

# Flipping the Script: Feminist Alternatives to Broken Economies

A practice-based guide for education and advocacy on Feminist Economic Alternatives that prioritize peopleand the planet over profit.

## Feminist Wellbeing Economy Explainer

#### Why This Explainer?

Welcome to this collaborative explainer on Feminist Wellbeing Economies. We created this as a practice-based guide for education and advocacy following the publication of Imagining Feminist Wellbeing Economies<sup>1</sup>, a report that seeks to clarify the concept of a feminist wellbeing economies.

It is rooted in ActionAid's Feminist Research Guidelines<sup>2</sup>, applying a decolonial perspective and an ethics of care and respect for the communities of knowledge we have collaborated with. It has been co-created with the critical reflections and contributions of Young Urban Women (YUW) activists in Ghana, Malawi, SouthAfrica, and Kenya and draws on key research from partners and allies across the Global South.

Designed as an accessible resource, this explainer is for anyone interested in advancing feminist economic alternatives that prioritize people and the planet over profit. Through theory, illustrated activities, real-life stories, and practical examples, we explore the systemic injustices embedded in the current global economic framework and how they shape young women's lived experiences. We also highlight opportunities for action and strategies for demanding change. Whether you use this resource individually or in discussion with fellow activists, we hope it sparks critical reflection, collective learning, and transformative advocacy.

#### Who Is This Explainer For?

This explainer is designed for young urban women, activists, and anyone seeking alternatives to more mainstream dominant economic models. It serves as a guide to understanding the intersections of gender, economics, and wellbeing and offers a framework for reflecting on the connections between decolonization, economics, and activism.

By illuminating the concept of Feminist Wellbeing Economies (FWE), this explainer highlights why rethinking economic structures through a feminist lens is essential. In a world where economic policies often marginalize and exclude, advocating for feminist economic alternatives is a crucial step toward justice, equity, and collective liberation.

<sup>1</sup> You can access the report via the following link: https://www.actionaid.org.uk/publications/feminist-wellbeing-economies

<sup>2</sup> See ActionAid's feminist research guidelines here: https://actionaid.org/publications/2020/feminist-research-guidelines

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## **Acknowledgements**

This explainer was developed and edited by Jessica Mandanda and Natalia Rodriguez-Malagon (ActionAid UK), drawing on the <u>Imagining Feminist Wellbeing Economies</u>, a report that seeks to clarify the concept of a feminist wellbeing economy, published in 2023..

We are deeply grateful for the collaboration and support of our ActionAid colleagues from the countries featured in the report, namely Judy Odour (Kenya); Zandile Motsoeneng (South Africa); Eugenia Ayagiba (Ghana); Tusayiwe Sikwese (Malawi).

We are extremely grateful to members of the Young Urban Women (YUW) movement, who agreed to participate and have been extremely giving and generous in bringing this explainer to life. It would not have been possible to put this vibrant explainer together without their willingness to share their vision, but also their stories of determination, collective action and solidarity.

Additional support and guidance were provided by Wangari Kinoti, Chikumbutso Ngosi, Rumbidzayi Makoni, Daniela Fernandez Gomora, Cecilia Cordova Liendo and Penelope Neves.

Great appreciation is also given to the many feminists and activists in Malawi, Kenya, South Africa and Ghana, who attended the ideation and review workshops and provided invaluable insights for the development of this explainer. In particular, our appreciation goes to Zandile Mabaso (South Africa) and Mercy Juange (Kenya) of the Young Urban Women movement for peer reviewing the explainer.

Main Design and layout: Ronald Nthubula, Art4Her, a subsidiary programme of the Young Urban Women's programme under ActionAid Malawi.

Additional design and layout support: Sonia Hunt

Copy-editing: Nombuso Mathibela (South Africa)

## Conceptual clarity and key words

Austerity: refers to the governmental policies that serve to bridge the gap between revenue (in-flow of money) and expenditure (out-flow of money). Austerity involves reducing the government expenditure on essential public services like education and health but increases taxes. Fiscal consolidation, otherwise known as austerity, involves an effort by the governments to balance budgets and reduce debt. In neoliberalism, austerity consists of severe cutbacks in public spending and borrowing limits, which have a tendency of leading to unemployment, reduced social protection, and, in some cases, the privatization of public services.

Care: refers to all the activities and relations needed for the existence and well-being of societies, and people within those societies. This includes all paid and unpaid activities that make it possible to fulfil the needs of all people and to reproduce the workforce for the labour market. Care systems include health care, education, domestic work and social care.

Colonialism: refers to both a historical and a modern-day phenomenon. Historical colonialism is the period of formal occupation and domination by rich countries that largely came to an end with the national liberation struggles. Modern-day colonialism (also known as neocolonialism) is the name used to cover the largely more informal ways in which predominantly the rich countries of the Global North continue to exercise power and control over the countries of the Global South, perpetuating the impacts of formal colonialism, and practices and ideas behind it. Today, almost sixty years after the end of the historical colonial period, our global economy is still clearly structured in ways that lead to wealth flowing from the Global South to the Global North, and more specifically from ordinary people in the Global South to the richest people in the Global North.<sup>™</sup>

Coloniality: refers to the global hierarchies of power that were set up since the colonisation of the Americas and the Caribbean in the fifteenth century. Aníbal Quijano coined the term (although similar reflections happened in other regions and periods before him) to describe why, despite many countries since becoming independent, power relations remain unaltered. In other words, how power is used, by whom, and who benefits from it, has not changed. Linked to this is decoloniality, which involves a change of attitude, understanding how we continue to be shaped by colonial ideas, and concrete action to address this unequal and unjust system.<sup>3</sup>

CRC: The United Nations Convention on the Rights of the Child (UNCRC) is an international human rights treaty that sets out the civil, political, economic, social, health, and cultural rights of children. It ensures that every child, regardless of their background, has rights. The UNCRC defines children's rights and outlines the responsibilities of governments in protecting those rights

**Decent and dignified work:** refers to aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for all, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all people.<sup>4</sup>

**Deregulation:** the process of removing or reducing government regulations in various industries, typically aimed at promoting economic efficiency and competition. It involves the elimination or alteration of existing regulations to allow industries to operate more freely and make decisions without excessive governmental oversight.

<sup>3</sup> To learn more about coloniality and decoloniality, please read the work of Aníbal Quijano, such as: quijano-coloniality-of-power.pdf and other decolonial and Indigenous authors, such as Ochy Curiel, Gladys Tzul Tzul, Aura Cumes, Ramón Grosfoguel, Edward Said, and Nelson MaldonadoTorres among many others

<sup>4</sup> Find out more about the ILO definition in the following link: https://www.ilo.org/topics/decent-work

**Eco-dependency:** refers to the interconnectedness between humans and the environment, emphasizing sustainable practices and mutual support for ecological health.

**Extractivism:** describes an economic and political model based on the exploitation and commodification of nature by removing large amounts of a nation's natural commons for sale on the world market.

Feminist Just Transition: In this explainer, we are referring to the Feminist Just Transition as a framework of principles, processes and practices that build economic and political power to shift economies from exploitative and extractive paradigms towards sustainable production. The term is used by the trade union movement to secure workers' rights and livelihoods, and by climate justice advocates to address climate change and protect biodiversity.<sup>5</sup>

Free market: is an economic system based on supply and demand with little or no government control. Free market economic policies promote a reduced role of government in regulating the market and corporate activity.

Gross Domestic Product (GDP): is the most common measure of economic activity and growth. Developed in the Global North in 1934 by economist Simon Kuznets, it calculates the monetary value of all final goods and services produced and sold within a specific time period, typically a year, and within a particular geographical area, often a country.

Gender-based violence (GBV): is violence that is directed at an individual based on their biological sex or gender identity. It includes physical, sexual, verbal, emotional, and psychological abuse, threats, coercion, and economic or educational deprivation, whether in public or private life.

Gender responsive public services (GRPS): are essential services that are universal, accessible, publicly funded and delivered, equitable, inclusive, focused on quality, and address both practical and strategic gender needs.

Global North: refers to the societies of Europe and North America, which are largely characterized by wealth, technological advancement, relative political stability, aging population, zero population growth and dominance of world trade and politics. Not strictly geographical, the definition can also broadly include Australia, New Zealand, Japan and South Korea.

Global South: a broad term that refers to countries in Asia, Africa, Latin America, and Oceania. It is part of a family of terms—others include "Third World" and "Periphery"—used to refer to areas outside Europe and North America, often in association with lower incomes and political or cultural marginalization. While these terms are helpful in highlighting global inequalities, they also risk reinforcing a static, binary understanding of the world that overlooks lived heterogeneity within and among countries.

In some situations, "Global South" is used beyond geography, referring instead to communities and nations that are economically and politically marginalized, wherever they might be. Majority World is another phrase that has been used to challenge "othering" language, emphasizing the ethical concerns of a minority imposing norms on the majority.

Imperialism: Imperialism is when a country expands its power and influence over other regions, often through military force, political control, or economic dominance. This can involve taking over land or controlling resources and governments in ways that benefit the more powerful country.

#### **International Financial Institutions**

(IFIs): are financial institutions that have been established or chartered by more than one country to provide loans and other forms of financial support to countries. They include the Bretton Woods institutions – the World Bank, International Monetary Fund (IMF), and the International Finance Corporation (IFC) – as well as multilateral and regional development banks.

