example, 'Big Spenders' are showy, confident and take financial risks. They therefore need strategies for how to save more and 'seek long-term value, not just short term satisfaction'. 'Savers' on the other hand have little debt, but are 'cheapskates', being 'conservative by nature' they avoid risk at the cost of maximising returns. Savers therefore need to learn that 'pinching pennies is not enough' and be guided towards investing their money. 'Shoppers' have an emotional relationship to spending money but unlike Big Spenders are 'aware of their addiction' and are concerned by debt. This money personality needs strategies to 'take control of their credit cards' and to confront the causes of their pathological relationship to spending. 'Debtors', unsurprisingly spend more than they earn and do not invest. This is apparent because people in debt 'simply don't spend much time thinking about their money' and therefore should seek professional help with getting their finances in order and investing. Finally, the 'Investor' personality represents the ideal money personality. The investor is both 'consciously aware of money', is able 'to put their money to work' and make careful investment decisions while also taking 'a certain amount of risk.' (Facilitating Personal Financial Management, course material 2016).

This pedagogical tool that I was invited to use on my imagined students, demonstrates how behavioural economics remains completely detached from the realities of contemporary capitalist society. The representation of heavily indebted persons as simply unconcerned with money management and those with high costs as suffering from an unhealthy addiction to mismanaging it, are gross misrepresentations of the causes of household debt and high living costs. These realities of reproduction crisis and the structural conditions that shape them I discussed in my analysis of poverty work in chapter seven. In this analysis I observed that, when indebtedness and poverty are reduced to individual failings, beneficiaries are effectively treated as if they are somehow in control of the setting of the price of labour, housing and commodities. Financial capability lessons individualise the structural determinants of poverty, unemployment and debt, in a move that occludes the economic system at their root.

Further, the pathological depictions of traditional savers and reckless investors implies that wealth accumulation via non-financial means is also an indicator of poor management of one's money and of oneself. Financially capable subjects' approach to wealth accumulation is exclusively grounded in financial investments where money is 'put to work' to the maximum benefit of the self-interested wealth driven individual and the market. As the handout states, the aim of the investor personality type is to accumulate enough wealth through investing that selling one's labour-power becomes unnecessary for the financial subject to reproduce themselves in comfort. Effectively, to be reproduced by paying others to do this work. The idealised financial subject as investor seeks to emancipate itself from the status of worker to that of finance capitalist, through a symbolic transference of the traits of the worker from themselves onto the money form. And while money is put to work on the financial market, the subjective figure of the investor appears as finance capital personified.

The very material burden of responsibility for personal wealth accumulation placed on the financially capable subject also serves a political end. What Williams calls the 'empowerment rationale' and the 'responsibilisation thesis' of financial education 'provide justifications for de-centred regulation' (2007, p. 231). The history of state promotion of financial literacy and financial capability initiatives since the early 2000s, constituted part of a much wider process by which the state progressively withdrew itself from market regulation and social provisioning. This withdrawal served to render the state invisible in the misfortunes of those who failed to take responsibility for their own prosperity. As Arthur argues, 'In the midst of the assault on public workers and collective economic risk management formations and practices (unions, public pensions, social security, etc.), consumer financial literacy education is promoted as an empowering individual solution', a solution however that is not concerned with reigning in the market's scope of influence but instead with 'how to better individually respond to market signals' (2012a, p. xi). This mirrors a wider trend in recent financial discourses that the basics of social provisioning such as healthcare, education, insurance and superannuation, are most efficiently met through the market by individuals who have effectively become entrepreneurs of themselves. Furthermore, the construction of the financially capable subject as investor and entrepreneur legitimates state removal of social

support for social reproduction, a process that has had a disproportionately negative effect on women, especially when they are responsible for children.

As the structural causes of poverty and gender inequality are obscured in the figure of the financially capable subject, likewise financial crisis and failure have been conceptualised as an individual experience that require an individual response. The OECD became a central force behind the financial education movement with the launch of their OECD Financial Education Project in 2003. Pinto (2013) notes that the popularity, interest and political weight of financial education initiatives and policies increased markedly in the aftermath of the 2008 global financial crisis. For example, in 2012 the OECD's International Network on Financial Education stated that,

In the aftermath of the financial crisis, financial literacy has been increasingly recognised as an important individual life skill in a majority of economies . . . In addition, the consequences of the financial crisis have demonstrated the potential implied costs and negative spill-over effects of low levels of financial literacy for society at large, financial markets and households. (2012 pp. 2–3)

In Aotearoa/New Zealand, the government's interest in financial literacy and capability initiatives was likewise initially framed as a response to the financial crisis as a preemptive strategy against future volatility (National Strategy for Financial Literacy Advisory Group 2012). With the discursive shift towards financial capability, the emphasis on financial education as a response to systemic crisis has been subtly reframed, now appearing as a sensible strategy for improving personal financial behaviour in conditions of economic austerity.

Financial capability as a response to austerity conditions is illustrated for example in the inclusion by the Financial Markets Authority (FMA), itself established in the wake of the 2008 crisis, of a mandate to increase financial capability as a strategy in aid of 'businesses, investors and consumers having confidence in our markets, rather than regarding them with suspicion' (FMA 2016). In the framing and content of financial capability initiatives as a

response to financial insecurity and a rise in consumer risk aversion, a focus on improving financial capability locates the cause of persistent financial volatility and slow economic growth on consumers' unwillingness to engage with the new norm of increased financial risk. Bryan and Rafferty observe that the tendency to locate household's financial decisions as the cause of financial market failings has not led to calls to increase market regulation and consumer protection from risk. Rather, 'the key message now is that household's risk management capacity must be improved as part of financial stability' (2011, p. 50). Financial capability initiatives aim at both eliciting everyone's acceptance and capability for bearing risk and normalising the use of an expanding range of financial products. In the process, workers alongside the capitalist class are incorporated as full and willing participants in a world of finance capital premised on relations of ever more inequitable distribution and exclusion.

Financial capability therefore is about conditioning financial behaviour as much as instituting a material and ideological norm. Martin connects the rise of financial self-help literature to the routinisation of risk, whereby 'risk becomes normative not so much because it rewards its adepts with success but more because the embrace of risk means one is embedded in the reality of the present' (2002, p. 106). Financial education teaches adjustment to the present system and its concomitant inequities, exploitations, oppressions and exclusion. As Arthur puts it, at the same time that financial education adjusts us to financial risks, it 'reduces the risk of systemic change so that our future possibilities are limited to the present's power relations and imagination' (2014, p. 157). Exposing people's means of reproduction to financial risk is a reactive strategy for mitigating the risk of revolution. Here, financial capability initiatives appear unequivocally as a tactical weapon in the arsenal of capitalist counterrevolutionary strategy.

Fiona Allon (2014) argues that the global financial crisis is in fact a gendered financial crisis, due to the utilisation of women as cost, shock and risk absorbers for finance globally. This is achieved by incorporating women as consumers of credit and debt products through their primary role in managing the household, as well as the home as an 'object of financial speculation and investment' (Allon 2014, p. 14). Numerous feminist researchers have detailed

how the increased reliance on easily available credit to finance social reproduction, has had a more detrimental impact on women led households (Bezanson 2006; LeBaron 2010; Roberts 2013). For example, Adrienne Roberts' research reveals how the phenomenon of subprime lending at the centre of the 2008 crisis, disproportionately targeted women and racialised minorities for more profitable subprime lending even when their income and credit risk were the same as their male and white counterparts. Unsurprisingly these groups were more likely to be subject to foreclosures, an event that affects women disproportionately because they generally have fewer assets and those they do have are more likely to be concentrated in home equity (Roberts 2013 pp. 35–37). Roberts concludes that 'the historical exclusion of women, racialised minorities and the working poor from access to credit has been replaced by their integration on inequitable and often predatory terms' (2013, p. 35).

This is where financial capability initiatives intervene as a gendered and racialised solution to a gendered and racialised problem. By being situated as the primary solution, such initiatives accept predatory and exploitative gendered lending practices as an unquestioned, unalterable and ultimately unproblematic fact. That is, women's exploitation by finance companies and their vulnerability to poverty are recognised as an issue, but only in so far as women lack the financial capability to protect their interests and make the market work for them. In placing women's financial capability as the corrective for women's economic inequality and poverty, the structural disadvantages of the patriarchal colonial capitalist gender division of labour are rendered at worst invisible or, at best, unchangeable.

The reading material for the first week of Facilitating Personal Financial Management, set the terms within which I could, as a future facilitator of personal financial management classes, recognise potential groups and individuals in need of financial management advice and training. This handout identified the groups with the lowest financial capability as 'unemployed people', 'the financially excluded', 'those who are not homeowners' and 'one-parent families' (Facilitating Personal Financial Management, course material 2016). The course provided no explanation of the reasons for lower capability in these social groups, however the common thread that unified these groups was fewer assets and compromised earning power, that is, less access to capital. The course material explains that capability is the

measure by which a person puts financial knowledge and understanding to use via financial participation that will lead to positive or improved financial outcomes. Financial capability is identified as behavioural qualities such as the ability to make ‘sound financial decisions’ and ‘informed choices between different financial products and services’, to ‘budget and plan ahead financially; to build up some savings; to avoid becoming over-indebted; to identify, and protect themselves against, financial risks (for example, through insurance)’ and ‘to invest prudently’ (Facilitating Personal Financial Management, course material 2016). All of these qualities presuppose a sufficient, or indeed any, amount of assets and disposable income.

Financial capability presupposes wealth accumulation. For example, people on low incomes or a benefit have a limited range of good choices when accessing financial products such as credit and becoming over indebted is more often than not the only means for survival. Likewise, planning ahead requires a level of certitude about one’s future financial situation and employment status that is increasingly impossible in a climate in which work is increasingly insecure and reductions to welfare spending are a matter of course. As a AAAP advocate pointed out, the assumption that people on benefits would ever be able to afford risk protection such as insurance when, after rent and transport costs they only have \$50 a week to spend on food is totally disconnected from reality. Financial capability initiatives may be conceived of and developed as a strategy for addressing the poverty and financial vulnerability of individuals and households in an era of austerity, yet it is a strategy that is blind to the structural causes of inequitable and gendered wealth distribution. Through this profound disconnection with the material reality of those deemed financially incapable, financial education that emphasises personal financial management fetishises, legitimates and facilitates the reproduction of a system of finance capital premised on gendered and racialised exploitation and oppression.

Gendering financial work

What do the ideological presuppositions of financial capability lessons say about the status of the gender division of labour in Aotearoa/New Zealand today? The extensive scholarship that seeks to compare and explain financial literacy and capability levels finds gender to be a key

category of measurement. For example, Lusardi, Mitchell and Curto (2010) studied a range of demographic indicators to measure financial literacy levels to determine 'who is illiterate'. Their findings reveal a general trend that women, African American and Hispanic groups have lower levels of what they define as financial literacy. This fits with my observation that access to capital is a precondition of financial capability. However, while race was not statistically significant once family wealth i.e. class was included as a variable, being female remained a key marker of low literacy regardless of class background (Lusardi et al. 2010). Such studies have a normative influence on categorisations of financial capability and incapability that may contribute to exclusionary and disciplinary gendered tendencies in financial capability research and education.

Critical scholars such as Pinto and Coulson (2011) and Joseph (2014) observe precisely this. Pinto and Coulson (2011) applied critical discourse analysis to three Canadian financial literacy school curriculum resources, authored by the federal government, Visa and a not-for-profit respectively, to explore issues of gender justice and equity in financial literacy education. They found that prevalent discourses of 'gender neutrality' and 'choice' reinforced gender injustice by presenting and constructing a world in which difference, marginalisation and gendered barriers to financial participation do not exist. Such gendered barriers include a patriarchal colonial capitalist gender division of labour and the gendering and devaluing of reproductive work. They concluded that, 'Gender-blindness also relies on the guise of meritocracy – rather than acknowledging the reality that individuals receive advantages based on social position and gender... When women are disadvantaged, that disadvantage is reduced to a lack of qualification' (Pinto and Coulson 2011, p. 68). Research on financial incapability seems preoccupied with women's poor performance. At the same time, the apparent absence of gender inequality as a structural term means financial capability initiatives developed out of this research implicitly set women up as the 'other' to the financially capable subject. The ways that the existing gender division of labour functions as a barrier to financial capability expressed as self-management and individual wealth accumulation are invisible in these lessons or reduced to essentialised feminine characteristics and pathologies.

Financial capability initiatives in Aotearoa/New Zealand have similarly become interested in women's psychological and emotional attitudes towards financial markets and household financial management in recent years. The rebranding of the CFFC, brought with it a greater focus on the attitudinal and behavioural aspects of financial capability shaped by peoples differing personal circumstances and social expectations. The Commission states that,

In our mission to build financial capability and ensure New Zealanders are prepared for retirement, we are working to deploy some best-practice behavioural economics by considering questions like; How do social norms affect behaviour? How do we mitigate people's present bias, where today seems more important than tomorrow? And what do we do about the mentality of scarcity that robs people of their ability to plan for the long term? (CFFC 2018b, n.p)

Under the guidance of Retirement Commissioner Diane Maxwell, formerly of Bank of New Zealand and the Financial Markets Authority, this new focus has also turned the spotlight onto women.

In 2015, findings released by the ANZ bank showed that women in Aotearoa/New Zealand retire with on average \$60,000 or 28 per cent less than men, a figure which has to last them over a longer retirement period (ANZ 2015). ANZ, who released the findings in coordination with their Woman Wise Equal Future campaign, recognised some of the structural causes for such a disparity, namely that the average pay for women in Aotearoa/New Zealand is approximately \$300 per week, that women live longer and periodically leave the workforce to have children (ANZ 2015). This disparity was discussed by others, including Commissioner Maxwell, as a matter of women not possessing the right attitude to their financial security and interest in their financial futures. In a TV interview following the release of these findings, Maxwell (2015) explained that many women buy into the misguided belief that when it comes to money 'the universe will provide'. She stated, 'I was talking to a woman who said to me, "The universe has brought me a buyer for my house." I said, "Look, I think the market has brought you a buyer for your house"' (Maxwell 2015, n.p). On the other hand, Maxwell suggested that those women who do take their finances seriously, tend to take them too

seriously, suffering from a lack of confidence when it comes to participation in financial markets and an unwillingness to engage with financial products perceived as risky.

These two rather contradictory representations of women's relationship to personal financial management by the head of the CFFC are united in a key respect. Both of these female pathologies seem to originate in a lack of faith in the market, or in the case of the universe example, faith misdirected. Interestingly, Maxwell did acknowledge that these character flaws stemmed from the fact that women in Aotearoa/New Zealand are more often responsible for managing their families' finances and that the demands of household financial management left women less able to plan for the long term as they were too focused on short term and day-to-day budgeting practices (Maxwell 2015). However, the proposed solution here is for individual women to put more effort into their personal financial management skills rather than working towards a more equitable distribution of financial work and care work in the family and society. This example clearly illustrates where financial capability initiatives presuppose and reproduce both a gender division of labour around familial financial management, and pathologise women's financial decisions as a matter of misdirected behavioural bias that needs correction rather than a matter of survival and maternal responsibility.

This discourse on women's financial incapability is interesting in its contradictory nature, in terms of what it acknowledges but simultaneously denies. While it actually recognises a gender division of labour in familial financial management, the assumption remains that despite this daily hands-on experience, women are somehow less capable or experienced in financial matters than men. As I have observed, financial capability is measured by wealth accumulation and women both accumulate less wealth in their lifetimes and are found to be less likely to prioritise wealth accumulation. Likewise, while Maxwell's argument identifies that men's relative financial privilege may have something to do with the fact that they are not called upon to do the same level of financial work by dint of their structural privilege, this gender inequality goes completely unquestioned. Instead, it falls upon women to submit themselves for instruction from more knowledgeable quarters, take on something of the

financial attitude exemplified by the confidence, self-interest and openness to risk of the investor personality in their reproductive activities and relationships.

