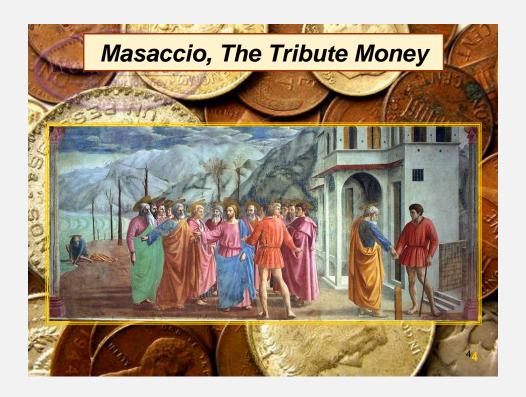
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¹ The Tribute Money (1425) is a fresco by the Italian renaissance painter Masaccio, located in the Brancacci Chapel of the basilica of Santa Maria del Carmine, Florence. It describes a scene from the Gospel of Matthew, in which Jesus directs Peter to find a coin in the mouth of a fish in order to pay the temple tax.

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"...the only difficulty lies in defining what we mean by feminine..." Virginia Woolf

oney, as we all know, is a polemic and ambivalent issue. Although it is one of the convenient ways to facilitate exchange, it is more than just wealth for it also carries within itself the component of guilt and this negative aspect is present in its descriptions as "poison container" since its beginnings in early civilizations, as the Aztecs and the Babylonians. As is also common knowledge, shells³ were probably the earliest money, which was used in the magical circulation of guilt. It is also worth mentioning that all early money economies - whether the currency used was shells, hides, huge stone wheels, metal objects or woodpecker scalps - were gift-giving systems. Archeologists have found that the earliest money systems of antiquity were gift-circulating economies, in which the elite classes earned prestige through the giving and even destruction of wealth. The first people to trade this sacred money for consumer commodities were the

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See Bronislaw Malinowski, Argonauts of the Western Pacific, London: George Routledge & Sons, Ltd, 1932.

⁴ The Gift: Forms and Functions of Exchange in Archaic Societies, London: Martino Fine Books, 2011. English translation of the pioneering study by Marcel Mauss, Essai sur le don. Forme et raison de l'échange dans les sociétés archaïques, 1925.

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Greeks around 400 BC and later more people used money for trade and even lent it out for interest - like the medieval Jews - but there was an onus on handling money that has never left it entirely. And nowadays, when the phenomenon of modern mass consumption is so much debated, there are still moral denunciations of "consumer hedonism" or "false democratization of luxury" and we hear about the "consumerist ethos of capitalism".

This growing historical interest in the study of modern consumer culture and of the social determinants and global social logic of distinction that control consumption is, among others, the topic of Pierre Bourdieu's⁵ well-known research. And the media and markets, and their underlying ideologies of consumerism, according to Baudrillard⁶ (2001:56), attempt "to make of consumption the premise for 'human liberation', to be attained in lieu of, and despite, the [possible] failures of, social and political liberation". But scholarly attention should also be given to the micro-fabric of social life and to the moments of individual creativity and social resistance in everyday consumption to which my topic is related and in which I try to address money's unconscious and emotional resonance, and its cultural meanings to women.



⁵ Pierre Bourdieu, *Distinction: A Social Critique of the Judgment of Taste*. Cambridge: Harvard University, 1984.

⁶ Baudrillard, J. 2001. "Consumer society", in *Jean Baudrillard: Selected Writings*, edited by M Poster: Oxford: Blackwell, 32-59.

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My paper being entitled "Women and Money - Consumerism, masquerade or seduction?", after these very short references to money, I want to remind you that when talking about money and women, the latter are often portrayed as financial risks. This is due to the widespread perception that women either shop too much - are "born to shop" - or know too little when it comes to consuming money to create longterm wealth and security. So, today, I'll start by briefly mentioning these gender assumptions regarding the differences in approach to money by men and women and the fact that the latter spend, save and invest it very differently, as they have been trained to nurture and seek acceptance and to invest in "lifestyle and children" and not in what holds material value. In the beginning of the 20th century, when their husbands were buying homes and investing in mutual funds, many women were spending mainly on clothes and decorating the apartment. They spent on what they thought enhanced day-to-day living. Therefore their approach to shopping also differed greatly from men's. They had been taught that what they needed to get through life was approval and, to obtain it, they had to look good and act according to what was expected of them. For women, money is therefore emotionally laden, it is never just money, it is a loaded symbol corresponding to love, power, happiness, security, control, independence and freedom.