<sup>5</sup> Learn more about the Feminist Just Transition: <a href="https://Towards.a">https://Towards.a</a>
Just Feminist Economy - Womankind Worldwide

Intersectionality: is the concept that recognises how different forms of structural oppression overlap. Gender is one of the bases of discrimination. Others include class, caste, race, age, sex, sexual orientation, gender identity, work, health, HIV status, educational level, physical ability and so on. None of these oppressions operate independently of each other, they are interlinked.<sup>6</sup>

Multinational Corporations (MNCs): are large companies producing or selling goods and services in several countries across the world.

**Macroeconomics:** refers to decisions governments make about how to raise and spend money. For this reason, it is a critical area of policy making to ensure that governments can fulfil the needs and rights of all its residents.

**Micro-economics:** Microeconomics examines how individuals, households, and businesses make economic decisions and what trends they seem to follow.

Meso-economics: The concept of meso takes on an intermediate position in the distinction between micro and macro and hence presumes that distinction. The meso level connects macroeconomic structures with microeconomic realities, examining how communities, regions, and local institutions interact with both broader economic policies and individual economic behaviours. This level considers how economic policies are implemented and experienced in specific contexts.

**Neocolonialism:** Neocolonialism refers to the practice where a more powerful state exerts influence over another nominally independent state through indirect means, often economic, political, or cultural, rather than through direct military or political domination. It's essentially a "new" form of colonialism, continuing the exploitation of formerly colonized nations even after formal political independence.

**Neoliberalism:** Neoliberalism is a socioeconomic and political ideology that places profit and markets at the centre of human interactions, with the pursuit of economic growth as its primary goal.

**Normative:** Normative refers to relating to norms or standards. It can also mean conforming to or based on norms.

**Originary nations:** Originary or indigenous nations. Yásnaya Elena Aguilar defines Indigeneity/Indigenous peoples as a political category that reflects nations without a State.<sup>7</sup>

Patriarchy: is a system of power influencing everything that we do. It encourages a dominant form of 'masculinity' and 'femininity' which affects how men and women are expected to behave and offers advantages to all things 'male,' creating societies characterized by unequal hierarchical power. Within this universal system, men dominate women. Patriarchy plays out in the economy, society, government, community, and family, and gives rise to accepted discriminatory behaviours, attitudes, and practices ('patriarchal norms').

**Productive labour:** Productive labour refers to the work done by employees that generates economic output and profits for a organization. It is typically measured in terms of output per hour. In Marxist theory, productive labour is the activity that valorises capital and creates value, even though for the worker it only reproduces the previously posited value of their labour capacity.<sup>8</sup>

Structural Adjustment Programs (SAPs): Structural Adjustment Programs (SAPs) are economic reforms prescribed by the International Monetary Fund (IMF) and the World Bank to developing countries in exchange for financial assistance or loans.

**Social reproduction:** refers to activities and attitudes, behaviours and emotions, responsibilities and relationships directly involved in the maintenance of daily life, which is often intergenerational. Feminist theory and practice, across different strands of thought, explain how processes of life-making form part of capitalist

- 6 Listen to Professor Kimberlé Crenshaw define Intersectionality here: https://youtu.be/sWP92i7JLIQ
- 7 Learn more from Yasnaya Elena Aguilar here <a href="https://thebaffler.com/latest/the-map-and-the-territory-aguilar-gil">https://thebaffler.com/latest/the-map-and-the-territory-aguilar-gil</a>
- 8 Learn more about Productive labour: <a href="https://ilostat.ilo.org/topics/la-bour-productivity/">https://ilostat.ilo.org/topics/la-bour-productivity/</a>

accumulation, and what this means for how we as individuals and as a society produce, maintain our lives and human capacities.

**Social organisation of care:** refers to how care needs are met; the interrelation of unpaid care work, (under) paid care work, public provisioning, private provisioning and community based care arrangements is fundamentally unbalanced, unequal and ultimately unsustainable.<sup>viii</sup>

**Taxes:** are a compulsory contribution to the state revenue levied by the government on various forms of economic activity. When we buy everyday products such as milk or fuel, or when we earn over a certain amount from paid work, we often have to pay tax to the government. Companies and businesses also pay taxes. Tax is the main way the government receives money that it needs to pay for public goods and services.

**Value Added Tax (VAT):** refers to a consumption tax<sup>9</sup> on goods and services levied at each stage of the supply chain<sup>10</sup> where value is added. As such, a VAT is added from the initial production of goods and services to the point of sale. The amount of VAT that the user pays is based on the cost of the product minus any costs of materials that were taxed at a previous stage.<sup>11</sup>

**Young Urban Women:** is a vibrant and progressive feminist movement, as part of the ActionAid Young Urban Women's Programme that empowers young individuals, particularly those confronting multiple risks in urban environments. This movement is part of a larger effort to transform women's lives by collectivising urban activists and creating a platform for young women to lead change.



<sup>9</sup> Learn more about Consumption tax here https://www.investopedia.com/terms/c/consumption-tax.asp

<sup>10</sup> Learn more here: <a href="https://www.investopedia.com/terms/s/supplychain.asp">https://www.investopedia.com/terms/s/supplychain.asp</a>

<sup>11</sup> To learn more about VAT, read this article by the Bretton Woods Project <a href="https://www.brettonwoodsproject.org/2021/09/ifis-gender-analysis-of-vat-falls-short/">https://www.brettonwoodsproject.org/2021/09/ifis-gender-analysis-of-vat-falls-short/</a>

## Rise

They said, "Sit small, don't take space, Stay soft and smile with grace."

But we were born with fire in our eyes, Ready to shatter silent skies.

We are voices rising high, echoing truths they can't deny.

From fields to halls, our stories unfold, Bold as the moon, fierce and cold.

Not just whispers, not just dreams, we are rivers, boundless streams.

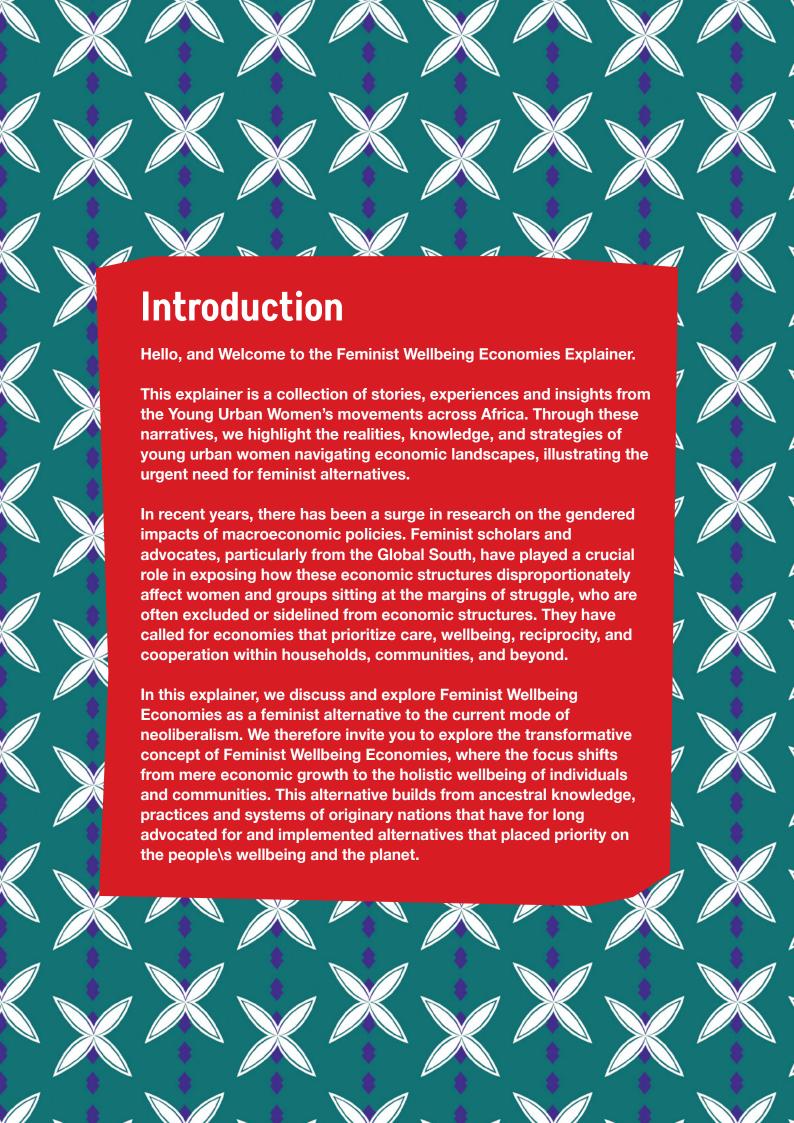
Together, our steps shake the ground, in every silence, we are found.

We lift each other, we fight, we mend, Every woman, a sister, a friend.

Building a world where we belong, Strength in heart, soft but strong.

We're the tides that will not cease, Feminism: justice, strength, and peace.





## **Section one:** Setting the Scene

Before we dive into the complexities of neoliberalism, let us start by understanding some key concepts, that is Macro and Micro economies.