Women's risk-averse mentality is well recognised in financial education literature and research (Hung et al. 2012; Russel 2013; Wood 2016). However, it does not adequately recognise that the source of this problem and its solution is grounded in a gender division of labour in which women's unpaid reproductive work renders them more vulnerable to changing market conditions and delimits their financial choices and priorities. This is the case even when financial education research finds, for example, that for Australian women 'providing for children was the most common significant factor in financial decision-making' (Russell 2013, n.p). The privileges that facilitate men's relative financial capability, of greater access to capital, fewer care responsibilities and higher wages for longer are structurally tied to the subordination of women and the exploitation of their reproductive work as unpaid or low waged. And today this work increasingly includes financial work as a core component. To admit as much however, would be to recognise that this reproductive work is actually work, and indeed the structural precondition of all forms of capitalist value production.

Throughout my Fin Ed courses, I found that gender almost never explicitly featured in their content. This supports Pinto and Coulson's (2011) observations of a blindness to structural gender divisions and difference in financial education. According to a course handout titled 'Financial Capability: Why is it important and how can it be improved?', successful financial capability initiatives 'take advantage of "teachable moments"' such as getting married, the birth of a child, separating or divorcing, leaving home, starting tertiary study and retirement (Facilitating Personal Financial Management, course material 2016). Such teachable moments, all revolve around a reorganisation of how individual's are reproduced and/or take on the reproduction of others. They are in this respect gendered experiences that often signify qualitative changes to women's reproduction work. For example, taking on household financial management responsibilities, taking on caring responsibilities for a child and withdrawal from waged work, taking on sole responsibility for childrearing or reproducing oneself on relatively less income. While the gendered impact of teachable moments for

financial capability are observed in financial capability research, it is conspicuously unacknowledged in financial capability lessons.

Alongside this resource, the course provided students with a copy of *Visa's International Financial Literacy Barometer* (2012), which compiled data to gauge the strength of financial education in 28 countries, through answers to five questions. Three of these questions, 'Do you have and follow a household budget?', 'How many months worth of savings do you have set aside for an emergency?' and 'How often do you talk to your children aged 5–17 about money management issues?' again are oriented around gendered social reproductive responsibilities (VISA 2012, p. 2–4). Budgeting, planning for emergencies and child socialisation are responsibilities which fall predominantly on women as mothers.

Furthermore, each question carries its own implied expectations of a financially capable subject and likewise implied expectations of a good parent. Beyond controlling spending and ensuring a safety net in time of financial stress, implied here is the role of a parent in teaching and facilitating financial capability in their children. Financial education is concerned with the organisation of familial reproduction as a terrain of financial enclosure. Alongside reproducing labour-power, reproductive workers are engaged in the reproduction of financial subjects.

In her critical analysis of popular media representations of finance, Miranda Joseph (2014) has revealed both the prevalence of gendered narratives of personal financial management and how these shape so-called 'appropriate' financial subjectivities. She observes two contradictory presentations of women in this literature both operating towards similar outcomes. These are, the impulsive and pathological 'shopaholic', and the fearful and overly cautious 'non-investor'. She explains that, 'crucially, these gendered norms are deployed not only to constitute markets for financial products and services but also, more fundamentally, as a pedagogy of "entrepreneurial" subjectivity; stories about women's financial pathologies mark the boundaries of the normative ideal for all' (Joseph 2014, p. xii). As a consequence, women are more regularly presented as in need of financial discipline and correction via financial products and services and, more importantly, their actual financial capacity and intelligence are rendered invisible. Comparison of my fieldwork sites supports Joseph's

analysis here. In chapter six, I found that patriarchal medical discourses cast women's bodies and birthing decisions as the greatest risk to their unborn children. This contrasts with financial capability discourses that cast women as too risk averse, while achieving the same outcome of deferral to pedagogical instruction towards improving women's management of their finances and of their own bodies. Normalising feminine financial pathologies, likewise normalise their pedagogical conditioning via financial education. Financial education invites women in their role as reproductive workers to take on the traits of the entrepreneur and the investor, contradictorily positioning them as the ideal worker for contemporary finance capital.

Financial work as struggle

My immersive participation and fieldwork analysis on financial capability initiatives and personal financial management courses in Aotearoa/new Zealand confirms that financial education plays a strategic role in the production of financial subjects, deepening the gender division of labour in reproductive work and making reproduction appear more like financial management. Thus, financial capability serves to make reproductive work into financial work; meeting reproductive needs through financial products and services, reconceptualising familial relations as financial ones and gendering financial work in general. Furthermore, my analysis situated financial capability firmly within an historical lineage of capitalist counterrevolutionary strategy dating back to the era of the witch-hunts. My analysis above shows how finance capital encloses reproductive work and maternal subjectivity. In this next section, I turn to thinking financial work as a site of struggle by exploring what it is in maternal reproductive work that financial education in particular is called on to respond to and incorporate into its own logic.

To do this I return to an analysis of human capital theory. Human capital theory has informed the economic rationale for financial education as both a political project and as an instrument of measure. Human capital theory is concerned with the personal qualities that make a person productive for capital, treating people as rational self-investing machines. While financial capability informed by behavioural economics does not presuppose such rational economic

actors, it does aim to condition people to discipline and remake themselves into such actors through improving themselves and managing their behaviour. In short, the rationale behind financial capability is to build human capital and thus personal wealth. Human capital theorist Gary Becker, labelled ‘the people’s champion’ by the Economist, is attributed with making ‘people the central focus of economics’ (‘Gary Becker’s concept of human capital’ 2017, n.p). Financial capability initiatives as a human capital strategy aim to make finance the central focus of people.

Human capital theory illustrates that the organisation of the family, the gender division of labour and reproductive work in financial terms is by no means new to contemporary finance capital. Indeed, human capital theorists in the 1950s developed their system from the concept of human capital they attributed to the work of Adam Smith two centuries earlier. Human capital theory remains however, a popular instrument for measuring capitalist value, reorganising labour and reproductive work, that at the same time is productive of the particular characteristics it was created to identify. As Morgan Adamson explains, ‘the technology of human capital produces its object, human ability conceived of as a fixed form of capital, in order to measure it... Investment in human capital, then, is analogous to an investment in physical stock, the means of production’ (2009, p. 272). However, unlike other forms of fixed capital, human capital as the accumulated knowledge, health, skills and so forth of a person, cannot be wholly separated from them. This means that the means of production are ‘internalised in the very body of the worker’ and understood ‘as a zone for speculative investment’ (Adamson 2009, p. 273).

Financial capability initiatives with their emphasis on self-improvement through self-investment and skill development are a human capital strategy. Like Adamson’s description of human capital above, personal financial management is as much about managing the self as asset as it is about managing one’s finances. Indeed, the CFFC frame their concern with low levels of financial capability in terms of being ‘at risk of making decisions that could impair their net worth’ (2015b, p. 7). Human capital theory has been and remains a particularly powerful tool of measure and production in the education sector and its marketisation and this is very clear in the case of financial capability initiatives. The point is that while the

rationalisation of reproductive work, the gender division of labour and the family unit in financial terms is not a unique feature of the contemporary moment, human capital today operates as a key mechanism of biofinancialisation. Every skill, every personal quality, desire, emotion and behavioural pathology is put to work for finance. It is from this standpoint that the continued gendering of reproductive work and the channeling of this work through financial products and services, in short the gendering of financial work, is shown as beneficial for finance capital.

Human capital theory presents the patriarchal model of family as a set of property relations as the most rational and efficient way of organising capital investment in the family. In *Treatise on the Family* (1991), Becker invites readers to conceptualise the division of labour in the family as the result of specialisation in the production of human capital and market capital in which females and males respectively have a comparative advantage. Reproductive work by women in the family is considered here as the production of, or investment in, children as human capital. Waged work on the other hand, is an investment in market capital to which men are better disposed because they do not have babies and because their labour is worth more (Becker 1991). The rationalisation of the gender division of labour in the family in such economic terms, brings with it a number of implications pertinent to understanding the development of gendered financial work. In human capital theory, family and children are categorised as investments that can appreciate through appropriate management activities such as maternal nurture, care, socialisation and education in the home. Diagnosing the changing demographics of the family toward the end of the twentieth century, Becker attributed the declining birthrate to parents opting for quality investments rather than a greater quantity of investments of lower quality (Becker 1991, p. 152). With fewer children, women could commit greater amounts of time and energy to their educational, social and emotional development. The maternal relation between mother and child is reduced to a financial relation between investor and asset and from this premise Becker is also able to rationalise pay inequity. According to Becker, the cause of pay inequity is not that women are discriminated against because of their reproductive roles, rather because women invest more energy in the human capital of their children they do not commit the same time and energy as men to their paid work. This means that their investment in market capital is less productive

because they are committing time and energy in managing investments elsewhere. In human capital theory, a distinctly patriarchal gender division of labour is economically more efficient and therefore remains desirable.

This is not all that human capital theory says about the patriarchal family, however. Becker further emphasises the important role that familial altruism through the provision of financial support plays in the economy. ‘Altruism in the family’ (Becker 1991) constitutes no more nor less than a form of non-market insurance or risk protection for members of a family unit. In Becker’s words ‘altruism helps families insure their members against disaster and other consequences of uncertainty’ (1991, p. 281). While such a safety net became less important with the introduction of a comprehensive welfare system in the Fordist period, with its systematic decimation since the 1970s this structure of familial protection and the family form again appears desirable. Within contemporary finance capital then, efficiency and profitability are realised through the dual tendencies of selfishness in the market and altruism in the home. Becker conceptualises altruism as a distinctly paternal characteristic, effectively warping and obfuscating the appropriative violence of the law of patria potestas discussed in chapter two. This altruistic father stands in contrast to the maternal figure who, as a selfish ‘beneficiary’ of paternal altruism uses ‘love’ economically to elicit as much benefit from him as possible (Becker 1991, p. 284).

This deeply patriarchal conceptualisation of familial relations, conflicts markedly with financial capability research that finds that women’s lower comparative wealth and retirement income is related to the fact that they shoulder the costs of familial altruism towards their children. Furthermore, these findings are supported by my research with mothers on a benefit, who regularly forgo and are expected to forgo their own reproductive needs to ensure their children’s are met. Yet, such a patriarchal characterisation of female selfishness surfaces again whenever women make demands for more money to meet these needs. The sole mother claiming her full benefit entitlements is cast precisely as a selfish beneficiary. Midwives demanding pay equity have been accused of being out for themselves and caring more about personal wealth than the wellbeing of the women in their care. The influence of human capital theory in financial education goes some way to explaining the contradictory constructions of

the maternal financial subject that through financial capability initiatives women are called on to simultaneously inhabit.

In his analysis of the application of a biopolitical human capital logic in the structuring of education under contemporary finance capital, Clayton Pierce traces the origins of the human capital theory of education to a 1974 study by Fogel and Engerman that measured the development of human capital and ‘market learning’ of plantation slaves in the antebellum South (2013, p. 51). Pierce notes that Becker himself regarded slavery as a market system that ‘trades and prices human capital stocks rather than simply the services yielded by these stock’ (Becker in Pierce 2013, p. 52). This is essentially what human capital theory advocates and makes possible across all markets and aspects of social life. Fogel and Engerman’s study concluded that the condition of slavery in the plantation system constituted a pedagogical ‘site of positive social learning for African American slaves’, that resulted in considerable investments in the human capital of slaves, as good productive capitalist subjects, and refiguring plantation slaves as ‘incipient investment machines’ (Pierce 2013, p. 54). As Pierce explains, slaves as super-exploited and unpaid workers represent a pure and ideal form of human capital, ‘an individual who was a property of another provided an important control variable for understanding the mechanisms of investment that slave owners used to decide how to increase the productive value of their property’ (2013, p. 51). This logic can be seen today in the imposition of obligations on beneficiary mothers by the paternalistic state, to accept low waged and precarious work. This subjects women to a contemporary form of domestic servitude and further devalues their reproductive work, while claiming to increase women’s skills, independence and capacity to manage themselves.

Fogel and Engerman’s study is significant for Pierce because it provided an empirical basis from which human capital theorists could present a model of accumulation in which social pedagogy was a core function (2013, p. 53). Today, this plays out in the pedagogical initiatives of the finance industry, and the state’s interest in conditioning the entrepreneurial, self-managing and self-valorising subjects of finance under increasingly non-contractual and precarious conditions. It also reaffirms the inherent violence of the hierarchical and appropriative logic of finance capital, in which the historical and present day dispossession

and exploitation of colonial enclosures, patriarchal gender relations and the relations of servitude that are their consequence do not appear as cruelty and injustice but as financially rational strategies, which is much more terrifying. Financial capability as a human capital strategy is a strategy for the enclosure of familial relations and maternal altruism, naturalising their gendered organisation at the same time as it rationalises them as economically beneficial. Enclosure is a counterrevolutionary response that seeks to incorporate and appropriate spheres of activity and the social relations within them that have the potential to undermine capitalist hegemony. Just as finance capital exploits the maternal relation as a relation of reproduction, there is something about this relation that for finance capital is deeply threatening.

Conclusion

Much financial education literature conceives of financial capability as a matter of human capital investment. Financial capability initiatives are aimed at both measuring and producing financially capable subjects who by developing their human capital come to appear and operate like entrepreneurs and investors of the self. This was present in much of the course content and materials I gathered from this fieldwork site. Further, like human capital theory, discourses of financial capability presuppose and reaffirm a gender division of labour in the family, which itself is conceived as site of investment and risk-management premised on familial altruism. Financial education is best understood as a social pedagogy, operating through the education system, media, marketing, personal financial management tools, advertising and popular culture. As a social pedagogy, financial capability initiatives reinforce and produce particular gendered subjectivities that are oriented around a responsibility for financial work as the measure of a good mother. The mother as financial worker is contradictorily called upon to be both a self-interested market actor who maximises profits and a self-less nurturer who invests in and manages risk for others.

The gendered role of familial financial manager as an extension of women's unpaid reproductive work and maternal subjectivity is what I term financial work. The financial work of such a maternal subject reproduces labour-power and finance capital today as mothers are

compelled both to meet reproductive needs through financial products and services and foster the financial capability and personal financial management skills of children. Social reproduction in contemporary finance capital requires an ever increasing participation in and dependence on financial markets. The state's reliance on the family to bear the costs of social provisioning, risk-management and the distribution of wealth through altruism and inheritance means too, an extension of women's unpaid reproductive responsibilities in the patriarchal family model. In this context, financial capability initiatives serve to construct personal and familial financial management as a fixture of women's unpaid reproductive work and caring responsibilities. That these responsibilities continue to fall overwhelmingly to mothers, it follows that the social pedagogy of financial capability presupposes, conditions and reproduces a capitalist patriarchal gender division of labour. Financial work therefore is a key terrain in the struggle over gendered reproductive work today. That is, it should be read as part of the counterrevolutionary strategy to appropriate and assert command over the power of women as the reproducers of labour-power and therefore of finance capital.

My three sites of fieldwork research produced findings that are both site-specific and that allow me to make some general comments on the status of the gender division of labour and reproductive work in contemporary Aotearoa/New Zealand and beyond. First, my analyses of birth work, poverty work and financial work respectively signpost the role that financial logic and imperatives play in the reorganisation and extension of particular aspects of reproductive work in Aotearoa/New Zealand since the most recent counterrevolutionary turn by capital. In each site, the work of those engaged in social reproduction activities is devalued in economic terms. Likewise, in each site gendered conceptions of appropriate versus inappropriate behaviours and activities are pedagogically employed in ways that condition reproductive workers to identify with and take up particular biofinancial subjectivities, namely that of the biofinancial mother. Social discourses around maternal subjects as pathological, selfish, irresponsible, irrational, unruly and incompetent are identified across all three site. I observed their presence in general sense, that became more targeted in situations where the activities of reproductive workers diverged from the norm, or took on the form of struggle as in the case of beneficiaries demanding entitlements or midwives demanding pay equity. Further, these gendered characterisations of the maternal subject are in all three sites operationalised,

somewhat counterintuitively, in ways that individualise and extend the reproductive responsibilities of mothers.