One of my arguments is that we have to consider that the often mentioned "shop-'til-you-drop" syndrome is indeed more than just a harmless female pastime and I'd like to discuss why consumption appears to be more significant to women and if the power to "buy" does give them a sense of public social involvement devoid of discrimination as if consumption apparently facilitated the display of membership to the public sphere from which they were excluded. Connected with this I'd like to refer the leading role of the department stores in the democratization of luxury and the shift from a production-oriented society to one that is centered on consumption, which has been considered "one of the most profound changes in recent history". Indeed

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according to the historian Philippe Perrot, the *grand magasin* brought about the psychological "take off" of the desire for consumption in the modern sense and the extended socialization of needs. Women were buying goods in order to live a certain way of life.

Colin Campbell (1989), in his research about Max Weber's thesis on the Protestant ethic's contribution to the moral basis of capitalism, defends that the fact that the early Calvinists considered asceticism and hard work as signs of godliness was the basis for the initial drive towards accumulation but that the second phase of industrial development required the expansion of consumption. As a result, he argues, later Calvinists romanticised the rationalized world of production filling it with desirable possessions and by the end of the nineteenth century, rising real incomes and the explosion of consumer choice had created an expanding middle class of women eager to demonstrate both their success and their moral character through the objects they chose to buy and display.



Department stores, or *Magasins de nouveauté*, were pioneers or innovators and changed selling into a sort of industry as they had fixed prices and there was no bargaining. For women, who became consumers instead of customers, they were also the places to be and to be seen. Shopping became a new bourgeois leisure activity like going to the museum, and women, in order to be good housewives had to spend time

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shopping and comparing prices in different stores thus acquiring comparative knowledge and le savoir d'achat became le pouvoir d'achat. In this way department stores turned into female public places and leisure centers and shopping developed almost a full time secular and public business. This mixing of shopping, rational consumerism and leisure and strolling around but with an objective offered women new unexpected opportunities for the first time within the public sphere as the new way of shopping was a legitimate reason to escape the private domestic sphere. With the coming of the department store women obtained a public place in which they could meet each other and experience a relative - although limited - kind of public freedom of movement which had an influence even in their timetables. In order to attract their female consumers the stores began to offer free services, refreshment areas, bicycle academies for women, and later, meeting rooms for women's organizations and even an auditorium thus becoming equivalents to men's clubs and cafés. This transformation of department stores into female public places were felt by women as a sign of female emancipation but "the new shopping mania" was criticized in the New York Times, in 1881, as "the awful prevalence of the vice of shopping among women... every bit as bad as male drinking and smoking".



Another perspective of this modern consumer culture approaches the issue from a different viewpoint and considers that power is exercised over women through a fascination for technically produced aesthetic appearances that transform

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commodities into desirable items. And here we enter into the reign of "seduction" through publicity, appealing catchwords and slogans to attract the eyes of the wandering female shoppers with catching settings to focus the attention of the public. Department stores through innovative display techniques transformed merchandises into a permanent spectacle to seduce the female public. Researchers speak of "technocracy of the senses", "commodity aesthetics", "artificially produced fascination", "ideology of the visual" and 'spectacularization' of merchandise in a palace-like atmosphere. The Frankfurt School refers to this as commodity aesthetics and speaks of *schöner Schein* as another lure of capitalism. About this culturalization of mass produced commodities, Baudrillard, (1970) says that they are transformed into "commodities signs" and for Bourdieu, (1972) they are "symbolic goods".

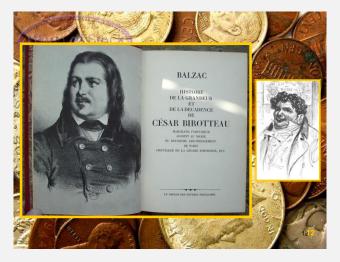


In order to understand why females have the reputation of shopping "till they dye" we have to realize that the department stores offered women confined in the private sphere the opportunity to escape the dullness of domestic life and that those illusory palaces of luxurious consumption whetted their appetite for status symbols and gave them a public place of their own, where they were treated with courtesy and could meet each other without fear. The *grands magasins* were foci of new, specifically female communities but at the same time they reproduced the stereotypes

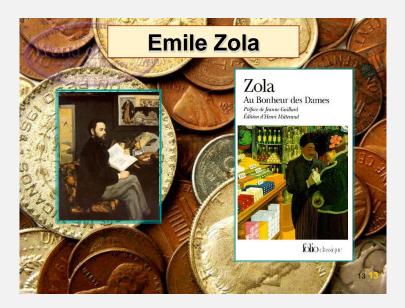
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and the traditional images of women as "good mothers" and "good housewives" responsible for the purchase of household items, thus creating a sense for economy and domestic responsibility among their female public. But, nevertheless, the traditional role of women as mother and wife underwent a change and they were redefined as professional shoppers or consumers and their performance was also redefined in terms of the commodities they acquired.