#### **Macro-economies:**

Macro-level economics refers to decisions governments make about how to raise and spend money. It is a critical area of policy making to ensure that governments can fulfil the needs and rights of all its residents; however, doing so is a political choice. **Macroeconomic policy is split between fiscal policy and monetary policy.** Fiscal policy is about how the government spends money and how they raise this money, mainly through taxation. Fiscal policy is decided by the government. Monetary policy is how the amount of money in circulation in an economy is regulated; it decides interest rates and money supply. Monetary policy is decided by the central bank of the country.<sup>ix</sup>

These have a direct impact on our everyday lives, and we will be unpacking more on each of these in this explainer.

#### **Example**

The Structural Adjustment Programs (SAPs) implemented in the 1980s and 1990s by African governments under pressure from the IMF and World Bank are a key example of macroeconomic policies. SAPs were the conditions upon which countries received loans. A central characteristic of SAPs is the demand to cut social spending. That means budget cuts for education, healthcare, agriculture, nutrition, housing. For instance, in countries like Ghana, public sector cuts in healthcare and education disproportionately impacted women, who are primary caregivers and rely more heavily on public services.\*

**In Feminist Wellbeing Economies:** Feminist macroeconomic policies would prioritize social investments over austerity. For example, South Africa's Child Support Grant, which provides financial assistance to low-income families with children, is a macroeconomic policy aimed at reducing poverty and supporting household well-being. Expanding such social protection programs would form part of feminist macroeconomic frameworks.

#### **Micro-economies:**

Microeconomics looks at how individuals, households, and businesses make economic decisions and what trends they seem to follow, for example, opening a savings account, how to spend your household budget, how many employees to hire.

#### **Example**

In rural Malawi, women participating in informal savings and loan groups (also known as village savings and loan associations, or VSLAs) engage in microeconomic activities. These groups allow women to save small amounts of money, access credit, and invest in local businesses, which can significantly improve their household financial security and livelihood.<sup>13</sup>

**In Feminist Wellbeing Economies:** Feminist microeconomic strategies would prioritise creating supportive ecosystems for women's economic participation. This could include promoting policies that ensure fair wages, dignified working conditions, and affordable childcare, so that women can fully participate in and benefit from economic opportunities.

How has the economy been studied over the years? The study of the economy as a subject had been vastly around two economic thinkings schools or mainstreams:

#### 1. Orthodox Economics

Also known as mainstream economics, orthodox economics draws its roots from neoclassical and neoliberal ideology, with a focus on free markets, rational choice, and economic efficiency. Orthodox economics forms the foundation of much of the economic policy advocated by institutions like the International Monetary Fund (IMF) and the World Bank, particularly in the guise of austerity measures, privatization, and deregulation.

Under neoliberalism, orthodox economics has legitimized policies that favour economic growth and expansion of markets at the cost of social welfare, and sometimes at the expense of public services, labour rights, and environmental protection. Critics suggest that these policies further widen inequalities, hitting marginalized groups disproportionately, including women, informal sector workers, and those in the Global South.xi

#### 2. Heterodox Economics

Heterodox economics challenges mainstream assumptions and offers alternative frameworks that emphasize the role of power, history, social structures, and inequality in shaping economic outcomes. Marxist, feminist, ecological, and post-Keynesian economics are some of the views critical of the neoliberal focus on markets and profit. Heterodox schools provide alternative ways of thinking to counter the neoliberal order, which demand justice, well-being, and sustainability-oriented economies rather than profit maximization.<sup>14</sup>

- Feminist economics shows how mainstream models ignore unpaid care work and devalue feminized industries' work.
- Ecological economics highlights the unsustainability of neoliberal growth-oriented policies in a world of finite resources.
- Post-Keynesian economics is against austerity and supports active government intervention for employment and social protection.

<sup>13</sup> Read more: https://www.gsdmagazine.org/building-financial-resilience-how-savings-and-loan-associations-are-changing-lives-in-rural-malawi/

<sup>14</sup> Learn more here: http://heterodoxnews.com/hed/#entry-5

## A moment to reflect here

Have you ever had conversations with your grandparents or your parents about the economy, especially about how public services used to be before the 80s and 90s? Take a moment and ask around.

How do they define life then, how do they explain the accessibility or affordability of public services, social protection, food security?

#### I. Neoliberalism

Neoliberalism is a socioeconomic and political ideology that places profit and markets at the centre of human interactions, with the pursuit of economic growth as its primary goal. This ideology spreads through many aspects of life, from how we fund healthcare and education, to how we manage natural resources and interact with each other.<sup>15</sup>

Perhaps the best way to understand neoliberalism is to remember that under its ideology, the market (or more precisely, those controlling the market) rules all. So, instead of governments regulating fair food prices, the markets determine the cost of food. Instead of strict regulations on labour rights, wages, benefits, and taxes, governments reduce regulations to make it easier for private companies to increase profit. Instead of healthcare and education being seen as a right, they become the playground of private companies.<sup>xii</sup>

Neoliberalism is implemented by pushing for policies such as:16

- The pursuit of economic growth through the increase of gross domestic product (GDP)
- Reduction in the role of the State
- Focus on the individual over the collective
- Prioritization of market-based solutions for all human needs
- Privatisation of public services
- Deregulation of businesses
- Suppression or reduction of workers' rights and wages, as well as cuts in the number of jobs across sectors.
- Reduction in taxes that disproportionately favour corporations and the rich
- A focus on lowering inflation
- Promotion of free trade
- Promotion of foreign investment

We will look at these tenets more as we go along in this explainer.

<sup>15</sup> Learn more about Neoliberalism here: https://drive.google.com/file/d/1b3fnZ2zaT-KdxF6AAcQp0gH4P5QPBZqk/view?usp=drive\_link

<sup>16</sup> Read more about the tenets of neoliberalism here: https://femnet.org/wp-content/uploads/2021/03/The-Audacity-to-Disrupt-2020-E-version.pdf\_pp.6\_

#### **Econometrics**

Econometrics involves using statistical methods to analyse economic data. While traditionally used to quantify GDP and other numerical indicators, econometrics can also uncover the limitations of GDP as a measure of wellbeing. It shows that numbers alone cannot capture the full picture of human and environmental health. By integrating qualitative data, such as people's lived experiences and social impacts, econometrics helps us better understand the true outcomes of economic policies.<sup>17</sup>

Example: In South Africa, econometric studies have revealed the limits of GDP by showing the disconnect between economic growth and social wellbeing. While the country's GDP may rise, inequality and unemployment remain high, especially in marginalized communities. By incorporating qualitative data—such as surveys that capture people's perceptions (as commentary and not just indicator) of their quality of life—econometric analyses reveal that the benefits of GDP growth are not shared equally. This highlights the need for a shift from focusing on GDP to using wellbeing metrics that reflect economic justice, social welfare, and environmental sustainability.\*iii

#### a. How Has Neoliberalism Become So Pervasive Despite Its Faults?

The spread of neoliberalism, by national governments is predetermined, in many ways, through a small club of powerful international institutions-organisations, with secretive decision-making processes, who reinforce the nature and direction of global macroeconomic policy. These institutions exercise their influence through coercive advice attached to aid, loans and, by openly criticizing governments that resist agreement.\*

Beyond direct influence on policy, neoliberalism has embedded itself in the very core of economics as the dominant model that shapes mainstream thought, behaviour, and education. Leading academic institutions, along with powerful think tanks, also spread neo-liberal ideas through the roots of economic theory and practice.\*

#### b. Colonialism and Neoliberalism

Colonialism and neoliberalism have deeply interlinked systems and structures that have engineered and perpetuated global inequalities. At the core, colonialism is about the extraction of resources, labour, and wealth from colonized regions to enrich imperial powers. This system imposes hierarchical power dynamics, leaving behind economic and political structures designed to benefit colonisers even after formal independence.

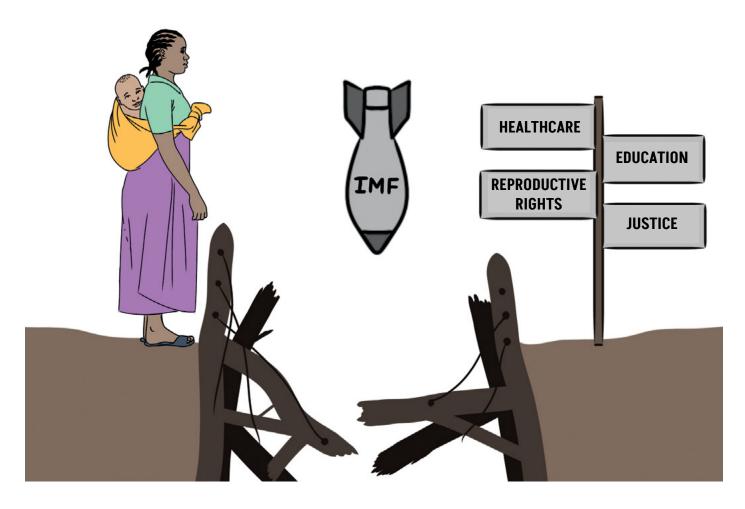
Neoliberalism emerged in the late 20th century as the dominant global economic paradigm, representing a continuity of colonial practices – known as neocolonialism<sup>18</sup>, through explicit market policies, privatization, and austerity. Colonialism and neoliberalism both prioritize profit and control of interest groups; both have caused more suffering, especially towards marginalized populations, and continue to operate through coloniality, as it is entrenched in our local, national, regional and international contexts.