Pressure to rationalise reproductive work in financial terms, management, assets and liabilities, risk, efficiency and investment is the case whether considering childrearing on the verge of reproduction crisis, improving the financial capability of middle class mothers or the conditions under which pregnancy, birth and breastfeeding are experienced and performed. Financialisation processes and discourses today play a central role in shaping social constructions of motherhood and condition the legitimate maternal subject positions available to those who mother in Aotearoa/New Zealand. In this sense at least, financialisation has not led to a greater degree of flexibility in how reproductive work is distributed within families or society when it comes to gender. Indeed, the emphasis on maternal pathologies and responsabilisation reproduces the patriarchal colonial capitalist gender division of labour and the patriarchal family form associated with it. This is a division of labour premised on hierarchical differentiation, appropriation and property relations. My fieldwork sites suggest that the gender division of labour under contemporary finance capital is oriented around the displacing of responsibility onto the maternal subject not solely as biologically determined non-worker charged with maintaining a supply of labour-power, but simultaneously as a highly productive manager of a portfolio of assets, including making labour-power and its production immediately profitable before its sale as a commodity.

These observations can be useful in thinking the most fruitful theoretical focus and most strategic terrains of struggle for the project of revolutionary feminist politics. In the next chapter I therefore turn to three concrete revolutionary strategies around social reproduction based on the insights gathered from my fieldwork research. In the final chapter, I return to the question that motivated me throughout the thesis, what becomes thinkable and possible when we think social organisation and relations of reproduction through a different logic of gender. More specifically, what becomes possible when we proceed from the presupposition of the power of women.

PART III – WHAT IS POSSIBLE

In part one of the thesis I articulated the historical confluence of the development of a patriarchal colonial gender division of labour and the rise of contemporary finance capital. In part two, I presented my analysis of the status of the gender division of labour and the work of social reproduction in contemporary Aotearoa/New Zealand through my fieldwork research on birth work, poverty work and financial work as gendered sites of struggle. From this theoretical and empirical groundwork, the objective of part three is to begin to think the political possibilities that arise from struggles over the conditions, costs and location of reproductive work and make a case for social reproduction as a key terrain of feminist and decolonial revolutionary struggle. As such, part three is situated within a commitment to thinking and realising a feminist and decolonial society beyond capitalism. In her framework for truly meaningful social transformation beyond patriarchal colonial capitalism, Federici articulates that what is needed is a reclaiming of control over the material conditions of reproduction on the one hand, and creating new forms of cooperation and social relations on the other (2012, p. 111). Reclaiming control, the topic of chapter nine, includes decolonising, reclaiming and refusing birth work, poverty work and financial work as social reproduction for finance capital. Creating new relations of cooperation, the topic of chapter ten, involves rethinking and reorganising social reproduction and the maternal relation along collective, cooperative, non-hierarchical and non-exploitative lines. This requires a logic of social organisation beyond the patriarchal gendered logic and relations of finance capital.

Chapter nine draws together the historical analyses of part one and the empirical findings of part two to develop some grounding feminist principles and strategies for taking on the capitalist gender division of labour and taking back social reproduction from financial enclosure. I argue that this must be central to any meaningful politics committed to definitively moving beyond capital. Central to such a political project is fostering a level of collective reproductive autonomy from capital not premised on hierarchical or appropriative divisions of labour. Decolonising social reproduction, reclaiming reproductive commons and refusing capitalist wage relations are at once three preconditions and three strategies for realising collective reproductive autonomy. In chapter ten, I begin to consider how this

theoretical and empirical groundwork can contribute to the project of thinking the social organisation of gender and reproduction beyond patriarchy and finance capital, to what comes next. To this end I articulate my theory, begun in chapter two of the thesis, of what I call the maternal relation. I propose that the space of the maternal and the social relations of birth work offer an under-valued and highly productive frame for thinking the ethical and organisational basis for cooperative, collective and mutual forms of sociality. These final chapters consider what becomes possible and thinkable when we begin from the presupposition of the power of women and approach the maternal relation as a social relation primary and common to all.

Chapter 9. The Power of Women

Breastfeeding itself is a wonderful act of resistance. It's taking back some power, it's empowering... I think that's why it's so scary. They don't need the food industry, they don't need anybody.

–Carol Bartle, interview 2016.

Not only is wages for housework a revolutionary perspective, but *it is the only revolutionary perspective from a feminist viewpoint and ultimately for the entire working class.*

–Silvia Federici 1975, p. 2 emphasis in original.

In this chapter I consider what kind of politics can arise out of my three sites of struggle, birth work, poverty work and financial work in Aotearoa/New Zealand. It examines what can be learned about political and revolutionary strategy from women engaged in reproduction struggles from below. In deepening and extending the political implications of my analyses from chapters six, seven and eight, I present and discuss some specific proposals towards the strategic politicisation of these struggles in revolutionary directions. Part of this discussion is to bring together the parallels and political threads that arise across the three sites and that the particular struggles in each site has revealed as important to left politics in general. These threads include the project of reclaiming material reproductive commons and social commons of care, the importance of decolonising social reproduction, maternity and familial relations and the demand of wages for reproductive work as a strategy of refusal. To this end, I come back to the theoretical grounding articulated in part one, namely the significance of the relationship between the patriarchal colonial capitalist gender division of labour, finance capital as counterrevolutionary strategy and the power of women in their role as reproductive workers and practitioners of reproductive autonomy.

The chapter is arranged into four sections, beginning with a discussion on what can be learned and what can become possible when thinking and engaging in reproduction struggle 'from

below'. The knowledge and experiences of those engaged in reproduction struggles in my fieldwork sites speak clearly to the interrelatedness of patriarchal, colonial and capitalist strategies of enclosure and to the ways and means of struggle from below. I focus here on the work of mana wahine scholars, a Māori conceptualisation of the power of women in a distinctly Aotearoa/New Zealand context. This is followed by sections that consider birth work, poverty work and financial work respectively in terms of the kinds of politics and strategies towards reproductive autonomy that could or are being brought to bear within them. First, in regard to birth work, I identify the presence and examine the possibility of already existing strategies for reclaiming and decolonising maternity, birth and breastfeeding in Aotearoa/New Zealand, and refusing birth work under capital's command. Second, I examine the potential in the struggle of poverty workers to reclaim and decolonise familial relations of care based on the concept of a commons of care. Specifically, I draw out the possibilities for practicing radical community development as a practice of commoning that refuses poverty work for capital. Third, I address the possibilities for politicising financial education as a key terrain of patriarchal colonial capitalist reproduction today.

Birth work and poverty work increasingly fall under the logic and imperatives of financial work, as work for finance capital. My discussion of the strategies for commoning and decolonising social reproduction are further developed in the final section of the chapter, in the context of their overall goal of refusing reproduction for capital and thereby realising autonomy from capital's command. Politicising the sites of birth work, poverty work and financial work means understanding these sites and political strategies as strategies of refusal. From this basis, I argue for a reformulation and expansion of the feminist autonomist demand of Wages for Housework as a strategy of refusal. Commoning, decolonising and refusing social reproduction for finance capital are strategies that constitute the preconditions for the realisation of cooperative, equitable, mutual and collective relations of reproduction beyond the capitalist wage relation, capitalist financial relations and gender and racial hierarchies. A feminist, decolonial, revolutionary politics oriented around these sites of struggle is imperative to the left project of moving beyond and doing away with finance capital once and for all.

Learning from below

In chapter five, I argued that taking a Marxist feminist standpoint of doing research from below, from the standpoint of the marginalised or oppressed, provides a critical vantage point from which to fully see and take on the power of patriarchal colonial capital. The work and experience of social reproduction as struggle under such conditions is generative of important viewpoints, knowledges and different ways of knowing. The view of finance capital from the standpoint of those who bear the burden of birth work, poverty work and financial work provides significant insights and awareness into both the extent of patriarchal colonial capitalist logic and the terrains in which it can and is being challenged. Learning from the experiences and strategies of those engaged in reproduction struggles across my fieldwork sites is in this sense learning from the power of women. In this section I elaborate on what doing fieldwork research from below taught me about the power of women in Aotearoa/New Zealand.

In her important contribution to Kaupapa Māori theory, Leonie Pihama (2001) argues that this be developed today through a mana wahine theoretical framework. Mana wahine as a theory and political project has an historical lineage of Māori women placing the knowledges, needs, interests and experiences of Māori women at the centre of research and practice. Naomi Simmonds defines mana wahine as ‘one space where wāhine (women) can (re)define and (re)present what it means/meant/will mean to be a Māori woman, however varied that may be’ (2014, pp. 3–4). It likewise recognises how these meanings have and continue to be shaped through the interconnected oppressions of patriarchy and capitalism central to the project of colonialism. As Pihama clearly states ‘Aotearoa is an occupied land. Racism, sexism and classism have combined with the agendas of capitalist imperialism on our land, and Māori women are experiencing the brunt of those forces’ (2001, p. 261). In this contemporary colonial context, mana wahine reclaims mātauranga wahine as a source of power, that is, Māori women’s knowledge, wisdom and understanding formed out of their collective historical and situated experiences of social relations of gender, reproduction, mothering and so forth. The Māori concept of mana wahine has important elements in common with the feminist autonomist concept of the power of women.

Mana wahine theory requires a critical awareness of the multiple ways that the colonial patriarchal worldview has systematically erased, coded and even coopted mātauranga Māori, including te reo Māori and some tikanga, and in both these senses, mana wahine is closely tied to the project of decolonisation (Pihama 2001, p. 269). Indeed as Pihama notes, the concept wahine itself is generally equated to the Western concept of ‘woman’, yet does not directly fit this narrow definition (2001, p. 265). Mana wahine speaks to the power of women in all their multiplicities. And it cannot but do this politically in the context of the continued and sustained imposition of colonial and patriarchal gender relations (Pihama 2001, p. 289). For mana wahine scholars, reclaiming and validating mātauranga wahine is important to the project of decolonisation in Aotearoa/New Zealand, and for making this knowledge central to what a decolonial society and sociality must be (Pihama 2001, p. 289).

In the historical and present context of patriarchal colonial finance capital in Aotearoa/New Zealand, it is vital that we acknowledge and learn from the first women of this land. As Kirsten Gabel points out, precolonial Māori society was one in which it was atua wāhine and not fathers and husbands, who set down their own tikanga of pregnancy, birth, menstruation and menopause (2013, p. 62). This is a situation that cannot be claimed by Pākehā women for many centuries as the work of Federici presented in chapter three shows. Further, Gabel argues that resistance to the imposition of colonial mothering practices, as one aspect of a patriarchal colonial capitalist gender division of labour, can be ‘a source of empowerment for all women’ (2013, p. 152). In my discussion of decolonial politics around social reproduction I do not wish to romanticise indigenous and precapitalist gender relations as purely egalitarian, nor do I wish to present a romantic view of maternity as the sum total or essence of womanhood. Rather, in developing an analysis of mana wahine in relation to reproductive work as a terrain of struggle and in conversation with feminist autonomist thought, I propose to learn from and politicise my sites of struggle as a basis of empowerment for all. In aligning my work with that of mana wahine and feminist autonomist scholars, I recognise the profound transformative potential in attending to and taking the lead from the immense accumulated knowledge, wisdom and experience of many generations of women engaged in all forms of reproductive work and reproduction struggle, under myriad social conditions and structures.

The presupposition of gendered and racialised incapacity in the logic of finance capital is evident in the financially rationalised and biomedical discourses that shape the majority of maternity provision and maternal experience in Aotearoa/New Zealand. Independent midwives operating on the margins of such institutional hierarchies are acutely aware of these discourses and the relations of power at play within them. It is in this social context that independent midwives identify advocating for women and their families as a key aspect of their professional practice. My involvement with NZCOM demonstrated a collective awareness among midwives that women's experiences of pregnancy, birth and breastfeeding regularly leave women feeling alienated from their bodies and their babies and dispossess women of their self-perceived reproductive capacities. Indeed, the history of maternity care in Aotearoa/New Zealand is rife with assumptions about the particular maternal failures to do and to know what is required for their babies and themselves. As I argued in chapter six, when a financial logic of risk management is applied to maternity, the interests of the pregnant person and the interests of the foetus are framed in oppositional and competitive terms. Midwives know too that the low pay accorded to their work and the birth work of women in their care is connected to the fact that it is gendered work practiced in a patriarchal world. Just as they are often aware that it also has something to do with the fact that maternal and birthing bodies are not always predictable or timely and do not conform to ideals of productivity and efficiency. While independent midwives constitute the main providers of maternity care to women in Aotearoa/New Zealand, in institutional settings they undertake this work from the margins, from below.

The presence of this experiential knowledge is particularly stark in the struggles of female beneficiaries trying to raise children on a benefit. In my own and other advocates' experience the people that come to AAAP for advocacy are between 70 and 90 per cent Māori and Pasifika women with children in their care. Beneficiaries were acutely aware of the ways that the level of financial assistance they received was shaped by assumptions about their capability and moral worth as mothers. They knew all too well that these assumptions were based on the patriarchal and colonial biases of WINZ case managers and welfare policy and felt the deep injustice of this. Alongside the palpable sense of desperation and impending

crisis surrounding the lives of beneficiaries seeking advocacy, this was almost always accompanied by a sense of unfairness, injustice or betrayal. Such feelings signal a knowledge of their worths and right to welfare and an understanding of what gender justice would mean. This experiential knowledge and understanding is reflected in women's, and Māori women's in particular, engagement with advocacy, in terms of seeking it out and taking on the role of advocating for each other or training with AAAP. AAAP works to develop a wider awareness of the political dynamics of welfare struggle but this awareness is often already there. AAAP advocates actively engage in the struggle for welfare as a common right, facing up to regular antagonism and threat of punishment to do so. As a practice of radical community development, these women draw in their experiential knowledge and viewpoint from below to actively create collective networks of solidarity and care.

Mothers raising children on a benefit and independent midwives are engaged in a daily struggle of doing reproductive work under adverse conditions. This very material and often physical struggle is generative of deep knowledge and a particular privileged viewpoint of relations of power and their position within these. That is, a knowledge and view of patriarchal colonial capital from below. For some of those undertaking birth work and poverty work on the social margins, this struggle extends to standing up to the patriarchal colonial power of the capitalist state as reproductive worker alongside other women as reproductive workers, be it in the WINZ office, in the hospital, in court or in the streets. I now turn to consider the possibilities for further politicising and deepening this struggle in the sites of birth work, poverty work and financial work respectively.

The power of birth work

One thing that NZCOM's struggle for pay equity demonstrates is that birth work is political. The history of this struggle in Aotearoa/New Zealand also illustrates that political organising around birth work and by birth workers is possible and necessary on a number of fronts. Practicing pregnancy, birthing and breastfeeding against the grain is a political undertaking of reclaiming material reproductive commons, women's reproductive autonomy and social commons of care. For these reasons, the spaces of birth and maternity are an important site for

decolonial politics around both gender and the social organisation of reproductive work. And indeed, the demand of recognition and wages for birth work by independent midwives provides a concrete example through which to explore the feminist strategy of refusal in Aotearoa/New Zealand today.