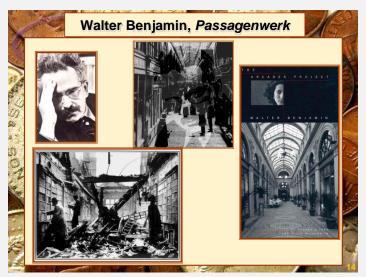
Considering how works of literature reflect the uses and misuses of money we see that, for instance, in England, works like Henry Fielding's *Adventures of Joseph Andrews*, Jane Austen's *Sense and Sensibility* and Charles Dickens's *Martin Chuzzlewit* and *Dombey and Son* mention the phenomenon of consumerism and the pleasures of shopping. On the other hand, in France, Balzac also wrote a story about the same topic, entitled *Grandeur et Décadence de César Birotteau* (1838) that was one of his "Scènes de la Vie Privée" within the *Comédie Humaine*, and in it he describes the irresistible rise and fall of a perfume merchant in the Rue St. Honoré, in Paris. And Emile Zola, certainly inspired by the opening of *Au bon marché*, (1852), designed by Gustave Eiffel, devoted one volume of his *magnum opus Les Rougon-Macquart*, intitled *Au Bonheur des Dames*, (1882), to "the cathedral of modern commerce" and speaks of shopping "as the new [feminine] religion" that has "spectacular effects on the eyes".



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As a theorist who took the phenomenon of mass consumption very seriously Walter Benjamin devoted several notes to the Parisian department stores in his famous *Passagenwerk* and speaks of the "technocracy of the eye" that changed mere merchandise into spectacular commodity signs.



As I've hinted above, women's experiences and activities should be analysed in their own terms and history seen through feminine eyes so that a renewed attention is

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given to women's presence and motivations and, as is common knowledge, when this happens the established plot recedes and another one which was hidden in the background becomes evident. Edwin Ardener emphasizes the incompleteness of androcentric models of history and culture and reminds us that women, being "a muted group", must mediate their beliefs through the allowable forms of the dominant structure. Gilbert and Gubar also speak of a double-voiced discourse, containing a dominant and a muted story. This approach can easily be applied to the controversial notion of masquerade that, following my title, I will now address.



Although the theme of masquerade has been explored along the time due to our fascination with masks since the Greek theatre and Venetian balls, it was Joan Rivière's essay "Womanliness as Masquerade" (1929) that connected it to the notion of femininity. According to Rivière, women put on a mask of womanliness to avert anxiety and the retribution feared from men when they had a wish for masculinity, for instance when they had made a successful intellectual performance, they would try to call attention of men by means of flirting and coquetting with them in a more or less veiled manner. Their compulsive ogling and coquetting was an unconscious attempt to ward off the anxiety, which would ensue on account of the reprisals they anticipated. They were masquerading as guiltless and innocent and womanliness was assumed and

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worn as a mask to hide the possession of masculinity. It was a self-dramatization, an "emphasis added" by female creativity. Rivière considers that there is no difference between genuine womanliness and the 'masquerade'. And she says: "My suggestion is not, however, that there is any such difference; whether radical or superficial. They are the same thing."

This conception of womanliness as a mask, behind which men suspect some hidden danger and the notion that the mask of femininity can take multiple appearances, like the one of a foolish and bewildered woman who only thinks of shopping and looking beautiful to attract the male gaze, and the fact that womanliness may consciously be assumed as a façade may contribute further to the analysis of female experiences and raises the question of what is the essential nature of a fully developed femininity.