<sup>17</sup> Learn more on Econometrics here: https://www.investopedia.com/terms/e/econometrics.asp

<sup>18</sup> Read more from Kwame Nkrumah's https://www.marxists.org/subject/africa/nkrumah/neo-colonialism/introduction.htm

#### c. Coloniality

Coloniality is the set of attitudes, values, ways of knowing, and power structures upheld as normative by western colonizing societies and serving to rationalize and perpetuate western dominance. It refers to the global hierarchies of power that were set up since the colonization of the Americas, the Caribbean, and Africa in the fifteenth century.



Aníbal Quijanoxvi coined the term (although similar reflections happened in other regions and periods before him) to describe why, despite many countries assuming independence how power is used, by whom, and who benefits from it, has not changed. It is important to understand that the reproduction of colonial beliefs has been integrated into our own nations and replicated in structures that drive inequalities from within. In many Global South countries, political and economic elites maintain and reinforce these colonial-era hierarchies. They often adopt policies that favour multinational corporations over local industries, prioritize austerity measures that disproportionately harm the poor, and sustain governance models that concentrate power among a small elite. These behaviours mirror the extractive and oppressive systems established under colonial rule, where wealth and resources were controlled by a few at the expense of the many. This dynamic continues to widen economic disparities and limit opportunities for broader social and economic transformation.xvii

Similarly, Quijano also points at how modern capitalism deeply connects to coloniality by adopting colonial ideas about the Global South as a space full of resources to be exploited. It is deeply linked to the assumption that people in the Global South would not have the capacity to manage their own resources. Additionally, it is through coloniality that European/Western models suddenly become the 'only' valid knowledge system.

In the case of neoliberalism, it is through coloniality that it became the dominant economic model. Through this all forms of knowledge about economic models that do not fit a colonial framework, such as indigenous knowledge and practices by indigenous societies are completely undermined, diminished and disappeared.



## **Activity 1: Let's talk about our Colonial histories**

This activity invites you to explore the connections between colonialism, coloniality and neoliberalism by reflecting on your country's independence story, its economic journey and how colonial practices and beliefs are reproduced in our own contexts



#### **Step 1: Storytelling Circle.**

You may also reflect on these questions individually.

- · Gather in small groups or pairs.
- Share what you know about your country's colonial story, if individually, write down your responses or thoughts on a piece of paper. Here are some prompt questions for discussion:
- Do you know your colonial history, and from which period do you know, for example, pre- or post-independence?
  - > Who were the key figures or movements involved?
  - > What were the major events or turning points?
  - your education system? Have you learnt about your colonial history from your school? Who wrote the history books? Whose voices are represented? Who is speaking through the history books?

#### **Step 2: Mapping the Narrative**

As a group or individually, create a timeline or a story map of your country's path to independence. Use illustrations, symbols, or key words to represent important events.

#### **Step 3: Unpacking the Narrative**

- Reflect individually or together if a group:
- · Who gets celebrated in the story? Who gets left out?
- · Was the story written by people from your country, or by outsiders?

#### **Step 4: Drawing Connections**

On the timeline or story map, mark points where you see connections between colonial practices (e.g., resource extraction, exploitation of labour) and neoliberal policies (e.g., debt, privatization).

**Optional Creative Twist:** 

Create a collage or mural combining visuals from your timeline/story map with magazine clippings, sketches, or other materials that symbolize coloniality and neoliberalism. Title your piece: "From Colonial Chains to Neoliberal Tides."

#### **Step 5: Group Discussion or Individual reflection**

Reflect on these questions:

- In what ways does neoliberalism continue the patterns of colonialism?
- Can you identify the patterns of coloniality in your context?
- What this means for the future of economic justice in your country?

Today, institutions like the IMF and World Bank are controlled primarily by countries of the Global North—nations with colonial legacies of power and resource extraction.

Now, let us get to know the IMF, World Bank and their counterparts better.

# II. Mapping the Institutions of Global Economic (Mis)governance: The IFIs

A large part of neoliberalism's success has been its ability to pass for a technical and a political model, when in fact it is driven by a particular – and highly political – view of the world. For over 50 years, this one ideology has dominated the thinking of some of the most powerful global institutions responsible for macro-level economic decision making – namely, the World Bank and the International Monetary Fund (IMF).\*

In this next section, we take a closer look at these institutions, and how they have implemented neoliberalism, as well as how its tenets look in our contexts.

#### a. Who are the International Financial Institutions (IFIs)?

"The world is run by three of the most secretive institutions in the world: the International Monetary Fund, the World Bank and the World Trade Organization ... Their decisions are made in secret. The people who head them are appointed behind closed doors. Nobody really knows anything about them, their politics, their beliefs, their intentions. Nobody elected them. Nobody said they could make decisions on our behalf." Arundhati Roy<sup>19</sup>

In her Come September speech, Arundhati Roy vividly summarized the IFIs, as a small group of powerful, yet secretive institutions in the world. While it is easier for people to identify the role of national and local governments in economic policy decision-making, other influences in the international sphere have a huge impact on our everyday lives. Some examples are International Financial Institutions (IFIs) and the World Trade Organisation.<sup>20</sup> The policies of the World Bank, the World Trade Organization, and the International Monetary Fund follow neoliberal ideology. For this explainer, we will be focusing on IFIs.

IFIs have a strong influence over the development of public services and economic policies, especially within "Low to Middle Income Countries" of the Global South. Many of these countries rely on loans or grants from IFIs to finance development plans or economic recovery processes. These loans or grants come with conditions and coercive advice that is harmful and overextends into areas of national policies.

The International Monetary Fund and the World Bank are both important players among the IFIs and have immense influence on macro-economic policies and public sector reforms. The IFIs' interventions nonetheless continue to stir more debate than anything else. Coercive advice for instance, attached to loans include reductions in public spending, service privatizations, or increased regressive taxes, such as value added tax – which affect mostly heavily marginalised communities whose basic rights are at risk and have less access to stable livelihoods. These policies are widely known as austerity policies. Women usually bear the brunt of such measures, exacerbating gender inequalities and deepening poverty.

<sup>19</sup> Listen to Arundhati Roy's Come September speech here: https://youtu.be/fHz8cpULupo

<sup>20</sup> You can learn more on this in the following link: https://www.actionaid.org.uk/publications/linking-local-global

<sup>21</sup> See The World Bank Groups' definitions of Lower-to-middle income countries: World Bank country classifications by income level for 2024-2025

#### Austerity and women

Women are the most acutely affected and become the shock absorbers of austerity and crises, causing them to bear the full human cost that is often invisible.xix Women's work and contributions are actively obscured.22 Women and girls do an estimated 76 percent of care and domestic work globally. 23 And that rises significantly when public services are underfunded. Women and girls are also the first to lose access when public services are cut or fees are charged, and the first to lose their jobs and opportunities for decent work as they are more likely to work on short-term contracts in frontline roles in the public sector (90% of nurses are women, for example).xx It is the cumulative impact of austerity measures on women's rights and gender equality that is especially devastating.xxi

Governance structures within IFIs reflect global power imbalances. Decision-making is dominated by a handful of rich countries, such as the United States, the United Kingdom, and Germany, which have disproportionate power on the boards of the IMF and the World Bank, headquartered in Washington, D.C.\*\* For example, while each major Global North country has individual representation, two directors represent all sub-Saharan Africa. It is critical to note that the second director was only appointed in October of 2024, therefore, a very recent development. The leadership positions are also imbalanced, with a long-standing understanding that secures the World Bank presidency for an American while the IMF managing director is European.

Along with global IFIs, there are also Regional Development Banks (RDB) commonly referred to as 'Lower- and Middle-Income Countries (LMICs)'that support specific regions with financial and technical resources. Some of the major RDBs include the African Development Bank (AfDB) and Asian Development Bank (ADB), which focus on areas such as health, education, infrastructure development, and environmental management. Let us look at all these institutions together.

Before we look at each institution individually, let us take a moment to look at the global map of IFIs. Where are they located geographically, and whose knowledge and perspectives do they privilege?



- 22 Read more in Roos Salbrink' article here: Working towards a just feminist economy, Womankind Worldwide.
- 23 Read more here: <u>ILO (2018) Care work and care jobs for the future of decent work.</u>
- 24 Read more here: IMF Expands Executive Board with Addition of 25th Chair



#### **Prompt:**

- What patterns do you notice when considering the geographic distribution of these institutions?
- Whose worldview, context and priorities is the decision-making within them amplifying?

#### i. The International Monetary Fund (IMF)25



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The IMF is a lending institution that provides loans to countries when they are heavily in debt and are left with no other options.