Alana Apfel notes the ‘immense potential for personal and systemic transformation’ inherent in birth work and maternal experience (2016, p. 3). As she explains,

The effect of capitalism is a continued appropriation of all aspects of our reproduction, which become subordinated and devalued to the needs of the profit-driven market. What this means in the reproductive context is not only control over how, where and with whom we give birth but also control at the level of *imagination* – foreclosing the ability for people to literally imagine alternatives to, say, lying flat on your back or having your baby separated from you at birth. We need a collective re-appropriation of the constraints capitalism places on our imagination around birth and hence on our capacity to reproduce ourselves and our children in ways that would support our collective well-being. (2016, p. 8 emphasis in original)

This potential and transformative possibility in birth work means that political engagement with and activism around how, where and under what conditions birth and parenting are performed and experienced in society poses an important challenge to the dominant hierarchical divisions and status of reproductive work. At stake in politicising birth work as a site of struggle is much more than fighting for a greater range of birth and parenting choices and support for reproductive justice. Struggles to decolonise, reclaim and redefine the value of birth, birth work and birth workers are the starting point for refusing to do this work for finance capital, refusing to reproduce a persistently and inherently patriarchal and colonial capitalism. Politicising birth work can be a revolutionary starting point then, in terms of reformulating gender relations and divisions of labour and reconstituting the status and value of reproductive work. Because of this, such struggles are absolutely central to the success of any meaningful revolutionary politics. Both midwives and mothers as birth workers in Aotearoa/New Zealand are well positioned to play a role in such struggles.

Reclaiming the space of birth leads into reclaiming the space of maternity and parenting. A clear example of this is the practice of breastfeeding as a political act. Paternal and familial involvement in facilitating and supporting breastfeeding generalises the breastfeeding relationship as one of nurture and care between all family members and the child. Indeed, Karen Epstein-Gilboa finds that a positive relationship can be drawn between longer breastfeeding terms and the level of gender equality in terms of ‘gender-based task allocation’ within families (2010, p. 215). This stands in contrast to the notion that the practice of fathers bottle feeding infants is an expression of gender equality. On the contrary, by constructing male bottle-feeding as an equivalent activity to female breastfeeding reinforce the patriarchal tendency to devalue the birth work of women. As Epstein-Gilboa elaborates ‘sameness task allocation essentially provides patriarchy, under the facade of apparent respect for women, with another means of belittling and destroying the unique nursing relationship’ (2010, p. 215). However, practicing breastfeeding as a collective endeavour through paternal, whānau and societal involvement in facilitating, protecting and supporting it, treats breastfeeding as socially valuable work without interfering with or undermining the breastfeeding relation between a mother and child.

When the protection and facilitation of the breastfeeding relationship is constructed as a collective responsibility, it can also lead to mechanisms for collectively ensuring that all infants can access the potent protection and food security that human breastmilk is uniquely formulated to provide, irrespective of whether lactation between baby and a biological parent is successful, possible or sustainable. That is, it opens up the possibility for reclaiming breastfeeding and breast milk as a reproductive commons. Researchers have noted a global return to popularity of milk-sharing practices that enable women to continue to feed their babies breast milk in the face of supply and lactational interruptions and challenges (Akre et al 2011). This practice involves women who have or can produce more milk than their own children need, sharing this directly with parents who need it, or donating it to a milk bank for free distribution as the need for donor milk arises. For example, in Aotearoa/New Zealand there is currently the national online milk-sharing communities Piripoho Aotearoa and the New Zealand branch of the international Human Milk for Human Babies, as well as a number

of regional donor-run milk banking initiatives such as Mothers Milk NZ and North Canterbury Breast Milk. The growing popularity of commoning breastfeeding through milk-sharing and milk-banking, point to what might be at stake in reclaiming the breastfeeding relation as a collective one and breastmilk as a non-commodified reproductive commons.

Federici recognises that reproducing a human being is not only the most labour-intensive work, but unlike other forms of production it is by and large work 'irreducible to mechanisation' (Federici 2012, p.146). At the centre of struggles over birth work in Aotearoa/ New Zealand today is a desire to refuse the imperatives of efficiency and mechanical predictability that financial logic brings to the birth event. This is a struggle to reclaim the birthing body from patriarchal colonial and capitalist enclosure shaped by a financial logic of risk-management and efficiency and patriarchal assumptions about unproductive, incapable and unruly female bodies. Arguing for women's capacity and right to birth, care and parent in ways undetermined by such a logic is to argue for a complete reconceptualisation of value in relation to birth work and parenting work. The struggles around midwifery as birth work in contemporary finance capital are likewise sites of feminist politics. As Karen Guilliland stated unequivocally, whether midwives owned it or not midwifery is a feminist profession. It is a feminist profession because it facilitates or has the potential to facilitate women's capacity to reassert command over where and how maternity, birth and breastfeeding are practiced, recognising and valorising the power of women as reproducers to both create the community and to subvert it. Examining what politics and strategies arise from birth work as a site of struggle 'undermines the very structures of capital that differentiate and ignore these spheres of work' (Apfel 2016, p. 8).

Not unlike Apfel (2016), Simmonds identifies a transformative and creative potential in the birth process, for the realisation of self-determination and reproductive autonomy for Māori. She explains, that 'the expression of our experiences as Māori women from a perspective that upholds the mana (power and prestige) and tapu (sacredness) of the maternal body is a powerful act of resistance and decolonisation' (Simmonds 2014, p. 5). In her work on theorising what she calls 'mana wahine maternities', Simmonds (2011, 2014) regards

decolonisation and the assertion of mana wahine as inextricable from each other. She elaborates,

Reclaiming mana wahine maternities has the potential to transform experiences of birth for women by (re)asserting the tino rangatiratanga (self-determination) of women, of their babies, and of their whānau, and thus the rangatiratanga of Māori communities, hapū (sub-tribe/sub-tribes) and iwi (tribe/tribes). (2014, p. 1)

Self-determination begins with revitalising and reclaiming both a framework and the capacity for reproductive autonomy rooted in precolonial Māori social formations, including at its most primary and embodied states of pregnancy and birth. While the history of colonisation has and continues to determine, fragment and marginalise Māori women's experiences of pregnancy, birth, breastfeeding and mothering, Simmonds' research finds that mana wahine maternities still exist and blossom in the way many Māori women negotiate maternity and how they undertake birth work, often in consciously political ways. Further, mana wahine maternities as a way of understanding and practicing birth and child rearing provide a potential model for transforming how birth work is done and maternity is experienced in Aotearoa/New Zealand for all women. Thinking and understanding maternal embodiment and the space of birth from the knowledge and power of women, is to begin to be able to decolonise birth and imagine and practice birth work in collective, decolonial and autonomous ways.

A Western patriarchal colonial conception of mothering in the private domain of the nuclear family unit or atomised, individualised household, marginalises collective approaches to child rearing. Simmonds notes that in te ao Māori, babies are not born to a mother and father but are rather 'born into a whānau', a conception that is linguistically supported in the dual meaning of whānau as denoting both an extended family group and to be born or to give birth (2014, p. 222). Birth and mothering are the responsibility and work of not just mothers or biological parents but of an extended family group. This is also apparent in the involvement of male whānau alongside females in birth work as attendants, providing care and support to the birthing mother. Politicising and reclaiming birth work involves a shift away from the

patriarchal capitalist family introduced through colonisation and Pākehā settlement, that constructs the nuclear family as a unit of reproduction revolving around a hierarchical gender division of labour and relations of private property.

Thinking birth work through the concept of whānau, reveals that there are already in existence models for the organisation of birth and mothering as collective activities shared among many women and men. Simmonds notes further, that ‘Within a mana wahine collective approach to birth and afterbirth women and whānau who choose not to or are unable to bear children are not precluded from “mothering”’ (2014, p. 224). Social understandings of family, and consequently of the gender division of labour, must be rethought, and core to this for Simmonds is to reclaim and reconceptualise maternal relations, what it means to mother and who, in fact, can occupy the relational position of mother (2014, p. 221). At the same time, Gabel stresses that alongside the notion of collective childrearing, the relationship between a birth mother and child is recognised as unique and precious. This is notably expressed through the significance placed on the breastfeeding relationship in te ao Māori, which is illustrated in the prevalence of the concept of 'ūkaipō', translated as the 'night-feeding breast' in Māori cosmology (Gabel 2013). This concept of ūkaipō I discuss in depth in chapter ten.

In terms of contemporary midwifery practice, Christine Kenney (2011, p. 125) criticises the current partnership model of professional midwifery practice in Aotearoa/New Zealand of reflecting the highly individualised and hierarchical character of dominant colonial capitalist relations, despite enabling a certain level of autonomy for birth workers. This model is based on a narrow Western conception of partnership as one between a midwife and an individual birthing woman. This may pose a barrier to efforts to decolonise and reclaim Māori birth practices in which birth is a process that closely involves whānau at all stages (Kenney 2011). This situation is undoubtedly exacerbated by the very low number of practicing Māori midwives compared to the birth rate of Māori women. Only 5.7 per cent of midwives identify their first ethnicity as Māori, while Māori women make up 25 per cent of those giving birth (Patterson et al 2017, p. 46). Nga Maia Māori Midwives Aotearoa promote understanding of Māori birthing practices and a model of partnership as one between mama, pēpi, whānau and midwife. There are independent midwives who learn and are sensitive to birth tikanga and the

specificities of Māori maternal experience. Others work to normalise Māori maternal practices such as safe co-sleeping as beneficial for all mothers and babies (Abel and Tipene-Leach 2013). So while the existing partnership model still needs to be decolonised, independent LMC midwives are at the same time much more capable of integrating and facilitating Māori approaches to birth and maternity because they are not as adjusted or beholden to colonial biomedical institutional frameworks.

In chapter three I presented Federici's argument that the witch-hunts constituted 'one of the most important events in the development of capitalist society' because they generalised and normalised a widespread social fear of the power of women, and 'destroyed a universe of practices, beliefs, and social subjects whose existence was incompatible with the capitalist work discipline, thus redefining the main elements of social reproduction' (Federici 2014b, p. 165). It is telling that the contemporary figure of the midwife in Aotearoa/New Zealand still evokes social fear and moral panic with many of the same characteristics that the gendered figure of the witch came to inspire for medieval European and colonial societies. The independent midwife is a political figure because in her approach to birth work she politicises birth, maternity and breastfeeding as a site of struggle. Like the figure of the witch, the independent midwife's very existence denotes the possibility of reproductive autonomy and thus of refusal. This is particularly the case in Aotearoa/New Zealand where NZCOM and birthing women have been engaged in a long standing struggle for professional autonomy and pay equity for independent midwives. Aotearoa/New Zealand has a strong history of midwives demanding recognition for the power of women and refusing to accept birth work under the conditions set out by the capitalist state.

There are further parallels with the discourses used to discredit midwives during the witch-hunts, whose progressive exclusion from the birthing room hinged on a perception of midwives as morally questionable and ignorant and in perpetual need of training (which was mostly denied them) and monitoring by male medical authority and the church. News stories about midwifery, explicitly or implicitly sensationalise the figure of the independent midwife as unprofessional, anti-science, unskilled, or prioritising their own agenda over the wellbeing of women in their care. For recently examples see, (AIM Consumer Support Network 2015;

Chisholm 2015; *The Listener* October 8, 2016; Chisholm 2016). This was also well illustrated by the media treatment of a 2016 Masters thesis that claimed that midwifery-led care showed higher rates of adverse maternity outcomes (Wernham et al 2016; Guilliland 2016a). This piece of research received great media and government attention at perhaps the most pivotal stage of NZCOM's pay equity case, despite the fact that the study was quickly found to leave out significant key indicators for poor maternal outcomes and could not be replicated by other researchers. For example, the 2016 issue of national current affairs magazine *The Listener* that included an article on the Masters research, featured a cover page image of a hippy couple holding a placard and the headline 'Birth: Where the revolution went wrong. The dangers of midwives in charge' (*The Listener*, October 8, 2016). *The Listener* has been taken to the New Zealand Press Council on several occasions, including this one, for displaying a history of sensationalised negative journalistic bias in stories involving midwives (NZ Press Council 2017).

The suggestion of such a cover page, is that professional autonomy of probably the most female dominated profession in Aotearoa/New Zealand is dangerous to women. Further, in drawing on tropes of the second wave feminist movement it implies that like the decades of women's struggle that made it possible, professional autonomy for midwives has been a misguided mistake attributable to power hungry irresponsible feminists. Where the feminist revolution of the twentieth century went wrong, in the eyes of a capitalist counterrevolutionary discourse, was in the instances where it succeeded in claiming back some control and some social power for women. Birth workers practicing birth and maternity against the grain are threatening to a patriarchal colonial capitalist logic that has since its earliest beginnings attempted to position the female body as incapable, untrustworthy and unproductive. This was and remains part of a counterrevolutionary strategy to enclose and exercise command over women's reproductive capacities and work as a commons for capital's reproduction. The politics that can arise from birth work as a site of revolutionary struggle necessarily centres on reclaiming, decolonising and affirming the collective power of women as reproductive workers, which are also an expression of women's refusal to do this work under capital's command.

Politicising poverty work

As I elaborated through the work of Federici in chapter three, primitive accumulation was a foundational mechanism and has remained a persistent aspect of capital's development. Through such mechanisms of enclosure, the European and colonial witch-hunts rendered women akin to a commons, their reproductive work and capacities treated as a natural, free and inexhaustible source for capital appropriation and exploitation (Federici 2014b, p. 97). The subordination and exploitation of women as women can be traced to the interdependent development of capitalist wage relations and its associated hierarchical gender division of labour revolving around a conceptual and spatial separation for the first time between so-called productive work and reproductive work. Feminist autonomist analysis further contends that the process of primitive accumulation be read not merely as a story of hegemony and domination. Rather, a rereading of the history of land enclosures, witch trials, colonial genocide and slavery suggests these as part of a counterrevolutionary struggle on the part of the ruling classes. The capacity of people to subsist and sustain themselves and their families collectively and autonomously from the capitalist wage relation today continues to represent a primary threat.

Federici (2012), Mies and Bennholt-Thomsen (1999) argue that historically women have taken the lead in efforts to reclaim reproductive commons, developing collective and cooperative forms and spaces of social reproduction. This is in part because the harm to women of patriarchal colonial capital and the associated dislocation from the commons is greater because of their reproductive responsibilities. In the context of patriarchy, women's ability to access reproductive commons plays an important role in achieving autonomy from patriarchal oppression (Federici 2012). Identifying women as poverty workers as the locus for reclaiming reproductive commons and as drivers for commoning practices should not be read as an argument for naturalising or feminising reproductive work. Rather,

It is refusing to obliterate the collective experiences, knowledge, and struggles that women have accumulated concerning reproductive work, whose history has been an essential part of our resistance to capitalism. Reconnection with this history is today

for women and men a crucial step, both for undoing the gendered architecture of our lives and reconstructing our homes and lives as commons. (Federici 2012, p. 148)

When Federici speaks of the ‘permanent reproduction crisis’ that capitalism fosters and thrives through, she identifies this tendency in the ways it is ‘externalised’ to current and former colonies, and the Global South (Federici 2012, pp. 104–105). So too, the austerity measures that have exacerbated the precarisation, deregulation, homelessness and rising debt levels which increasingly characterise societies in the Global North are expressions of the strategic creation of reproduction crisis. While the struggles and structural conditions faced by the poorest women in the Global South are not comparable to those of poor women in the Global North, I want to propose that they are united in a primary respect. Both, in their own social and structural terrains must struggle for bare reproductive survival and reproductive security in the face of patriarchal and colonial capitalist enclosures and the strategic generation and financialisation reproduction crisis.