Another thinker who, in the 1930s, participated in the debate on femininity and masquerade was the Polish writer and journalist Irena Krzywicka (1899-1994), who advocated the idea of women's emancipation. But, unlike Rivière, Irena was against masquerade and declared that women needed to find themselves and abandon all the pretentiousness in which they masqueraded themselves. Her most important message was that women masquerade femininity for the benefit of men. If pretentious

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feminine behavior is a masquerade, Krzywicka argue that there is a real woman hidden behind the exaggerated femininity. Her idea of authentic femininity arises from a rational critique of women's position within society and combines the idea of a new social location for women with a proposal to re-evaluate the role played by women's bodies within this location. Influenced by Bertrand Russell, Irena thought women should learn new ways of living, or rather unlearn, the roles traditionally subscribed to womanhood and become part of society through rational acquisition of particular skills and responsibilities. She advocates equal education for men and women, equal access to their sexuality and equal participation in social debates on the rights of both sexes, and finally equal access to the job market. Through this rational equality women would be able to cast off the masquerade of fragile femininity, which was constructed as a result of women's subordinate position. To throw off certain ways of behavior does not, however, give a woman access to her authentic self. Therefore, there must be something more in a woman, a "real" element, and this authenticity with its unique and distinctive quality is where Krzywicka proposes that the masquerade can really stop.

Krzywicka's search for "the authentic woman" is evident in the three novels she wrote in the 1930s, published under the collective title *Woman in Search of Herself* (*Kobieta szuka siebie*), in which she describes the process of a woman masquerading herself in social life in order to maintain the attention of a man as well as to find herself regarded as important, noticed, and appreciated.

According to Irena, masquerade can be seen here as "submission to the dominant social code". The very term is not free of ambiguity and contradictions. On the one hand, the masquerade (the woman becoming a weak and dependent being) represents the female desire to participate in a man's world. On the other hand, masquerade is a way of discovering her femininity. She has no other way of being noticed or appreciated; therefore she enters the masquerade not fully realizing the

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cost to her emotional independence. The man is the spectator, the subject and the possessor of control in this situation. He is amused by her vitality. Through his gaze she becomes, as in a masquerade, "fragmented and fetishized, the threat of her image diffused into the pleasure of seeing her body in physical pieces". Masquerade is a process of direct submission to the power of a man's wish, but that it also has an element of joy for the woman, thus making the process dangerous. The masquerading thus reveals its key elements: inevitable subordination and happiness in this disguise. It is the aptitude to indicate - through its very contradictions - the difficulty of any concept of femininity. Krzywicka, in her literary analysis, wants to liberate women from the social and psychological mechanisms of masquerading.



More recently other theorists also addressed this topic, like Jacques Lacan (1977, 2006), for whom the idea of masquerade hides lack, and woman's position is granted by the male gaze. Luce Irigaray (1985) who declares her needs are dictated by a man's desire In order to enter "a system of values that is not hers, and in which she can 'appear' and circulate only when enveloped in the needs/desires/fantasies of others, namely men" (Irigaray 1985, 134) woman has to masquerade herself, masquerade her femininity. Judith Butler (*in* Jackson, 1998:137-138), like Rivière

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(1929:38), says masquerade and femininity are the same and result of our socially constructed meaning.

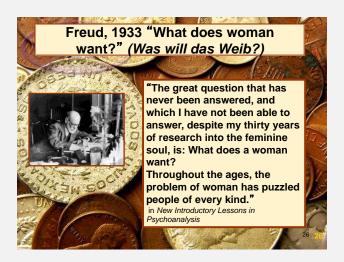


For Bourdieu, although masquerade is what women do in order to fulfill not their own desires but those of the male gender, the process not only turns women into prisoners of an imposed image but also men. And he declares: "lorsque les dominés appliquent à ce qui les domine des schèmes qui sont le produit de la domination (...) leurs actes de connaissance sont, inévitablement, des actes de reconnaissance, de soumission".

I conclude with a reference to the fact that women are expected to dress according to their role and status in society but seem to play more with sartorial gender signs than men do. And proving that Joan Rivière theory - in spite of women's emancipation - still applies today I call your attention to what I've called a "Masquerade of living dolls" referring to the exaggerated performances of femininity enacted by the pop star Kylie Minogue and the glamour model Jordan aka Katie Price and asking if there is a 'real' woman behind their images? Both Jordan and Kylie have built their fame on exaggerated performances of an elaborate femininity that defines their public personae and serves to create a distance between their bodies and their business identities. So we can say that Kylie and Jordan demonstrate Riviere's theory

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that femininity is dissimulation and remind us of Virginia Woolf's sentence "...the only difficulty lies in defining what we mean by feminine..." and of Freud's famous question: "Was will das Weib?"



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⁷ A version of this article and of the slides was presented by the author, who was a member of the Organizing Committee, at the conference "The Cultural Life of Money" (Universidade Católica 2009).