Since the 1980s, women's right activists have protested these conditions commonly known then as Structural Adjustment Programs (SAPs), which implement the austerity policies discussed above. These conditions have been criticized for the severe impact they have on the lives of women in the Global South.xxiii Whilst SAPs might have disappeared in name, many of the same kinds of recommendations continue to be pushed by the IMF, especially with its Article IV <sup>26</sup> reports that provide country specific macro-level economic advice.<sup>27</sup>

The IMF has a specific interest in issues it deems "macro-critical" – namely, those that influence major economic indicators such as Gross Domestic Product (GDP) and employment. As of 2015, the IMF has been vocal about its commitment to gender equality, recognizing it as a macro-critical issue. However, its approach is rather cosmetic and superficial changes rather than structural.\*\* It is focused on small scale changes in areas like childcare provision and still heavily fails to address the way its economic advice to governments promotes policies that perpetuate gender inequalities.<sup>28</sup>

These policies are driven by the obsession with fiscal austerity, which implies that the governments are mandated to reduce spending and increase tax rates such as the Value Added Tax (VAT).\*\* The policies are implemented with the aim of stabilizing economies at a heavy cost of social protection as well as public services. They have a massive effect on the women and the youth of the Global South as seen in the previous section. Public service reductions directly reduce access to essential services like healthcare, education, childcare, water and sanitation, transport and Gender Based Violence (GBV) attention and prevention; these services fall within care and affect women more because they are often at the forefront of servicing care at household and community level.\*\*

For instance, IMF proposals tend to suggest the privatization of state-run utilities like electricity and water. Although these might save governments cash in the short term, they increase such utilities above what a lot of people can pay. It is the women who oversee the homes, and so it is they who bear the main burden of this. Similarly, cuts in education funding suppress the chances of young women accessing quality education, an essential way of breaking cycles of poverty and inequality.

Still another issue of immediate concern is tax reform. Far too often, IMF policy recommendations increase consumption taxes, most significantly VAT at the cost of more redistributive sources of revenue that target those who have more access to financial resources, such as wealth or company tax.xix Value-added taxes also hit lower income families, especially women-led households, where either breadwinner or caregiver roles lie with women in disproportional and difficult ways. As a result of how women spend towards care, they bear a greater proportion of their family income in taxes, despite governments' failure to collect enough revenue from taxation.

Secondly, IMF-prescribed austerity programs often include either wage freezes or cuts for public sector workers. This is taken from sectors such as healthcare and education, where many employees in these professions are women. Such constraints on wages weaken job security and entrench low pay in these vital national development and equality sectors.\*\*

<sup>26</sup> IMF Article IV reports are one surveillance tool through which the IMF gives advice to individual countries on macroeconomic policy.

<sup>27</sup> Find your country's Article IV Reports here: IMF Search Hub

<sup>28</sup> See IMF Interim Guidance note on Gender Mainstreaming here:

Austerity measures also reduce gender-based violence (GBV) services and policing. Shrinkage of funding for shelters, crisis phone lines, and social services provides survivors with fewer options for safety and support. Cuts in justice and policing services mean fewer available resources for investigating and prosecuting GBV cases, and pricing impunity and no justice for survivors.\*\*



Decisions of the IMF at the global level have consequences for national and local policies, affecting the lived realities of young women and their communities. Unless the IMF tackles the systemic inequalities perpetuated by such policies, its commitments to gender equality will remain largely insincere without concrete positive outcomes.

#### ii. The World Bank Group<sup>29</sup>

The World Bank Group consists of five international organizations: the International Bank for Reconstruction and Development (IBRD), the International Development Association (IDA), the International Finance Corporation (IFC), the Multilateral Investment Guarantee Agency (MIGA), and the International Centre for Settlement of Investment Disputes (ICSID). These organizations collectively lend money and provide grants to developing countries for specific development projects. Its stated goals are to end extreme poverty and promote shared prosperity. However, critics argue that its actions often exacerbate poverty and inequality rather than alleviating them.<sup>30</sup>

Although the World Bank does not have a formal role in macroeconomic policy advice comparable to that of the IMF, it has immense influence over macro level economic decision-making through shaping the investment climate in the Global South. One of the most influential tools that it had, is the now defunct Doing Business Report (DBR) ranking countries according to how favourable their business environments were. On the other hand, despite being an essential source for investors, the DBR has also been criticized by civil society regarding its flawed methodology and partiality for neoliberal policies.<sup>31</sup>

For instance, the DBR report has a pattern of rewarding countries with tax cuts, deregulation,<sup>32</sup> and labour law reforms that often directly undermine the rights of workers. This prioritization of deregulation perpetuates a system where corporate profits are valued over the dignity and well-being of workers, disproportionately harming women. For example, labour law reforms that reduce protection for workers, such as those limiting maternity leave or collective bargaining rights, leave women at risk of exploitative working conditions. Instead of fighting them, the DBR reinforced structural inequalities by encouraging such reforms as conducive to a "favourable business environment." xxxiii

In 2015, the World Bank rolled out a new gender strategy, a welcomed acknowledgment however, the focus remains too narrow. The strategy has been referred to by many women's rights organisations as instrumentalist. It looks principally at women's economic participation by emphasizing what it can contribute to economic growth, rather than adopting a rights-based or structurally focused approach to overcoming gender inequality. Micro-level reforms, whether in vocational training or small-scale entrepreneurship, do not confront the structural issues of unequal pay, unpaid care work, or lack of access to decent jobs.<sup>33</sup>

Additionally, the World Bank is one of the major sources of policy advice, research, and technical assistance on the macroeconomic level. Because it is both a lender and a supplier of policy advice, it has been criticized in the past for promoting a model of development favouring the interest of the wealthier member countries rather than sustainable and equitable growth in the Global South.\*\*

<sup>29</sup> To learn more about this institution visit their website: https://www.worldbank.org/ext/en/home

<sup>30</sup> Ibid

<sup>31</sup> Learn more about the DBR here: Bretton Woods Project. 2017. 'World Bank's Doing Business Report', 3 July. https://www.brettonwoodsproject.org/2017/07/world-banks-business-report/

<sup>32</sup> Deregulation is the process of removing or reducing government regulations in various industries, typically aimed at promoting economic efficiency and competition.

<sup>33</sup> Read more on the World Bank's Gender Strategy: <a href="https://www.worldbank.org/en/news/press-release/2024/10/24/world-bank-group-advanc-es-gender-strategy-unveils-economic-opportunity-ambitions">https://www.worldbank.org/en/news/press-release/2024/10/24/world-bank-group-advanc-es-gender-strategy-unveils-economic-opportunity-ambitions</a>

For instance, its emphasis on privatization and public-private partnerships often translates into less public investment in services like health, education, and water and sanitation. The reduction to access such services disproportionately hurts women and girls because of their responsibility in caregiving, they make greater use of public infrastructure than men.

While the World Bank provides interest-free loans, grants, and research support to reduce poverty and boost economic growth, in practice this is often in conflict with its official commitments to end extreme poverty by 2030 and to foster income growth for the poorest 40% of populations. Austerity pushed by the Bank, together with corporate-friendly tax reforms and privatization of public services, risks worsening inequalities and undermines efforts toward achieving gender-just economic wellbeing.

Decisions made at the global level by the World Bank filter into national policies, which frame economic parameters and touch the lives of millions. For young women and their communities, this has major effects. Quite often, as a result, prioritizing economic growth over fair development leaves the government with hardly any resources to invest in systems of social protection, decent job opportunities, or affordable public services. Without these basic supports, gender equality and well-being for all will remain far from within reach.

Besides the global IFIs, there are various Regional Development Banks (RDBs) which have followed the neoliberal logic. These are multilateral institutions whose mission is to provide 'financial and technical development assistance' to 'low- and middle-income countries' in their respective regions. These institutions allocate support through low-interest loans and grants for various development sectors like health, education, infrastructure, public administration, agriculture, private sector development, and environment and natural resource management. The major RDBs are African Development Bank (AfDB), Asian Development Bank (ADB), European Bank for Reconstruction and Development (EBRD) and Inter-American Development Bank (IDB).<sup>34</sup>

#### iii. The African Development Bank (AfDB)35

The African Development Bank (AfDB) aims to promote sustainable economic development and social progress across its member countries in Africa. By mobilizing and allocating resources for investment the AfDB supports projects that address infrastructure, energy, education, and other critical sectors.

Additionally, the AfDB provides technical and policy assistance to member countries, helping them design and implement effective development strategies. Its work focuses on reducing poverty, fostering regional integration, and advancing inclusive economic growth. In this context, regional integration means improving cooperation and coordination among African countries to strengthen their economies. This can include building shared infrastructure like roads and energy networks, aligning trade policies to encourage intra-African trade, and creating regional markets that allow countries to support each other's development and reduce dependence on external powers.

#### iv. The Asian Development Bank (ADB)<sup>36</sup>

The Asian Development Bank (ADB) works to make Asia and the Pacific more prosperous, inclusive, and sustainable, while also helping to end extreme poverty in the region. To do this, it supports countries by providing money (through loans and grants), expert advice, and hands-on help for projects that improve people's lives. The ADB also creates spaces for governments to discuss policies, gives guidance on how to improve those policies, and brings together different types of funding—from governments, private companies, and international lenders—to increase the resources available for development.

#### v. The European Bank for Reconstruction and Development (EBRD)37

Like AfDB and ADB, the European Bank for Reconstruction and Development (EBRD) is a regional financial institution for helping European economies' sustainable inclusive growth by providing technical support and assistance in various sectors of countries including agribusiness, energy, and infrastructure.

#### vi. The Inter-American Development Bank (IDB)<sup>38</sup>

The Inter-American Development Bank prioritizes equality, social inclusion, development and economic growth in Latin America and the Caribbean. They provide financial and technical support to countries working to reduce poverty in this region and improve socio-economic sectors like health, education, infrastructure etc.