Yet, the basis of the victimisation of women is not only their vulnerability as mothers and carers, but on the contrary their social power as reproductive workers, as the provider of the commodity labour-power. The colonial expansion of finance capital and the programs and policies associated with it are as Federici writes ‘in essence a war against women’ (Federici 2012, p. 86). This war is waged not because women are easy targets but because of their primary role in two global struggles that directly conflict with the capitalist imperatives and rationale of globalisation. She elaborates,

They are the ones who with their struggles, have contributed most to ‘valorising’ the labour of their children and communities, challenging the sexual hierarchies on which capitalism has thrived and forcing the nation state to expand investment in the reproduction of the workforce. They have also been the main supporters of a non-capitalist use of natural resources (land, waters, forests) and subsistence-oriented agriculture, and therefore have stood in the way of both the full commercialisation of “nature” and the destruction of the last remaining commons. (Federici 2012, p. 86)

Commoning constitutes a core aspect of antipatriarchal, anticolonial and anticapitalist struggle alike, led by women in the Global South and North alike (Federici 2012; Mies and Bennholt-Thomsen 1999). By noting these global tendencies, I do not wish to romanticise the conditions under which women as poverty workers reproduce themselves and their families and politicise this work. I wish to recognise them as possessors of valuable knowledge and experience, as leaders in political struggles which are organised and creative, that take social and environmental reproduction outside of the logic of finance capital and the capital relation as their starting point. Thinking poverty work from below reveals what kind of politics is possible and already present in reproduction as a terrain of struggle.

In the context of poverty work, breastfeeding emerges again as a deeply political practice in reclaiming reproductive commons. In my research with AAAP I found that beneficiaries struggled against welfare policies that functioned to undermine their breastfeeding as work, let alone work of considerable social value. The fact that breastmilk was a free and reliable resource as opposed to the considerable cost of baby formula was mentioned by breastfeeding beneficiary mothers that I encountered as one motivation of continuing to breastfeed. Safe and adequate feeding with bovine milk-based infant formula is contingent on multiple preconditions such as, access to feeding equipment, clean water, sanitary conditions and most notably continual and adequate access to a commodity and the means to purchase it (Baker et al. 2016). For many beneficiaries, particularly those who were homeless, most of these preconditions were not guaranteed. What these women produce themselves from their own bodies is the only guaranteed source of safe and reliable nourishment and health protection in situations of uncertainty, upheaval and deprivation. In the context of poverty work, the struggle to continue to breastfeed past one year, or indeed to breastfeed at all, is deeply political. Poverty workers are engaged in the struggle to reclaim breastmilk as a reproductive commons, the enclosure of which means being compelled to secure child nourishment through the market and through debt.

Access to breastmilk as a reproductive commons is vital for ensuring food security for babies and young children, the central threat to which is the US\$89 billion a year global bovine milk-based formula industry (Smith 2015, p. 2). Breastfeeding is also obstructed via patriarchal

assumptions about women's bodies as incapable and unreliable as well as patriarchal notions of paternal ownership in relation to both children and women's bodies (Blum 1993; Epstein-Gilboa 2010). In response to the quantities of infant formula donated to Greek refugee camps, Syrian women in some camps are working to make their camps infant formula free except where it is medically necessary, precisely because it undermines their ability to ensure food security for their babies through breastmilk (Bauer 2016). Breastfeeding is in fact a 'global "food system" with unsurpassed capacity to promote food security and health for infants and young children' (Smith 2015 p. 2). Breastmilk is uniquely able to provide 'a personalised source of nutrition providing optimal levels of nutrients in volumes regulated by the mother-child feeding dyad and an array of biological factors critical for normal immunological, gastrointestinal and neurological development' (Baker et al. 2016, p. 2541). This effectively makes breastfeeding the only free and 'universally accessible "health service"' (Smith 2015, p. 3). Collectively, breastfeeding women are some of the most important food producers, health service workers and providers of food security in the world. As the sole producers of breastmilk they are perhaps the producers of the most primary reproductive commons. Politicising breastfeeding, as a distinctly maternal practice of commoning, is one tactic for politicising poverty work as reproductive work. Arguing for the value of breastfeeding as work can also be a basis for claiming the reproductive and care work of beneficiaries as socially valuable.

In my fieldwork I observed the potential for a politics of commoning in the idea of radical community development developed by AAAP. In a broader sense, radical community development is fostered through advocates and people engaging in advocacy and sharing knowledge with each other about benefit entitlements, experiences of living on a benefit, sharing space in the AAAP office, and in the shared experience of 'standing up with' people. The term 'standing up with' or 'to stand up with' was used by advocates to describe taking on an advocacy role for a person at a WINZ office or appointment. That advocates regard their role in challenging WINZ as a joint or collective action of solidarity and support, in contrast to 'standing up for' another person, presupposes the involvement in a much wider collective struggle. It likewise presupposes the equal power and capacity of anyone to do so. Advocates' aversion to seeing the people they stand up with as clients or cases supports this

understanding. The act of claiming from WINZ what they are legally entitled to, as if they have a right to it, is not making the claim on the basis of that individual's worth or circumstances, but making the claim on the basis of the worth and right of anybody to welfare. To make this claim together is indeed making a claim for a common or collective entitlement to welfare, to a liveable income, to a commons of care.

Advocates and beneficiaries politicise poverty work by reclaiming welfare provision as a reproductive commons. In standing up together, they are also engaged in creating a commons of care through building relations of mutuality, cooperation and care in the beneficiary community. Myself and advocates' observed the common practice of women bringing other women into AAAP, of coming in together, or of taking on the role of advocate for each other in their future dealings with WINZ. In these instances the collective aspect of the claim of welfare entitlement is quite distinct. Indeed, this tendency is what one advocate described as,

A natural, almost organic way of community development, of community capacity-building where women who have had positive experiences will tell others, and they'll want to then become involved to greater or lesser degrees, with AAAP. Or just in terms of their sense of self-worth and self-esteem, this will improve through that process of contact. (AAAP advocate, interview 2016)

What AAAP call radical community development is the practice of creating or building up a commons of care at a community level, from which the exclusionary and punitive welfare system can then be challenged.

What emerged clearly from my immersive participation in AAAP is that poverty work in Aotearoa/New Zealand is deeply racialised and continues to be shaped by this land's settler colonial history. What was also clear in my research with AAAP was that the patriarchal and colonial conditioning of maternity and motherhood is closely tied to the patriarchal and colonial conditioning of the family form under contemporary finance capital. Indeed, Rebecca Hall observes the political potential in women decolonising and reclaiming 'what it is to "care", to reproduce, or to be intimate' at the level of the community (Hall 2016, p. 221).

Central to this, for Hall, is the ‘expansion of the “family” beyond the nuclear and through community and kin networks; and the expansion of relations of care to include the land’ (Hall 2016, p. 221).

In the context of Aotearoa/New Zealand, Pihama (2001) and Simmonds (2014) both note whānau as a key site for both the assertion of mana wahine and for decolonisation. Whānau in te ao Māori refers to an extended family group and is in many respects the antithesis of the Pākehā nuclear family form (Pihama 2001, pp. 275–276). Historically, iwi, hapū and whānau structures have been systematically atomised, dislocated and destroyed through Pākehā settlement, land confiscation, urbanisation and assimilation into Christian moral and colonial legal frameworks. As noted in chapter three, the colonial imposition of the nuclear family structure and its associated gender division of labour and relations of private property was disempowering and damaging for the status of women in Māori society, particularly in their role as mothers. They became not only subject to colonial dislocation and oppression, but to cultural isolation and patriarchal oppression within their own communities (Gabel 2013; Mikaere 1994; Simmonds 2014). My analysis in chapter seven highlighted that when it comes to those struggling to do the work of mothering on the perpetual verge of reproduction crisis, welfare policy and WINZ take punitive measures to impose colonial conceptions of the patriarchal family, paternal ownership and maternal dependence. Decolonising a formulation of the family, means decolonising internalised patriarchal assumptions about gender relations, the gendering of birth and care work, and ultimately decolonising the capitalist gender division of labour. This is necessary for reclaiming and valorising the political and social power of Māori women in the face of the financialisation of poverty work and reproduction crisis.

Le Grice and Braun note that in te ao Māori, children ‘are considered “everybody’s” children among the collective’ and that this facilitates a responsibility for the protection, care, education and socialisation of children among all members of a community or whānau (2016, p. 158). Maternal and parental responsibilities are shared among the members of a whānau, notable for example in the indistinction between the term for mother and aunt in te reo Māori (Simmonds 2014, p. 224; Gabel 2013, p. 72). The responsibility for ‘mothering’ (in the

Western patriarchal sense) then, is not individualised and laid at the feet of biological mothers in a capitalist gender division of labour that ascribes reproduction to women as carers. It is rather a shared and collective responsibility, and is therefore socially important to all members. Whānau presupposes a socialised common interest in ensuring the wellbeing and reproduction of children, who do not hold the status of private property or investment opportunity of their biological parents. As a key organising principle of Māori society, whānau is a form of social organisation in which the work of reproduction, particularly the work of birth, care and childrearing is its organisational centre. What better model for building and generalising a decolonial, non-patriarchal commons of care in Aotearoa/New Zealand?

Decolonising and reclaiming the Māori concept and practice of whānau involves recognising, valorising and generalising a collective approach to childrearing, that distributes the reproductive work of childrearing among a community of carers irrespective of gender and biological parenthood. Decolonising and commoning welfare provision in this context would involve a reconceptualisation of welfare as the provision and protection of collective care as that which guarantees social reproductive security and autonomy from the capitalist wage relation. AAAP advocates recognised that the rights of people to welfare are closely associated with the rights of people as workers, in fact as the same right. The right to a liveable income regardless of one status as paid employed worker, unemployed worker, or unpaid reproductive worker. As one advocate put it, to fully recognise and value the huge volume of unpaid reproductive work that beneficiaries do within their families and communities, ‘We have to redefine the meaning of work’ (AAAP advocate, interview 2016). I now turn to consider the political strategy of refusal that aimed to do precisely this, and present my argument for how this demand can form the basis of a politics for challenging the financialisation of reproduction through the refusal of financial work.

Refusing financial work

What of financial capability initiatives in discussions of politicising reproductive work towards reproductive autonomy from patriarchal colonial finance capital? While my research

approached financial capability as a site of counterrevolutionary struggle on the side of finance capital, other scholars argue for the possibility of politicising and subverting financial education curricula and discourses towards the interests and benefits of collective and autonomous social reproduction. This is evident in Chris Arthur's (2012a) proposal for developing a critical financial literacy that I discussed in chapter eight. Max Haiven has written on the need for decolonising financial education in a Canadian context. He argues for the possibility of a truly radical financial literacy based on what he terms 'the radical imagination' (2014a). For Haiven, colonial history is characterised by a wilful 'settler illiteracy' of indigenous social and economic organisation on the part of the colonisers on the one hand, and by constructions of the incapacity of indigenous peoples to socially and financially manage themselves on the other. This state of affairs indicates the starting point for thinking a radical financial education and reframing financial capability with a view beyond capital relations,

If we imagine pre-invasion land-based Indigenous economic practices as undergirded by alternative forms of financial literacy and locate the present economic constraints and challenges faced by Indigenous people as the result of colonial policies like the banning of the potlatch, a different form of financial literacy might emerge, one rooted not in the uncritical acceptance of financialisation but in the radical imagination. (Haiven 2017, p. 359)

Recognising the presence of alternative economic relations and financial literacies makes visible and destabilises the ideological presuppositions of patriarchal colonial finance capital as an unquestionable, optimal and totalising system. It reminds us that not only are other models and principles of social organisation possible, they already exist.

Patriarchy and colonialism as organising principles historically have and continue to operate on a divisive and appropriative logic of finance capital (see chapters three and four). This has involved the construction of women, slaves and indigenous peoples as objects of financial speculation and expropriation. Alongside what was taken in terms of material means of reproduction and agency, a pedagogy of incapacity and pathology in questions of collective

economic autonomy and personal financial management has been at play. A progressive notion of financial capability recognises and fosters the financial capacity and extant financial knowledge embodied in precolonial economic principles. It likewise recognises the experiential financial knowledge of those who perform poverty work. For example, the experience of managing family survival through the market on the precipice of reproduction crisis generates an acute awareness of the ways in which seemingly abstract financial practices are grounded in expropriative and inequitable material relations. This is indeed a literacy of finance capital from below. A financial literacy from below has often expressed itself as a claim for the collective return of what is owed. Premised in the knowledge that financial wealth originates with workers as the providers of finance capital, and therefore to whom debt is truly owed and whose it is to claim and redistribute (Daellenbach 2015). Financial capability from below can be seen in efforts to reclaim and create reproductive commons, be they material commons, financial commons or commons of care.

This is where commoning and decolonising birth work and poverty work demonstrate their significance to thinking and planning economic practices and relations beyond finance capital. My fieldwork has illustrated how struggles in these sites are not solely concerned with claiming the value for capital of these reproductive activities but in presupposing and demanding relations of collective reproduction and care as the base measure of what is valuable. Financial capability initiatives in Aotearoa/New Zealand assume and perpetuate a model of the nuclear family as a set of property relations whose logical function is the valorisation of human and finance capital. A radical financial capability from below, could play an important role in developing feminist struggles around gendered reproductive work in more revolutionary directions, particular as these become increasingly financialised.

My research found that financial capability initiatives seek to turn reproductive workers' relationship to the people whose labour-power they reproduce in the family and the community into relations of financial investment and asset management. Increasingly the reproductive work performed through the maternal relation between mother and child has been conditioned to a logic of investment and risk-management on future returns in the form of an increased chance for wealth accumulation. This is where financial capability as the

precondition of 'successful' social reproduction becomes financial work. Implicit in financial capability initiatives in Aotearoa/New Zealand, particularly those run or funded by the financial services industry, is a construction of mothers as a commons for financial expropriation. This biofinancial mother is assumed to happily and successfully shoulder the responsibility for the socialisation and education of children into a financialised worldview on the one hand, and responsibility for household financial management and wealth accumulation in the other. To be deemed non-pathological she must perform this reproductive work in a manner and through mechanisms beneficial for financial circulation and accumulation. Yet, it is precisely in the position of financial worker, as the provider of financialised labour-power, that the power to politicise financial capability and financial literacy from below in radical directions lies.

My participant research in financial education courses and the spheres of birth work and poverty work alike, highlighted how contemporary finance capital is particularly interested in interfering with and setting the conditions of mothering. Finance capital relies increasingly on gendered reproductive work, and financial capability initiatives constitute a key tactic for obfuscating this fact. There is power in the position of women collectively as those engaged in the financialised work of care, birth and parenting to subvert these, the power to reject and refuse this work on finance capital's terms, and to pursue and reclaim decolonial, egalitarian and collective ways of organising poverty, care and birth work, that bear important implications for economic planning and the construction of social value beyond finance capital. When thinking concrete strategy for reclaiming and decolonising collective practices of social reproduction, a common tradition of arguing for recognition of its true value for capital and for a valuation of reproductive work that exceeds capitalist measure is evident. This is indeed the strategic logic behind the argument for the recognition of social reproduction as work.

The claim that social reproduction is work when it is performed within a patriarchal colonial capitalist system and gender division of labour is an important strategy for directing the struggle of reproductive workers in revolutionary directions. The social power of any worker is realised in their refusal of their work, because when workers withdraw their labour-power

through strike action the real value to capital of this work becomes evident. Historically this tradition begins with the demand for remuneration in the form of wages and strike action. As Mariarosa Dalla Costa and Selma James put it ‘if your production is vital for capitalism, refusing to produce, refusing to *work*, is a fundamental level of social power’ (1972, p. 10). In what follows, I consider the demand for a wage and the strike form in the context of the financialisation of reproduction and in light of their contemporary popularity in the resurgence of feminist politics globally. Specifically, I return to and build on my discussion in chapter one on the power of refusal as that which makes visible reproductive work as productive of value for capitalist capture, and thus signals the possibility of refusing it under capitalist conditions.

Dalla Costa and James argue that if women’s unpaid reproductive work is the basis of their powerlessness and subordination within patriarchal colonial capitalism, ‘then wages for that work, which alone will make it possible for us to reject that work, must be our lever of power’ (1972, p. 3). Mario Tronti’s workerist theory of refusal is situated in an era defined by industrial capitalist relations, in which the struggle for worker autonomy and control was centred in the factory. Feminist autonomists identify refusal in women’s collective demands for remuneration for and socialisation of reproductive work, arguing that these are made on the basis of their refusal to continue this work under conditions set by capital for its benefit. In short, they recognise that the power of women as the reproducers of labour-power as a commodity is the power of refusal. Feminist autonomists recognised refusal as a persisting or returning strategy in the arsenal of feminist struggle for reproductive autonomy. As a conscious feminist autonomist the strategy of refusal was first articulated in the Wages for Housework campaign of the 1970s and the International Global Women’s Strike.

Haiven contends that relations within finance capital today can be read in the same terms as Tronti and his contemporaries read those of industrial capitalism, as ‘always already a response to the power of its “other” (the working class, the multitude, or whatever we want to call it)’ (2012, p. 92). His observation points to the fact that while winning interim victories through labour negotiations and welfare reforms may be beneficial to some producers and reproducers they cannot be the solution to any endeavour for autonomy or equitable

distribution of labour and wealth. The destruction of the capitalist system itself is necessary to overcome capital's counterrevolutionary tendencies, its capacity to respond and adapt to such demands through the incorporation of struggles 'as a motor for its own development' (Tronti 2007, p. 29). This problem, in regard to feminist struggle for reproductive autonomy, is addressed by Dalla Costa and James when they argue that

The challenge to the women's movement is to find modes of struggle which, while they liberate women from the home, at the same time avoid on the one hand a double slavery and on the other prevent another degree of capitalistic control and regimentation. This ultimately is the dividing line between reformism and revolutionary politics within the women's movement. (1972, p. 50)

Capital's increasing inclusion of women into the labour market, while undoubtedly beneficial and empowering for some women, has not been transformative of patriarchal colonial capitalist relations and divisions of labour. Indeed, they have so far served to double the burden on women workers or have been the means of opening up new markets for outsourcing domestic work and birth work to others or to the market. While this has been undoubtedly beneficial for capital, it does treat the nature of the relationship of capital to labour as a reactive one.

The Wages for Housework campaign aimed to make visible and politicise the unwaged reproductive work of housewives. The term housewife meant any woman engaged in reproductive work in the home or community as production essential to capital accumulation but generally hidden behind a patriarchal wage relations (Federici 2012). The demand for a wage for all the work people do to reproduce themselves, their lives and their children's lives makes visible this work as work, at the same time that it positions this work 'as a political fact, as a struggle' (James 2012, p. 252). Further, claiming remuneration for everything that the state and capital owes to the class of worker-producers, right down to the time and energy spent on the seemingly most menial activities of preparing food, washing clothes or changing nappies brings into focus an essential dependency on the part of capital. If all reproductive work were to be fully remunerated or fully supported there would be nothing to compel

reliance on the capitalist wage relation for meeting basic reproduction needs. As Serra argues, this also a material impossibility because, if ‘capitalism is built upon the exploitation and appropriation of free work, it would necessarily collapse if all this work were to be adequately compensated’ (2015, n.p). The demand for a wage is the means by which the wage relation can be refused. The demand of Wages for Housework is ultimately a demand for universal autonomy from the capitalist wage relation itself, for capital’s structural impossibility. Demanding Wages for Housework is meant then as both a political perspective and a strategy of provocation (Federici 1975; Weeks 2011).

The strategy of claiming social reproduction as work has been criticised for commodifying reproduction and incorporating women more fully into inherently exploitative capitalist wage relations. James (2012) counters such critique by offering that what the term wages denotes can take a variety of forms. Wages may take the form of a social wage or full state protection and support for people’s reproductive security, women’s reproductive choices and their right to make them, for example through fully funding social services such as childcare, healthcare, eldercare and adequate paid parental leave. These would effectively work towards recognising the value of birth work, poverty work and financial work and remunerating these workers accordingly. As Pan notes, these are ‘the kinds of payments that would benefit all women, not just the few who have figured out how to make capitalism work for them’ (2017, n.p). Yet, it should be noted that such forms of remuneration and support can only serve as interim measures. The end point of the demand of Wages for Housework is to push capital to the point of destruction.

Federici explains that the claim for a wage is a strategic first step in the struggle against, and refusal of, the wage relation and its patriarchal tendency as a whole.

Obviously, as long as the capitalist wage relation exists, so too does capitalism. Thus we do not say that winning a wage is the revolution. We say that it is a revolutionary strategy because it undermines the role we are assigned in the capitalist division of labour and consequently it changes the power relations within the working class in terms more favourable to us and the unity of the class. (2012, p. 39)

Feminist autonomists are well aware that the work of social reproduction is a social necessity and that many aspects of this work can be deeply enjoyable and meaningful. As such, refusal is not meant as refusal of reproduction per se, but ultimately refusal to reproduce capital in doing this work. Speaking of women's refusal therefore, is speaking of the refusal of reproductive work 'as an expression of our [female] nature' or put another way, refusal of the function and role constructed for women in the capitalist gender division of labour and upon which it so heavily relies (Federici 1975, p. 4). To claim a wage is to be able to refuse the conditions under which this work is organised by capital, to refuse to guarantee the reproduction of labour-power for capital, and to be able to work under different conditions. The demand of wages for reproductive work is a challenge to the patriarchal colonial gender division of labour of finance capital in the same way that struggles for pay equity or benefit entitlements untethered from any recognition of social reproduction as work serve to reinforce this division (Federici 1975, p. 6). This is the difference between individual autonomy from reproduction on the one hand and collective reproductive autonomy on the other.

While capital's relation to the class of worker-producers remains one of resistance and counterrevolution, my thesis has chronicled how this reactive position has developed historically and continues to bring different tactics of appropriation and enclosure into play, namely through the reorganisation of reproduction and its financialisation. Reproductive responsibilities and relations are not only reframed via a logic and language of financial management but the financialisation of reproduction has also meant the extension and deepening of this work. While the revolutionary demand expressed in the Wages for Housework and Global Women's Strike campaigns are by no means outdated, they do require expansion and reformulation for a financialised present. Today it is a demand that must include a recognition of personal and familial financial management as work, and likewise of birth work and poverty work as forms of financial work themselves. What is meant by the demand for wages can be extended today to include within it, remuneration for the value generated from the now multiple mechanisms by which social reproduction produces value for finance through financialisation. This would include extending the demand for remuneration beyond what is expropriated from and owed to those engaged in social reproduction for the time and energy spent on both unpaid and low paid forms of this work, to

the demand for the full profits expropriated from every trade in which the value produced by birth work, poverty work, parenting and caring commitments and the financial work of managing household finances feature as a variable. Such demands would be the grounds on which financial work, as the sum total of financialised reproductive activities, could then be refused (Daellenbach 2017).

One step towards the refusal of reproductive work as financial work would be the refusal of debt obligations. As I argued in chapter four, the financialisation of reproduction pivots on compelling people to meet their reproductive needs through financial products, the primary of which is credit. Organisations such as Strike Debt point to the capital loaned to people for the purposes of reproduction as the product of unpaid and surplus-labour in the first place (Strike Debt 2014). Federici calls for feminists to support and struggle for the cancellation of Third World debt and reparations for resources taken that continue to disproportionately worsen the exploitation and struggles of women as reproductive workers (2012, p. 89). The demands of debt cancellation and reparation are extensions of the claim for full remuneration for all reproductive work. Such demands are also expressions of an already existing radical financial literacy from below, that demonstrates an awareness of the power of reproductive workers as the providers of finance capital. The sheer impossibility of the demand under the existing system demonstrates the desire for and possibility of autonomy from capitalist financial relations, for control over this collective wealth as socially, collectively and equitably produced and distributed. The strategy of refusal in the terrain of financialised social reproduction is a declaration of the desire for and capacity to bring about an end to finance capital and its patriarchal colonial gender division of labour.

Conclusion

For most of human history reproduction was a collective endeavour, but it is with the advent of capital that it 'has been completely privatised, a process that is now carried to a degree that it destroys our lives' (Federici 2012, p. 146). A critical focus on social reproduction as a political terrain of struggle reveals the gender division of labour of contemporary finance capital as a global and globalising counterrevolutionary strategy that transcends differences of

race, class, sexuality and gender identification. The logic of finance capital is one in which the possibility of generalised postpatriarchal and decolonial social relations is consistently foreclosed (Ferguson and McNally 2015). My fieldwork findings on poverty work, birth work and financial work as sites of struggle demonstrate the need for a revolutionary feminist politics and strategy around social reproduction that is distinctly decolonial and transnational, that builds recognition and solidarity between the low waged and the unwaged reproductive worker, between those who struggle for adequate remuneration of their work, for its socialisation or to be free from this work altogether. Such a politics begins from recognising and learning from the power of women as the primary reproducers of labour-power for capital, the precondition of capital's continued existence.

Women are fighting this struggle and employing these strategies already, all over the planet, every day. Yet, it is clear that in order to win this struggle, not only does feminist politics need to take finance capital on a global scale as a target, any left political organisation that aspires to a postcapitalist future must have such a feminist decolonial politics at its centre. This can start with recognising the political importance and strategic lessons learnt from women engaged in reclaiming, decolonising and commoning maternal, familial and relations of care. For examples, the struggles of care workers, domestic workers and birth workers for pay or pay equity as well as the valuation of their work along different lines (Nadasen 2016; Apfel 2016; Guilliland 2016b; Association of Ontario Midwives 2013). The struggles of beneficiary mothers and other poverty workers for a liveable income (AAAP 2017), the struggle of mothers to reclaim and socialise breastfeeding (Akre et al 2011; Francis et al 2002) or to create financial commons (Castaneda and Lopez 2006; Podlashuc 2009). Strategic lessons can also be learnt from women engaged in decolonising and reclaiming agricultural and water commons (Dalla Costa 2007; Federici 2011b; Roberts 2008) and struggles for food and seed sovereignty (Farnworth and Hutchings 2009; Hutchings et al. 2012; Shiva 2016). The power of women is the power to refuse to reproduce for capital, to make demands, power to strategise capital's demise.

This chapter has explored what politics arises or is possible when reproductive work as financial work is engaged in as a site of struggle. It identified three strategies for politicising

birth work, poverty work and financial work in revolutionary directions. This began with an analysis of the potentiality of these sites for reclaiming, decolonising and commoning reproductive work. It argued that these are necessary steps towards recognising, valorising and generalising a commitment to ensuring collective reproductive autonomy from finance capital. In order to move the work of pregnancy, birth, breastfeeding, childrearing and care beyond the limits of the individualising and paternalistic logic of finance capital, political strategy in the sites of birth work and poverty work must begin with reorienting and organising future struggle around a collective conception of maternity and care. In the context of Aotearoa/New Zealand there is no more appropriate place to proceed from than the Māori concepts of whānau and ūkaipō as principles for organising collective relations of social reproduction. The historical enclosure of the whānau family form has significantly shaped the historical and present racialisation of birth work and poverty work in Aotearoa/New Zealand, and so too where the political struggles of birth workers and poverty workers intersect.

The demand of Wages for Housework as the 'demystification of women's role in capital' (Federici 2012, p. 14) is a demand for full remuneration for reproductive work as work, at the same time as it is a writ for capital's destruction, a reorientation of value and the value of social reproduction along postpatriarchal and decolonial lines. Today those engaged in the strategy of refusal must also attend to the presence of and work to foster a radical financial literacy from below. From such a viewpoint, refusal can be extended to the demand for the sum total of the financial profit generated by and extracted from all financial work, even at the very highest levels of speculative abstraction. This is not only a strategy for women's autonomy, but the collective reproductive autonomy of everyone.

Chapter 10. The Maternal Relation

To understand the significance of giving birth, we must attempt to think reproduction otherwise: not as the circulation of individuals through the species, nor as a debt of familial obligation incurred by the credit of birth, but as an open circuit of generosity that gives more than it could possibly possess.

– Lisa Guenther 2006, p. 50

Chapter ten continues my forward looking focus in part three on the future of social reproduction as a terrain of struggle. Through parts one and two I presented the ways in which birth and maternity care, welfare provision and familial poverty, and financial capability initiatives constitute contemporary sites of struggle and enclosure for finance capital. That is, birth work, poverty work and financial work as sites for the expropriation of people from their means of autonomous reproduction through financialisation on the one hand, and site for people to stand up against and refuse the patriarchal colonial capitalist gender division of labour on the other. From this analysis I drew the conclusion that decolonising reproduction, reclaiming reproductive commons and employing strategies of refusal are important steps towards ensuring and supporting collective reproductive autonomy, for the possibility of moving beyond capitalist relations of productions and the social divisions on which they thrive. They also mean necessarily untethering the work of reproduction from hierarchical and appropriative social relations, especially those aspects of reproductive work that cannot easily be provided by the state or automated. Reimagining and reorienting the work of social reproduction towards a postcapitalist future means the reorganisation of social relations along lines that prioritise collective social reproduction decoupled from hierarchical social constructions of gender.

The success of the left revolutionary project is intimately tied to the realisation of both reproductive equality and gender justice for all even as there remains a division of labour between some bodies in some practices, as in pregnancy, birth and breastfeeding. It will not be enough to move beyond capitalist relations of production narrowly conceived as work

under the wage relation. Revolutionary strategy must simultaneously aim to move beyond patriarchal and colonial social relations as capital's ideological instruments of force and expansion, division and appropriation. This is the argument my thesis has articulated. This is what is needed to meaningfully move beyond finance capital. It is an argument that is important in the implications it carries for what comes after finance capital, of what social consciousness and what relations of production and reproduction can emerge and should be fostered in its stead. With this question in mind, in my concluding chapter I return once again to my reformulation of Jacques Rancière's maxim that I raised in chapter one of what becomes possible and thinkable when we proceed from the presupposition of the power of women. This presupposition, I argue reveals the possibilities of the maternal relation as an egalitarian cooperative and collective economic relation and as a model for a logic of social organisation beyond a patriarchal colonial gender division of labour.

This chapter is arranged in two sections. In the first, I discuss such transformational possibility in the presupposition of the power of women. I expand on this feminist autonomist affirmation in terms of what the power of women looks like in the context of contemporary finance capital. This analysis demonstrates how the power of women can form the groundwork for a contemporary international revolutionary feminist strategy and for a theory of social organisation beyond patriarchal colonial finance capital. The present financial counterrevolution beginning in the 1970s directly responded to the demands of autonomists and second wave feminists, a response to the possibility the power of women contains for radically transforming the work of reproduction and the conditions under which it is organised. Presupposing the power of women makes possible the reorientation of society around collective reproduction, in ways that undo patriarchal colonial gender divisions and relations.

In the second section I revisit and elaborate on the political possibilities apparent in the maternal relation first introduced in chapter two of the thesis. Following Marx's schema for thinking the categories of labour and capital, worker and capitalist, the maternal subject is the personification of a particular relation to production, or more specifically a relation of reproduction that is primary. As chapter three of the thesis illustrated from an historical

perspective, capital relies on this feminine and feminised reproductive relation to reproduce itself, and is as such capital's condition of possibility. Yet at the same time and because of this dependency on the generative power of the maternal figure, capital consistently engages in strategies of pathologisation and exclusion of reproductive workers in the attempt to maintain command over their conditions and their product. The maternal relation, as that social relation that stands as a precondition of all other conditions and relations of production, represents a credible threat to the current organisation of social relations within a logic of finance capital. Because it both predates and exceeds this logic, the maternal relation threatens to undermine the origin myths of capital and the patriarchal family as inevitable and unchangeable. Elaborating on the Māori concept of *ūkaipō* introduced in the previous chapter, I argue that the maternal relation can be potentially transformative in a revolutionary sense and argue that this can be a collective, generalisable and common relation for overcoming the construction of gender and reproductive work within a patriarchal colonial logic of gender.