<sup>36</sup> For more information on ADB: <a href="https://www.adb.org/who-we-are/main">https://www.adb.org/who-we-are/main</a>

<sup>37</sup> For more information on EBRD: https://www.ebrd.com/what-we-do/sectors-and-topics.html

<sup>38</sup> For more information on IDB: https://www.iadb.org/en/about-us/overview

### Core Governance Issues

The governance systems put in place by colonialism were designed to protect the interests of colonizers, not the people being colonized. Decisions were made by a few people in power, usually far from the communities affected. Local systems of leadership were pushed aside, and the economy was set up mainly to take resources like minerals, cash crops, and labour out of the country to benefit foreign powers. Even after gaining independence, many countries were left with weak institutions and divided political systems. Their economies continued to rely on selling raw materials or unprocessed goods to other countries, instead of building local industries to meet their own people's needs. For example, a country might mainly grow tobacco or mine gold for export but import most of its food and everyday products—making it harder to become economically self-sufficient.\*\*xxxiv\*

#### Can you see the governance issue?

The World Bank and the IMF are controlled in a very twisted way that favours countries of the global north who enjoy disproportionate voting rights. The reason behind this is that the voting rights are tied to financial contributions and therefore giving wealthier nations enormous influence. *The Global South has about 85% of the world's population and possesses less than half of the voting powers. Consequently, even if most of the member countries wanted to see a change in IFI policy, they would not have the collective strength to effect such a change.*xxxvi

The influence of the Global South member states is minimal, their roles are largely reduced to formality, rigid observance of official procedure, while limiting their ability to substantively and meaningfully challenge and reshape these global economic institutions. Global North nations, with their colonial histories of power and extractivism, predominantly control the stakes in these financial institutions, this is one fact that we must face.

This reduces the function of non-Western member States in those neoliberal financial institutions to a rubber stamp, and implicit, is the rule of a minority with intentional acute racialized power bias.

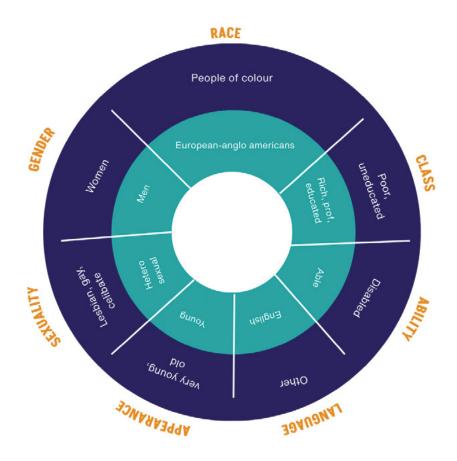
# **Section two:** What is the problem with the current Economic model?

Now that we have looked at who the IFIs are, and the ways in which these institutions inherently impose neoliberalism globally, let us look at how this looks in our day to day lives, and the way in which we interact with the economy.

To start, we must acknowledge that our economies are broken. Inequality is widespread and the climate crisis and ecological destruction continue a dangerous and untenable path. The undervaluing of the social reproduction of care pushes women deeper into time and income poverty. Hunger and food insecurity are on the rise, gender-based violence and violent conflict is increasing causing widespread displacement across affected regions.

These crises are not accidental. They are driven by neoliberalism, and its design and approach to extract and prioritize profit over wellbeing and the planet. This system relies on exploiting and invisibilizing both nature and the people, particularly women and carers, who reproduce economies through unpaid and underpaid labour.\*

Neoliberal narratives promote the idea that individuals freely choose their economic paths—whether in employment, entrepreneurship, or consumption. However, this choice is deeply shaped by power dynamics and positionality. For example, a young woman living in a low-income urban area may be praised for "choosing" to become an entrepreneur, but that decision often emerges from limited access to formal employment, unpaid care responsibilities, and systemic barriers rooted in gender, class, and race. What appears as a personal choice is, in reality, constrained by structural inequalities.



#### **Structural Barriers to Choice**

• These structural barriers to choice are particularly evident in the informal economy, where many women find themselves working under precarious conditions. A woman in this position is not there due to a lack of ambition or effort. Rather, her options have been narrowed by historical patterns of economic exclusion, gendered and racialized discrimination, and limited access to critical resources such as land, credit, or education. In this context, what is often framed as individual agency is in fact a response to systemic constraints that disproportionately disadvantage women and marginalized communities.

#### Who Sets the Terms of the Market?

The so-called 'free market' is neither neutral nor fair. It is structured by global economic policies, trade agreements, and IFIs that serve the interests of wealthier nations and elites while limiting the economic autonomy of those already disadvantaged.<sup>39</sup>

Economic decision-making is not neutral—it reflects the interests of dominant groups, particularly wealthy, heterosexual, able-bodied, and educated white men. These groups have historically shaped the rules of the global economy, from colonial extractive systems to the modern neoliberal order, ensuring that economic policies continue to serve their interests at the expense of marginalized communities.\*\*

Here, refer to our earlier section and questions on Colonialism, and see if you can identify the unequal power dynamics, then look at this figure below as an example of these power dynamics.



<sup>39</sup> The free market is an **economic system based on supply and demand with little or no government control**. Free market economic policies promote a reduced role of government in regulating the market and corporate activity.

## I. The Neoliberal Agenda and Macroeconomic policy: How they impact wellbeing

At the beginning of this explainer, we looked at Neoliberalism, and its tenets. Here, we take a deeper look. As we go through these tenets, feel free to pause at each one and reflect on the moments some of these may have manifested in your own countries.

These tenets demonstrate how neoliberalism has shaped economies across the Global South, including Africa, often deepening inequality and disproportionately affecting marginalized groups, particularly women. Feminist Wellbeing Economies seek to challenge these neoliberal principles by focusing on care, community, reciprocity, eco-dependence, and sustainability of life rather than profit and individualism.

## a. The Pursuit of Economic Growth through the Increase of Gross Domestic Product (GDP)

Gross Domestic Product (GDP) is the most common measure of economic activity and growth. Developed in the Global North in 1934 by economist Simon Kuznets, it calculates the monetary value of all final goods and services produced and sold within a specific time period, typically a year, and within a particular geographical area or country.<sup>xl</sup>

From the outset, Kuznets emphasized that GDP was not designed to measure wellbeing. Nonetheless, it became the primary metric used by governments to assess success, prioritizing growth-oriented productivity at all costs. The limited focus of GDP reflects the narrow, Eurocentric, and outdated framing that shaped its creation. As our societal needs evolve, so must our economic tools.<sup>40</sup>

While GDP per capita has steadily increased on a global scale, so has inequality. Between 1995 and 2021, the richest 1% of the population captured 38% of all new wealth, while the poorest 50% received just 2%. This growing wealth gap, along with its damaging effects on wellbeing, is not captured by GDP—and is often portrayed as an 'inevitable' stage of economic growth.\*

GDP also does not distinguish between types of economic activity. It fails to ask whether what is being produced or consumed is benefiting or harming people and the planet. Social value—whether in terms of healthcare, community cohesion, or environmental preservation—is also absent from GDP calculations.

#### Example

In Nigeria, significant GDP growth occurred during the oil boom, yet this did not translate into improved living conditions for many Nigerians. While the oil sector expanded, other sectors like agriculture and manufacturing stagnated, leading to high unemployment and deepening inequality. GDP growth masked the realities of poverty and unevendevelopment across the country.<sup>41</sup>

<sup>40</sup> Learn more about Simon Kuznets work on the GDP here: https://gnhusa.org/gpi/the-case-against-gdp-made-by-its-own-creator/

<sup>41</sup> Read more in this article: <a href="https://www.researchgate.net/publication/262802681\_Impacts\_of\_Removing\_Fuel\_Import\_Subsidies\_in\_Nige-ria\_on\_Poverty#:~:text=Umeji%20and%20Eleanya%20(2021)%20argue%20that%20despite.subsidy%20removal%20could%20have%20 severe%20consequences%20Pg.

### A Feminist Just Transition: Beyond GDP

Moving beyond GDP is more than just abandoning a flawed indicator—it is a call to imagine economies that place social prosperity and the health of the planet at its core. To guide this shift, we need metrics that serve as a compass, tracking our progress and assessing how well policies are advancing these goals.

Creating a framework that moves beyond GDP involves more than simply adding or changing the systems of measuring 'growth'. It requires a radical delinking from neoliberal and exploitative economic systems. To truly dismantle GDP's hold on economic thinking, social movements must unite around key metrics that prioritize equality, feminist, and decolonial values. This shift would challenge the systems of power and narratives that keep GDP at the centre of economic policy and pave the way for alternative measures that can support the economic transformation needed for people and the planet to thrive.

To move beyond GDP, we need economic policies that are feminist, decolonial, racially just, and promote both human and environmental wellbeing. Instead of GDP growth at all costs, the aim should be collective prosperity, which prioritizes the basic needs of present and future generations, and operates within the planet's ecological boundaries, while upholding democratic values like dignity, solidarity, and justice. xliii

Some key recommendations from ongoing advocacy worldwide include:xiiv

- Strong language and commitments to support a just transition that is feminist and decolonial – based on addressing the gendered division of labour and structural racism, recentring and revaluing care and ensuring state provision of universal, quality, gender responsive public services and social protection.
- There is an urgent need to move towards feminist well-being economies that recognise the inadequacy of output-based, narrow economic measures such as GDP growth and instead focus on commitments to rights and dignity, decent and dignified work and climate justice.



## a. Prioritization of Market-Based Solutions for All Human Needs

Neoliberalism assumes markets are the best tools for allocation of resources and satisfying human demands and has the tendency to facilitate privatization of public services.

#### Example

The application of user fees for healthcare and education under SAPs in countries such as Kenya and Zambia are a clear case of market-based solutions. The fees disproportionately affected poor families, especially women, who were forced to absorb the expenses of care when healthcare and education became unaffordable.xiv

#### b. Reduction in the Role of the State

One of the most important neoliberal principles is reducing the role of the State within the economy, encouraging private-sector solutions. These include decreases in government spending, particularly on social programs.

#### Example

The Ghana government was pressured by the IMF to lift subsidies and reduce its engagement in sectors like health and agriculture. These cuts diminished access to basic services, especially for rural women.xivi

#### c. Privatization of Public Services

Neoliberalism advocates for the privatization of public services, such as water, electricity, education, and healthcare, under the belief that the private sector can manage them more efficiently.

#### **Example**

In the early 2000s, in Johannesburg, South Africa, privatization of water led to increased tariffs. Many low-income households were unable to afford the increased rates and had their water supply cut off. This disproportionately impacted women, who bear the responsibility of managing household water needs. This policy was challenged by social movements in the struggle for the right to water as a public good, not a commodity.<sup>42</sup>

#### Example

In Kenya, through neoliberal restructuring, the agricultural markets were deregulated as the state reduced its regulatory function in stabilizing prices and supporting smallholder farmers. The action benefited primarily the big agribusiness companies while disadvantaging the small-scale farmers, most of whom are women. Small farmers in the coffee and tea sectors have faced changing prices, discriminatory contracts, and limited market access, while ownership has reached large plantation owners and multinational companies. Ineffective regulation has also allowed corporations to charge terms favourable to their bottom line—like pressuring farmers to sign exclusive contracts or paying sub-market prices—without a framework for holding them accountable for abusive practices.xlvii

#### d. Deregulation of Businesses

Neoliberalism promotes deregulation, reducing government interference and allowing firms to operate with fewer restrictions, supposedly to foster economic growth and innovation. Deregulation shifts power from public institutions and communities to huge corporations with little accountability.

<sup>42</sup> Read more here: https://www.ahrlj.up.ac.za/images/ahrlj/2004/ahrlj vol4 no2 2004 danwood mzikenge chirwa.pdf

Lacking strong regulatory frameworks, businesses concentrate on making profits at the cost of social and environmental concern, leading to greater inequalities and exploitative work conditions.

Corporate accountability measures such as fair price practices, state intervention in setting minimum prices, and greater labour protections are needed to counteract these effects. Without them, deregulation reinforces corporate power and widens economic disparities, placing small-scale farmers, workers, and vulnerable groups at risk of exploitation.

# e. Suppression of Workers' Rights and Wages, as well as Cuts in Jobs

Neoliberal policies are more likely to result in reduced protections for workers, wage repression, and mass unemployment, particularly in the public sector, as governments cut spending.

#### Example

In Zimbabwe, SAPs in the 1990s led to massive public sector job losses, particularly in healthcare and education, those two sectors where women made up much of the workforce. The resulting unemployment crisis affected women the most, and forced by circumstance, many took on additional unpaid care work when public services fell apart.xiviii

#### f. Reduction in Taxes that Disproportionately Favor Corporations and the Rich

Neoliberalism advocates reductions in taxation, especially for large business and high earners, on the premise that this will stimulate investment and economic growth. This generally leads to increasing inequality and a reduction of revenue for government spend on social purposes.

#### g. A Focus on Lowering Inflation

Neoliberalism puts more value on maintaining prices low, raising interest rates, if need be, even if this hurts ordinary people. High interest rates mean high-cost loans, struggling businesses, fewer jobs, and more expenses for necessities like housing and groceries.

#### Example

In the 1980s, Ghana implemented strict monetary policy using Structural Adjustment Programs (SAPs). Inflation declined but businesses crumbled, jobs disappeared, and families—mainly in rural areas—could not afford the essentials. The same happened in 2022 when the central bank in Ghana raised interest rates, making borrowing costly, increasing the price level, and deepening economic suffering.xiix

#### h. Promotion of Free Trade

Neoliberalism advocates for the elimination of trade barriers such as tariffs and import quotas, citing that free trade stimulates economic growth and development. In practice, though, it tends to favour multinational corporations at the expense of local industries, exacerbating inequalities, particularly for women

#### **Example**

During Senegal's market liberalization, the rice industry was flooded with cheap, subsidised rice imports from Thailand and the U.S. This essentially drove the local rice producers—the majority of whom are smallholder women farmers—out of business. As a result, domestic rice production declined as employment evaporated and rural agricultural communities lost economic opportunities.<sup>43</sup>

In addition to economic impacts, free trade policies also threaten other areas that are key for the self-determination of people in their land and territories. For example, in the case of food sovereignty, the right of people to self-govern their food system is deeply affected. With local farmers going out of business, countries become dependent on imported food, leaving them vulnerable to price shocks and interruptions in global supply chains. Trade agreements also favour multinational agribusiness corporations that dominate seeds through monopolies, forcing farmers to buy patented, corporateheld seeds rather than saving and exchanging traditional seeds. This erodes biodiversity, increases the price of farming, and even excludes small-scale producers.44

Trade policies ought to protect domestic food systems, support small-scale farmers, and preserve food sovereignty instead of increasing corporate gains. Increased controls on agricultural imports, investment in local agriculture, and protection against corporate seed monopolies are essential in ensuring sustainable and equitable food systems.

#### i. Promotion of Foreign Investment

Neoliberalism promotes foreign direct investment (FDI) as an economic growth tool, with the assumption that it brings jobs, technology, and capital into the developing economies. Foreign investments in practice, however, are accompanied by exploitative terms in favour of corporate entities at the expense of local communities, leading to the extraction of resources, pollution, and intensification of inequalities.<sup>1</sup>

For example, in Tanzania, foreign investment in mining, particularly gold mining, has been highly encouraged. However, most of the wealth generated has ended up in multinational companies with minimal re-investment in the local communities. Instead of developing shared prosperity, foreign mines have displaced indigenous people, primarily women who practice subsistence agriculture. Land dispossession, environmental degradation, and pollution of water

resources are the other outcomes that have increased economic hardships.<sup>||</sup>

This exploitation is growing because of increased demand for minerals used in clean energy technology, such as lithium, cobalt, and rare earths-most of them sourced from the Global South. Currently portrayed as part of the green agenda, the extraction of these minerals also continues previous trends of resource plundering carried out during the era of fossil fuel use. African, Asian, and Latin American nations bear the social and environmental costs of land grabs, pollution, and exploitative working conditions, while Global North corporations benefit from profits and supply chain control. Women, particularly rural women, and indigenous women are disproportionately affected, as mining devastates agriculture, displacing communities, and subjecting them to more environmental toxins. III

#### j. A Focus on the Individual Over the Collective

Neoliberalism is individualistic and it supports the state's abandonment of its responsibility for its people's wellbeing. Instead of strong social security and public goods, people must thrive through their own initiative in the market. Women and other categories of people on the margins of society are more vulnerable to economic exclusion when collective wellbeing vanishes.

#### Example

Expanding informal settlements in the housing crisis and short age in South Africa shows how neoliberal policies have left with the burden of social welfare costs. In the absence of effective public housing policies, families scramble for shelter, settling into cramped and unsafe dwellings. With many families being female-headed with dependent children, women bear the biggest burden of this lack of support.

<sup>44</sup> Learn more about the impacts of Neoliberalism on Food sovereignty here: https://viacampesina.org/en/2003/01/food-sovereignty/#:~:text=-Food%20sovereignty%20is%20the%20peoples,agricultural%20production%20and%20in%20food.

Neoliberalism also restructures the economic participation of women by investing in them primarily as actors of the economic process—either as consumers or producers of labour. Women workforce participation policies also direct them into precarious, low-paid employment roles rather than confronting structural issues like wage inequalities, unwaged care work, and lack of social protection. Women are encouraged to "empower" themselves by becoming business owners or taking microloans, this often at inflated interest rates to fight inflation, and because of such decisions, they fall deeper into debt, barely able to cover survival costs.

As pay freezes and living costs rise, families are forced to make impossible choices—cutting back on essentials like healthcare and education or even falling into poverty. Instead of confronting economic participation as an individual responsibility, policies must strengthen social safety nets, public services, and collective actions that offer economic security for all.<sup>iiv</sup>



### **Activity 2: Economic Impact Web:**

What you will need: A large sheet of paper such as a flipchart, if in a group. An A4 Paper if an individual.

#### **Instructions:**

- Outline the different emerging issues in your daily lives, that you
  can identify from the section above. These can include the
  accessibility or availability of any public services that you use every day.
- Participants map out how neoliberal policies have impacted key sectors (e.g., education, health, employment) in different countries (South Africa, Ghana, Malawi, Kenya). They can then discuss these impacts through the lens of their daily lives.
- Create a large web diagram showing the interconnectedness of different sectors (e.g., healthcare, education, labour rights) and how neoliberal policies affect them.