The figure of subversion

In their groundbreaking text *The Power of Women and the Subversion of the Community* (1972), Mariarosa Dalla Costa and Selma James develop an analysis of what they identify as 'the power of women'. This begins from the observation that the 'capitalist family' and the conditioning of women's reproductive work within it, produces for capital the commodity upon which it chiefly relies, labour-power in the form of living human beings. Like those who sell their labour-power to the capitalist, women as the primary producers of the commodity labour-power have a social power that is routinely obfuscated and denied through the relegation of unpaid reproductive work in the community to peripheral importance in the organisation of capitalist relations of production. The pivotal importance of the work of social reproduction reveals the home and the community as the 'other half of capitalist organisation', that is, the community as a social factory (Dalla Costa and James 1972, p. 11). As reproductive work is the precondition of all production, the home and the community can be identified as a 'productive centre' and therefore likewise a necessary 'centre of subversion', in which women as the providers of this work and its product constitute '*the central figure of the subversion of the community*' (Dalla Costa and James 1972, p. 17

emphasis in original). This is the basis of the power of women, women as the central figure of subversion of the labour-power and the community that reproduce.

From the standpoint of the power of women engaged in collective and organised feminist struggle across the globe, beginning with women's collective social power in precapitalist societies and their fierce resistance to all forms of patriarchal colonial and capitalist enclosure since the beginnings of capital are a force of class history, a force of antagonism against capital. This is why the power of women as producers and reproducers and its affirmation represents a threat to finance capital. Capital has something to fear in its dependence on women's reproductive labour freely given, whether it take the form of birth work, poverty work or financial work. But such struggles only pose a real threat when they are organised and engage in revolutionary strategy.

Recognising the power of women in these terms recognises likewise, that the transformation of the gender division of labour necessitates a full recognition of the value of social reproduction as work. An approach that regards gender equality or female autonomy in terms of women's emancipation from reproductive care responsibilities, individualises the struggle and reaffirms the appearance of reproductive work as of little or no value. This tactic has, since the 1970s, resulted in a rising inequitable gendered distribution of reproductive work between some women in the Global North and many women from the Global South. This is evident likewise in the promotion of the early use of bovine milk-based infant feeding substitutes such as baby formula on the premise of freeing women from undesirable and repressive work, whereby breastfeeding work and women as birth workers struggle to garner even minimal financial support and social recognition. The goal of revolutionary feminist struggle, like workers struggles, should then be to consciously employ strategies that steer capital in directions both more beneficial to all women, which in turn is more beneficial to the class and which are more conducive to capital's demise. It is in this way that women's struggles for reproductive autonomy from the disciplinary logic and appropriative conditions of finance capital and the capitalist wage relation take on new significance not as interesting side notes to a wider revolutionary project but as central to it. What becomes visible from the standpoint of the power of women is the social significance and political potential of birth

work, poverty work and financial work as sites of feminist revolutionary struggle in contemporary Aotearoa/New Zealand and beyond.

The work of social reproduction, including birth work, poverty work and financial work is 'subject to the conditions imposed on it by the capitalist organisation of work and relations of production' (Federici 2012, p. 99). So long as they must conform to particular social norms and be carried out as work for the reproduction and valorisation of finance capital, they are 'not the free reproduction of ourselves or others according to our and their desires' (Federici 2012, p. 99). The organisation and division of reproductive work along gendered and racialised lines of difference has been an historical constant since the beginnings of capital. Patriarchy and colonialism as hierarchical and appropriative formulations of such divisions are inextricable from the low value accorded to reproductive work under capitalism, to the point that they are inextricable from capitalism itself. Finance capital is reliant upon the exploitation and exacerbation of differences that form the basis for the inequitable distribution of labour and property, that is, the basis of the law of accumulation. Proceeding from the perspective of the power of women, the patriarchal colonial financialised organisation of divisions of labour and property are revealed as counterrevolutionary strategies. The patriarchal colonial gender division of labour is a counterrevolutionary means for misdirecting class antagonism to antagonism within the class of worker-producers, attempting to maintain capitalist hegemony and the reproduction of the capital relation. Presupposing the power of women then reveals women as part of the class, and their struggles and their desires as those of the class.

Finance capital has particularly prospered on the continuation of a gender division of labour when it comes to reproductive responsibilities that are increasingly subject to financial enclosure. Simply put, finance capital relies on the enclosure and appropriation of the power of women. This serves as a means for capitalist expansion and accumulation by extending the surplus-value that can be extracted from women, particularly mothers. But the financialisation of reproduction is also counterrevolutionary in its obfuscation of capital's fundamental dependency on unpaid reproductive work behind the appearance of facilitating female empowerment and maternal entrepreneurialism. However, the subjective figure of the

biofinancial mother is constructed precisely to devalue all work, paid and unpaid and to make all reproductive work into reproduction for finance capital. Beginning politics from the presupposition of the power of women makes clear from the outset that the real class enemy is not simply capital, but capital that is inherently patriarchal, colonial and financialising.

Proceeding from the presupposition of the power of women makes visible the ways that patriarchy operates as a mechanism not only of women's oppression, but the oppression of the class as a whole. As such, it reveals the absolute necessity of putting the politics of gender and reproduction at the centre of left politics in order to be able to reconstitute the class as a class against capital, rather than against itself. In this sense, the presupposition of the power of women makes possible the politicisation of social reproduction as work, and those who perform it as workers. Recognising the significance of both production and struggle in the social factory, and the complementarity of the struggle in the factory and the struggle in the home, as in fact, the same struggle is an integral step towards establishing a class against capital. Further, it signals possible methods for waging political strategy on all fronts, such as the strategy of refusal and the strike discussed in chapter nine. The power of women as the providers of labour-power is the power of refusal, and this is the foundation for the refusal to reproduce ourselves for finance capital. The strike form and the demand for full valuation and remuneration of financialised reproductive work, denaturalises its gendered status and is a claim to the equal status of women. As a structural and logical impossibility in the current system it is a demand for no less than capital's destruction.

From the perspective of the power of women, the necessity for pursuing strategies for commoning social reproduction, and for approaching and organising social reproduction as a collective endeavour also becomes clear. Reproductive commons are the basis for establishing reproductive autonomy from capital, because the capacity to collectively reproduce ourselves autonomously from the market, the financial services industry and the wage relation is the fundamental threat to capital's continued existence. The accumulated knowledge and experience of women engaged in struggles over birth work, poverty work and financial work reveal strategic intervention points, possible strategies, concrete models and organisational principles for reclaiming reproductive commons from finance capital and for creating

reproductive commons for moving beyond it. Specifically, what is made possible here is the pursuing of strategies for commoning social reproduction that move beyond a gendered and racialised hierarchical logic for organising difference and divisions of labour and property. The commons by definition means not appropriating the labour-power of others as private property and producing collectively for the social reproduction of the whole.

Some contemporary strains of left theory emphasise the role of automation and the demand of full automation in realising such a postcapitalist and postwork society that will ‘reduce necessary labour *as much as possible*’ (Srnicek and Williams 2015, p. 114 emphasis in original). Yet, in that book for example, how to transform work around care and birth appears to warrant only one paragraph’s worth of consideration. Federici has herself argued that the privileging of automation as the avenue to move beyond capitalism is highly problematic because of what it overlooks and misunderstands about the nature of care work and relations of social reproduction. As she states, ‘Reflecting on the activities that reproduce our life dispels the illusion that the automation of production may create the material conditions for a non-exploitative society, showing that the obstacle to revolution is not the lack of technological know-how, but the divisions that capitalist development produces in the working class’ (2012, p. 93). These obstacles are not addressed by subjecting elders, children, the sick and others in need of care or nurture to alienating and antisocial automated care through the heralded utopia of ‘assistance technologies and affective computing’ (Srnicek and Williams 2015, p. 113). Nor would they be addressed by the development of ‘synthetic forms of biological reproduction’ meant to liberate women from the abject horror and biological excesses of gestation, birth and breastfeeding (Srnicek and Williams 2015, p. 114). Most reproductive work, particularly around care and birth, is intensely social and contingent upon relations of mutuality and cooperation. And such relations are precisely the social basis of relations in and of the commons. Subjecting the work of care and birth to automation risks dispossessing society of precisely what we are struggling to reclaim.

Left revolutionary politics that hinges on automation finds its limit in its approach to the work of social reproduction. It effectively undermines the social value and the transformative sociality of care and birth work, dispossessing women of their social power as reproductive

workers. By contrast, a revolutionary politics that proceeds from the presupposition of the power of women makes it possible to reimagine and reestablish the maternal relation as the basis for non-appropriative and non-hierarchical social relations. The maternal relation viewed through a logic of division, opposition and property appears as one of dependence and vulnerability, as the very source of women's oppression. Thinking the maternal relation from the standpoint of the power of women however, makes visible the primary, productive and cooperative qualities of this relation. And from here, it becomes possible to imagine how this primary and already common relation could be generalised as a model of cooperative and collective non-appropriative social organisation. Finance capital both valorises and fears the maternal relation because while it relies upon its mutual and cooperative qualities it represents its counter logic, and a logic furthermore primary to human relations of production and human subjectivity. Reestablishing the maternal relation as a commons and the premise of social organisation and economic planning, therefore, presents a concrete basis for organising society beyond capital.

The maternal relation

Lisa Guenther argues that, 'In pregnancy, the woman becomes more than what she "is"; her body brings forth a future that is irreducible to the present or the past, and which is even incommensurate with her own future, narrowly conceived as the future of a discrete individual' (2006, p. 55). In articulating his materialist conception of history in the preface to *A Critique of Political Economy* (2000), Marx also draws on the metaphor of the womb and birth to describe the process of historical epochal revolution from one set of relations of production to another. 'Developing in the womb' of the antagonistic form of bourgeois relations of production, Marx explains, is 'the material conditions for the solution of that antagonism' (2000, p. 426). Elsewhere, he describes the transition from capitalist society to the first phase of communist society and so into more developed forms as one of 'prolonged birth pangs' (Marx 2009, p. 10). In these metaphors, Marx imagines the pregnant body and labouring womb, 'the old society' (2000, p. 426), as a container or vessel in which relations of force and 'conflict' play out as a process of separation and eventual liberation. This stands in contrast to the above quote from Guenther in which she expresses the potent socially

transformative potential of pregnancy and birth as an embodied female experience of becoming, out of which she generates a future that is utterly new.

Whereas in Marx's vision of social transformation through the womb, the birthing mother herself is reduced to one aspect of her anatomy and is positioned as that which must be left behind by the new society she is giving life to, Guenther's account places a female maternal figure as an actor at the centre of subjective and social transformation, as no less than the subject of change herself. This is by no means to negate or dismiss Marx's materialist conception of history. Indeed, Marx recognises the transformative potential in birth, he merely mistakes the nature of the characteristics that make it so. Guenther's account of the maternal, and indeed the presupposition of the power of women, makes it possible to see what a nineteenth century Marx could not. The metaphors of pregnancy and birth and the space and time of the maternal body can serve as a framework for revolution, not for what the revolutionary subject must fight its way free from (i.e. capital), but for conceptualising the social force of revolutionary transformation itself (i.e. the class of worker-producers). The class is not what is born, but rather the maternal subject who gestates, gives life to and nurtures a new society that is utterly new. This shift in metaphor reorients the maternal as a framework for thinking the mutual, cooperative and collective social relations and forms of social organisation to come.

Iris Marion Young regards the pregnant subject as a 'decentred' or 'doubled' subject, as 'she experiences her body as herself and not herself' (2005, p. 46). What is happening inside her belongs chiefly to another, the foetus, at the same time that this activity is not other to the pregnant subject so that 'her body boundaries shift' (Young 2005, p. 46). As Longhurst puts it, 'Pregnant bodies trouble binary thinking' (2008, p. 4). Pregnancy is not a process of violent subjective separation of one into two so much as one of subjective boundaries in flux, in terms of how a subject relates to their body, and the borders between oneself and the world and others. For Young, this is significant because it challenges the conception of the Cartesian subject as self-contained and isolated, challenging likewise a logic of social organisation premised on difference as division and appropriation. As my research shows, when oppositional or appropriative capitalist logic is applied to pregnancy and birth, for example

through the financialised medical discourse discussed in chapter six, pregnancy can become an experience of alienation of women from their pregnant self, from their capacities in this state and from the foetus inside them. They may even experience their relationship to their foetus or born infant as one of competing or antagonistic interests.

Naomi Simmonds regards this maternal challenge to binary thinking as manifest in the placenta. The placenta is a temporary organ that is grown jointly from the cells of both mother and baby. The placenta is the means of connection between the pregnant and foetal bodies to supply oxygen, blood and sustenance from one to the other, as well as the communication of biological information. In its conceptualisation in te ao Māori, the placenta ‘demonstrates the notion of shifting corporeal terrain’ (Simmonds 2014, p. 60), reflected in the dual meaning of the term ‘whenua’ as denoting both ‘placenta’ and ‘land’. Once the whenua has been birthed and appropriate tikanga has been followed, it is traditionally buried on land to which the child has ancestral connections. Thus the whenua shifts from that which joins the maternal and foetal body, to that which binds the child to a particular place which becomes their tūrangawaewae. Tūrangawaewae is an important Māori concept commonly translated as ‘a place to stand’ and denotes a place of connection and rightful belonging based on one’s whakapapa. It is deeply significant that the practice of burying or returning of whenua to whenua, signals a transference from the body of the mother to the body of the common ancestral earth mother, Papatūānuku. The boundary shifting and relationality of birth are not productive of separation and division but rather are the foundation of lasting connection to a maternal body and belonging in the maternal relation as a social relation of sustenance and nurture.

Imogen Tyler (2008) suggests that the transformative potential contained in the maternal relation is at the basis of a preoccupation with policing and denigrating the maternal in contemporary patriarchal colonial capitalist society. Noting contemporary policy and ideological attacks on reproductive rights and justice, Tyler observes that most of the ‘current backlash against women’s rights centres on the maternal body’ (2008, p. 2). These include, attempts to limit and ban abortion and contraception, the widespread demonisation of working class mothers on the one hand, and the presentation of the childless woman as failure on the

other, the discrimination and exploitation of existing or potential mothers by employers and so on. This leads her to stress the necessity of rethinking the maternal 'now' beyond a mere biological relation, as 'the primary psychological and social relation, a visceral relation that operates as the template for the very boundaries of the self/other and all that follows' (Tyler 2008, p. 4). On the one hand, maternal subjectivity as relational and boundary shifting can be empowering for women, and can consequently be politically subjectivating. Yet, beyond the individual experience of maternity, the maternal is 'a site of knowledge which can really challenge predominant understandings of what a subject is and can be... Indeed, thinking with, and from, the maternal generates alternatives to neoliberal discourses of reflexive individualism which have stultified political resistance to global capitalism' (Tyler 2008, p. 5). Such interventions invite a deeper analysis of the concept of relationality, and the specificities of its transformative potential in regard to the maternal relation as a social relation of reproduction.

The patriarchal colonial capitalist gender division of labour revolves around the naturalisation of motherhood as a means of enforcing maternity and belittling birth work. At the same time, it fosters and reproduces a distrust of maternal bodies as biologically defective, deviant or even threatening as a means of enclosure and control. Yet, the maternal relation identified by Maria Mies as 'the first social relation' speaks to it as a distinctly social relation of production and reproduction marked by cooperation and mutuality. As Mies explains, 'The productive forces developed in these first social units were not only of a technological nature, but were above all the capacity for human cooperation' (2014, p. 56). Mies identifies the cooperative character of the maternal relation in the economic significance and social organisation of cultivation based subsistence production around groups of women and children historically. She also identifies cooperation in women's object-relation to nature, and argues that women as the first agriculturalists were responsible for the first truly productive relationship to nature (Mies 2014, p. 55). The cooperative aspect of this first social relation extended also to the fact that the experiences of pregnancy, birth and breastfeeding mean that women come to relate to their own bodily capacities not as relations of control and subjective opposition but as relations of cooperation with their bodies and their babies.

An activity in which this multi-level cooperation is very clear is in the breastfeeding relation. That breastmilk has a market competitor in bovine milk-based infant feeding substitutes today, has made it easy to reframe breastfeeding in terms of commodity production reduced to its nutritional component. Conceived as commodity production, breastfeeding is an alienating activity and certainly not a relationship premised on cooperation and mutuality. Most campaigns for greater recognition and support for breastfeeding have remained confined to this one-dimensional view, arguing for its superior nutritional and health benefits. Viewed from the standpoint of the power of women however, breastmilk is something that is produced relationally, via communication and cooperation between a woman and her body and between mother and child. This means that milk production is irreducible to the mother as an alienable producer. Indeed, successful breastfeeding pivots on cooperation and negotiation between mother and child, including reading each other's breastfeeding cues, establishing the latch, evoking the suckle/let-down response and bonding. Cooperation is also present in finding mutually comfortable and desirable nursing conditions, such as feeding position, level of privacy, sensory stimulation and emotional stressors. Breastfeeding regularly involves cuddling, grooming and other communications of affection (verbal, visual, aural and physical) on both sides, highlighting the mutuality and emotional care aspects of breastfeeding as a social activity. This is illustrated for example by Gribble (2010), who finds that toddlers use breastfeeding to express intimacy and love and provide comfort to mothers. Indeed, as children grow and develop their means of communication with their mothers, the social cooperation that underpins the breastfeeding relation becomes increasingly evident.

The significance of breastfeeding as a social relation is well recognised in te ao Māori. Kristin Gabel has traced the prevalence of the concept of ūkaipō, or the night-feeding breast, as 'a most significant and profound concept' in Māori cosmology (2013, p. 190). Ūkaipō finds its symbolisation in that 'Within the ongoing darkness, Papatūānuku nourished her children at her breast' (Gabel 2013, p. 58). Gabel explains that

ūkaipō is reflective of a person's everlasting connection with the maternal (both in the physical and spiritual realm); a person will always be drawn back and return to the "night-feeding breast" of the mother. In life this occurs in a physical manner with

the relationship between mother and child, and in death this also occurs with the return to Papatūānuku, the eternal mother from whom all humankind originates from. Our traditional cosmologies reinforce the importance of ūkaipō, the prominence of the maternal figure in the creation of the world, in the creation of humankind and in the finality of death, all involve the reiteration of the power of the maternal body and the recurring theme of returning to the night-feeding breast. (2013, p. 190).

The social bond to the night-feeding breast remains beyond weaning, as a particular structuring for social relations and is articulated in different relations at different life stages. Gabel further explains how the concept of ūkaipō then shapes the social organisation of the maternal relation as a whole. At the same time that the mother/child relationship of ūkaipō held deep significance in te ao Māori, ‘the practice of “mothering” was a kinship based responsibility. Māori children had many mothers, and were raised collectively by both female and male relatives’ (Gabel 2013, p. 70). In this sense, while the maternal relation of ūkaipō bears specific qualities associated with a gendered conception of the mother, it is a relation both common and important to all, as constituting part of common subjective relational experience and relations of care irrespective of gender or age.

The maternal relation of ūkaipō as a common relation and social organising principle is by no means a new idea or a new practice. The consistent decline of breastfeeding rates since capitalist development for historically various reasons speaks strongly to the extent to which this has been lost and to which this relation continues to be enclosed. In this context, ‘whilst having a mother and being the mother of another are the primary maternal relations, it is imperative that we broaden out the concept of the maternal to acknowledge the full range of maternal roles and identities that women take up, willingly or not, in a myriad of social interactions’ (Tyler 2008, p. 3). The concept of ūkaipō demonstrates the concrete possibility for the maternal as a social relation to be broadened and generalised to supply a model for social relations of reproduction and care taken up by all subjects beyond the gender category of woman. What is suggested in Gabel’s recognition of the significance of ūkaipō is precisely the social and ancestral salience of the breastfeeding relationship, as a relationship of intimacy and care common to all, that structures relations between people, and relations to the land.

This stands in stark contrast to a patriarchal colonial standpoint of breastfeeding as a private, feminine, limited and limiting nutritional good. Moving breastfeeding work and the breastfeeding relation from the social margins to a central principle shaping social relations would not only reframe and affirm the potent social value of this work and those who perform it, but would provide a model for imagining the reorganisation of all social relations premised on mutual and collective cooperation, nurture and care.

In its radical unconditionality, its mutuality and cooperative productivity, the maternal relation as a common relation is evocative of another vision of social organisation. This vision is what Marx himself articulates as the grounding principle of a fully realised communist society, ‘from each according to his ability, to each accord to his needs!’ (2009, p. 11). While Marx’s phrasing seems conspicuously gendered here, his vision of communism was precisely to move beyond hierarchical divisions of labour and the property relations that are their other expression. The maternal relation is a relation of mutuality and cooperation without calculation of a debt or expectation of a return on investment. That is, from ability to need and towards a common goal of mutually ensuring the social reproduction of everyone equally and without condition. On this basis, I argue that the maternal relation as a common relation that presupposes the power of women may serve as a grounding logic for an egalitarian structuring social relations beyond both patriarchy and finance capital. Even perhaps, for thinking the communist horizon, as a feminist one.

A feminist rethinking of the maternal relation beyond the limitations of patriarchal colonial capitalist constructions of gender and reproduction is central to the project of moving beyond a hierarchical and appropriative gender division of labour. In the context of Aotearoa/New Zealand and the sites of struggle studied in this thesis, strategies aimed at reclaiming decolonising and commoning birth, maternity, the social reproduction of the community and the care of children as collective practices and as a social responsibility, would be an important step towards this goal. Thinking maternal, paternal and familial relations of care in and through the maternal relation, offers us a model for reproductive parental and social caring relations that transcend oppositional and hierarchical gender divisions without effacing or repressing the embodied capacities and experiences of those who gestate, birth and

breastfeed. Interim measures towards this end could include adequate and full financial support and social protection of parents and children and networks of care through pregnancy, birth and childrearing, and the protection and support of birth work and breastfeeding not subject to the logic of finance capital. Policies that would facilitate increased participation in childrearing beyond the birthing parent such as comprehensive and universal paid parental leave initiatives, or as AAAP demand providing liveable incomes for all so that dignity and reproductive security and full social participation are ensured.

Federici argues that ‘No commons is possible unless we refuse to base our life, our reproduction on the suffering of others, unless we refuse to see ourselves as separate from them. Indeed, if “commoning” has any meaning, it must be the production of ourselves as a common subject’ (2012, p. 145). The maternal relation viewed from the presupposition of the power of women reveals the basis of this common subject. The maternal relation constitutes no less than the first social relation and first subjective experience of all who are born from a maternal body. The presupposition of the power of women is important in revealing too the power of such a common subject. Within the patriarchal and colonial logic of finance capital, the maternal relation appears as at once purely biological, pathological and alienating. An appearance that systematically interferes with, undermines and overcodes its social, cooperative and mutual aspects. The mother/child relation as a unit of mutual and cooperative production is universal in the sense that all human beings experience gestation and birth, and many breastfeeding. That the first social relationship, the first relation of production and the first subjective experience in an infant’s life pivots on mutuality and cooperation, and that these are embodied within a maternal figure is deeply powerful. That this relation is in truth the precondition for all other relations and conditions of production, reframes capitalist development as centuries of supreme and sustained effort to enclose, appropriate and exert command over women and mothers as reproductive workers. That this struggle continues means that capital has not succeeded. What better place to begin planning and organising society beyond patriarchal colonial finance capital than by reclaiming, valorising, generalising and commoning the revolutionary power of women embodied in the maternal relation.

Conclusion

This thesis has made three original contributions to knowledge, to political thought and practice. Firstly, my immersive participation fieldwork in three sites of struggle in Aotearoa/ New Zealand today has contributed to scholarly knowledge of birth work, poverty work and financial work as sites of political struggle. Findings collected and reported about NZCOM's pay equity case, AAAP's advocacy service and political activities and the material from my Fin Ed Centre courses offer useful sources of data for anyone interested in gaining an insider insight into these organisations and likewise provide points for international comparisons. Findings from my research also contribute to deepening understandings of the political awareness, standpoints and experiences of the reproductive workers who take on and perform the gendered work of birth, breastfeeding, childrearing and care for low wages, no wages or under conditions of precarity and poverty. As such, the research builds on and broadens a Marxist feminist approach to research from below, and the body of feminist and progressive social research committed to giving voice, agency and authority to those on the margins.

Secondly, the thesis makes a key contribution to feminist autonomist theory. Across the ten chapters I have taken up and developed feminist autonomism as a political standpoint and as a theoretical framework for identifying and analysing reproduction struggles and equally for thinking and planning a postpatriarchal, decolonial, postcapitalist future. In bringing feminist autonomist thought into conversation with an in-depth critique of finance capital and the financialisation of reproduction, I have also demonstrated the continued salience of this work. I argued at the same time, that the political assertion of the power of women offers an important starting point for taking on contemporary finance capital and refusing reproductive work as financial work. Thus, the thesis not only brings a critique of finance into feminist autonomist theory, but contributes to scholarly critiques of finance and financialisation by developing an analysis of financialisation as counterrevolutionary strategy and as a strategy of reproductive enclosure.

I make my third original contribution to knowledge in the thesis by beginning to lay the groundwork for how to think class consciousness and social organisation beyond patriarchal

colonial finance capital and its associated gender division of labour. This I did by empirically verifying the feminist autonomist viewpoint of the gender division of labour and the gendering of reproductive work as counterrevolutionary strategy on the part of capital.

Bringing feminist autonomism into conversation with feminist theories of maternity, enabled me to elaborate a theory of the maternal relation as a model of social organisation beyond patriarchal colonial finance capital, as a principle for thinking reproductive commons and a common subjectivity premised on mutuality and cooperation. My third contribution to political thought and practice has been, in short, to articulate a revolutionary theory of the maternal relation and the possibility of a feminist communist horizon.

Discussing the writings of Tronti and early Italian workerism, Alberto Toscano describes the significance of working class subjectivity as ‘both the presupposition and the principal threat to capitalist command’ (2009, p. 84). The working class subject is indeed presupposed by capital, as are the gendered and racial divisions and the distinction between production and reproduction that pit the class against itself. Because the exploitation of unpaid reproductive workers secures the exploitation of waged workers, the working class subject so divided is precisely the strength of capital (James 2012, p. 100). In this sense alone, it is in the interest of finance capital to maintain and reproduce the gender division of labour that secures the low value and status of reproductive work. Today, finance capital extends its own gendered version of the feminine to all subjects via the feminisation of work on the one hand and the feminisation of finance on the other. The feminisation of finance and the financialisation of reproduction are reactive formations that attempt to incorporate and subvert the threat of the power of women as the providers of the commodity labour-power on which capital fundamentally relies. It follows that, like the working class subject, the maternal subject is both a presupposition and a threat to capital's command.

It is this threat that is at the heart of the deferral of ever greater reproductive responsibilities onto women and poor communities, the financialisation of the state, the outsourcing of welfare to charity organisations, and the naturalisation and devaluing of maternity. As financial capability initiatives illustrate, this reproductive work is increasingly rationalised in market terms and loaded with gendered assumptions that reproduce the patriarchal family form and frame relations of care as property relations. Indeed, my fieldwork sites have

illustrated how finance capital operates on laws of division and property that are hierarchal and inequitably organised, at the same time that it operates on counterrevolutionary strategies of enclosure and appropriation in the struggle to maintain hegemony over the organisation of labour-power and the exploitation of the financialised subjects who provide it. What the affirmation of the power of women makes visible is how closely the logic of accumulation of finance capital resembles and is dependent on the reproduction of the patriarchal colonial gender division of labour and how these come together to condition maternal subjectivity and work.

The future organisation and distribution of social reproduction warrants particular attention in endeavours to plan and imagine life and work beyond finance capital. This is especially important in light of the highly gendered and inequitable organisation of reproductive work under finance capital as well as many precapitalist patriarchal social formations. This should be enough to signal reproductive work as a strategic terrain for anticapitalist struggle and revolutionary organising. The focus of finance capital in constructing and disciplining the maternal subject and the work of mothering in particular, as in financial capability initiatives, discourses around beneficiary mothers and the liabilities and risks of the birthing, lactating body, again can direct us towards strategic points of struggle within this terrain. Points that can render visible capital's weaknesses and at which therefore revolutionary transformation is possible.

Within contemporary finance capital the maternal relation so conceived is open to and fruitful for enclosure and exploitation. Maternity, breastfeeding and mothering are discursively reduced to a natural desire in women, who are expected to perform these for free and upon which the entire gendered work of reproduction is expected to operate. This means that when thinking new forms of social organisation beyond finance capital today, it is vital that 'turning the gift of birth into a point of coercion' is avoided (Guenther 2006, p. 9). If finance capital encloses and appropriates the power of women embodied in the maternal relation under conditions conducive to accumulation, we must begin in concrete terms the work of reclaiming decolonising and commoning the maternal relation in non-coercive and non-exploitative ways. What requires further consideration is how to bring the power of women as

a political perspective and the maternal relation as a social organising principle from the margin to the centre of left political thought and action.

Viewed through patriarchal colonial capitalist logic, the maternal relation remains locked on one side of a hierarchical gender binary, naturalised as a feminine attribute and discounted as a woman's activity. Yet, there is possibility for the reclaiming of the maternal as a cooperative and collective relational and subjective space of mutuality that exceeds the specificity of sexed bodies and their hierarchical ordering. I began this thesis by taking up Young's proposal of starting materialist analysis from a gender division of labour framework, locating along with the likes of Marx and Engels, Federici and Mies a particular arrangement of the gender division of labour as a social division foundational to the ascendancy of capitalist relations of production. Indeed, Marx himself regarded the division of labour and private property as identical expressions. It is this insight from Marx that confirms the absolute necessity of rethinking and moving in concrete terms beyond a hierarchical gender division of labour around social reproduction, in order too to truly leave the violent and appropriative logic of private property behind.

Moving beyond capital and patriarchy then are not separate but related questions of liberation. They have been since the advent of capital the same question. From this standpoint, the relationship between feminist struggles against patriarchal oppression, the struggle of workers to challenge capitalist reorganisations of labour, and anticolonial struggles and decolonisation movements are structural constitutive parts of the same struggle. As mana wahine scholars show us in the context of Aotearoa/New Zealand, struggles against patriarchal gender relations and divisions, particularly around reproduction, are integral to the successful decolonisation and the realisation of tino rangatiratanga for Māori. These works and the work of feminist archeologists have further demonstrated the historical existence of forms of sociality not premised on appropriative and exploitative property relations, but rather oriented around collective and common reproduction beginning with birth. This is not to argue for a return to some imagined utopia of the good old days, but to recognise the possibility of future transformations to gender relations and the organisation of social reproduction, and where we can look in Aotearoa/New Zealand to begin to think and struggle towards these.

My central conclusion of the thesis is that affirming, learning from and making visible the power of women is necessary to moving beyond the hierarchical and appropriative organisation of gender and reproduction. Further, I propose the maternal relation as a starting point for a theory of revolutionary subjectivity and transformation. Thinking the possibility of social relations modelled on the maternal relation as one of mutuality and collective cooperation, allows us to begin to likewise think the social sphere in which this occurs as a site of possible subversion and transformation. The maternal relation premised on the affirmation of the power of women is revolutionary, because of what it means for breaking once and for all from the hold of patriarchal colonial finance capital where difference takes the form of division, hierarchy, appropriation and property, to foreclose the limits of our imaginations, our relations to one another and our material existence.

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