#### II. Neoliberalism versus Human Rights: A rights-based critique

Neoliberal economics has also been critiqued for how it undermines governments' ability to fulfil human rights. A reduced role for the state and a reduction in tax revenue have had a direct impact on women's economic and social rights outlined in the International Covenant on Economic, Social and Cultural Rights (ICESCR). This includes rights to dignified working conditions including fair wages, safe working conditions, employment benefits, and the ability to form trade unions. These rights are all under considerable attack within neoliberal economics because such policies promote deregulating business and limit worker rights.

#### a. The right to health

Health is a universal human right that is indispensable for the exercise of other human rights. All human beings are entitled to live a life of dignity and have the right to attain the highest standard of health. General Comment 14 states that the right to health is more than just the absence of disease; it involves several freedoms and entitlements, including freedom from interference with one's health and body and the freedom of choice on sexual and reproductive health.\(^{\mathbb{N}}\)

This right is recognized in several international legal documents. For example, it is mentioned in the Universal Declaration of Human Rights, the International Convention on the Elimination of All Forms of Racial Discrimination (Article 5(e)), the Convention on the Elimination of All Forms of Discrimination against Women ((CEDAW)- Articles 11.1 and 12), and the Convention on the Rights of the Child ((CRC)- Article 24).

The right to health is also found at the regional level under Article 16 of the African Charter on Human and Peoples' Rights and reaffirmed in the Maputo Protocol. The right to health is best articulated in the International Covenant on Economic, Social and Cultural Rights. According to Article 12.1, everyone has the right to the highest attainable standard of physical and mental health. Article 12.2 mentions the steps that should be taken for this right to be fully realized. In the African Charter on Human and Peoples' Rights and reaffirmed in the Maputo Protocol. The right to health is best articulated in the International Covenant on Economic, Social and Cultural Rights. According to Article 12.1,

To ensure this aim is attained, governments need to ensure the availability and efficiency of public health and healthcare systems, this also includes a comprehensive gendered approach and perspective to health research. This entails having access to clean and sufficient drinking water, proper sanitation, as well as health facilities like hospitals and clinics. Additionally, there should be adequate numbers of medical professionals who are adequately paid based on the local economic conditions. There should be access to qualified health personnel, safe medicines, standard medical equipment and clean drinking water. Conclusively, states are supposed to respect the right to health through the protection and fulfilment of responsibilities by facilitating, providing, and promoting accessible health services. [Nii]



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### b. The right to education

Education is a basic right of all human beings and an important tool in the struggle against poverty, and important in the achievement of gender equality. Neoliberal economic policies have systematically undermined access to education through privatization of schools, reduction in public spending on education, and imposition of user fees. Mili This has specifically affected low-income families, women and girls negatively. Article 13 of the ICESCR recognizes the right to education, emphasizing that primary education should be free and compulsory, secondary education should be accessible to all, and higher education should be equally available based on capacity. Similarly, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) calls for the elimination of gender disparities in education.

Structural adjustment programs and austerity measures under neoliberalism have translated into the reduction of budgets earmarked for public education. This has diminished the availability and quality of free education, and it is particularly true for girls, who are more likely to be pulled out of school or forced into early marriages due to financial constraints to help lessen household economic burdens. IX

Feminist wellbeing economies instead centre education as a public good, rather than a commodity. It envisages fully funded public education, gender-responsive curricula, inclusive scholarships for marginalized students, and elimination of hidden costs such as school uniforms and examination fees. Within FWE, progress is then not measured in enrolment, but through the retention of students in school. In this way, feminist wellbeing economies transform education from a tool of individual competition to one of collective power and thereby strengthens the capacity of future generations to challenge systemic inequalities.

## c. Care and Neoliberalism: The Social Reproduction of Care

Care encompasses all the activities and relationships necessary for the existence and well-being of societies and individuals. This includes both paid and unpaid activities that sustain human life and reproduce the workforce for the labour market. Care is the daily reproduction of life and the foundation upon which economies function. Despite the fundamental role care plays, neoliberal economic policies fail to recognize care's value, treating it as an externality rather than a central component of economic and social life. Care systems include health care, education, domestic work and social care. The shift away from the current economy entails caring for the planet to prevent environmental and climate disaster, and it also includes engaging in social relations based on reciprocity, cooperation and mutuality.1x

The current social organization of care, mainly how care needs are met through unpaid labour, underpaid care work, public provisioning, private provisioning, and community-based arrangements, is fundamentally unbalanced and unsustainable. Women bear most care responsibilities, both in unpaid household labour and in low-paid public sector care jobs. Austerity measures and public sector funding cuts exacerbate this inequality by increasing women's unpaid workloads while reducing access to public services and decent and dignified work opportunities. [xi]

Feminist wellbeing economies prioritize care, advocates for the universality of access to childcare and elder care, and strong social protection systems that redistribute care work. To achieve this, it is also important to recognize care work and invest in it to help build fair economic systems that create and nourish life and well-being, not profit. Likewise, civil society organisations have also long advocated for the right to care as 'a pillar of social justice and of guaranteeing universal and high-quality public care systems 'Ixiii'.

Neoliberal economics policies undermine the realization of basic human rights, especially of women and marginalized groups. Feminist wellbeing economies, insist on public goods, and an equitable redistribution of wealth and resources that centres human rights as non-non-negotiable.

#### Gender-Responsive Public Services (GRPS)

Gender-Responsive Public Services (GRPS) are crucial in achieving gender equality and the fulfilment of human rights while addressing the structural inequality created by the neoliberalism. GRPS universalize essential services such as education, health, water and sanitation, transport, and childcare.

Public services are not just about service provision, they are a mechanism for redistributing wealth, reducing unpaid care burdens, and ensuring economic and social rights.

A feminist approach to public services, rooted in the principles outlined in the Global Manifesto for Public Services, is essential for building economies that prioritize dignity, care, and collective well-being over profit. The manifesto underscores the importance of investing in universal, gender-sensitive, and publicly financed care systems and makes clear that public services are essential for realizing human rights and reducing gender inequalities.

A rights-based approach to care demands policies that recognize, reward, reduce, redistribute, and reclaim care work:

- **Recognize** the economic and social value of care work and the human right to care.
- **Reward** care work through fair wages, safe working conditions, and social protections.
- Reduce the burden of unpaid care work on women and marginalized groups.
- **Redistribute** care responsibilities between households, markets, and the state.
- **Reclaim** public care services by ensuring adequate funding through fair taxation and public investment.

Transitioning to feminist wellbeing economies involves recognizing care as central to economic justice and a right itself. This means investing in gender-responsive public services, ensuring good pay, respect for care workers, and recognizing care as a public good that is essential to human rights and economic justice.

Access to these is essential for the realization of human rights. |xv



## Activity 3: Public Services - Accessibility, Affordability, Availability

#### **Instructions:**

Can you find some familiar words from what we have discussed so far?

#### Goal:

To familiarize participants with key terms related to public services and their importance in building a Feminist Wellbeing Economy that supports accessibility, affordability, and availability for all.



## Gender Responsible Public Services

Α	N	Υ	G	Α	U	Ε	Т	N	D	Α	Р	В	0
N	0	T	F	٧	I	D	R	Ε	I	Α	Α	Е	F
I	I	Ι	Ε	Α	Т	W	Α	0	G	R	R	L	0
N	Т	L	M	I	В	Ε	N	L	N	S	T	В	Ε
I	Α	Ι	I	L	E	L	S	I	I	0	I	Α	E
N	Z	В	N	Α	D	L	Р	В	Т	L	С	D	Υ
С	I	Α	I	В	С	В	Α	Ε	Υ	Ι	I	R	T
L	N	T	S	I	I	Ε	R	R	E	D	Р	0	I
U	0	N	M	L	L	I	Ε	Α	Q	Α	Α	F	N
S	L	U	Α	I	В	N	N	L	U	R	Т	F	U
I	0	0	S	Т	U	G	С	I	I	I	I	Α	М
٧	С	С	L	Υ	Р	I	Υ	S	Т	Т	0	Α	M
Ε	Ε	С	N	С	M	Α	Υ	M	Y	Y	N	Ε	0
В	D	Α	T	Α	X	J	U	S	T	Ι	С	Ε	С

ACCOUNTABILITY **FEMINISM** TRANSPARENCY WELLBEING DECOLONIZATION PARTICIPATION **AFFORDABLE** INCLUSIVE TAX JUSTICE PUBLIC DEBT AVAILABILITY **NEOLIBERALISM** COMMUNITY SOLIDARITY DIGNITY **EQUITY** 

Play this puzzle online at : https://thewordsearch.com/puzzle/8031965/

## **Section three:** Feminist Wellbeing Economies

Now that we have discussed Neoliberalism, its elements and what it looks like in our contexts, as well as how it presents itself in our day-to-day lives, let us settle into what alternatives to the current system look like.

As we begin this discussion, it is important to note that Feminist Economic Alternatives are not new concepts, but rather, systems of care that have existed in many communities in Africa and across the rest of the Global South. Feminist Wellbeing Economies (FWE) are a collection of strategies and ways of living that have existed beyond the oppressive confines of colonialism and its counterparts, passed on over generations and that continue to sustain life and the environment in a world that is designed to extract from it.

For example, a community forms a village pools. In these pools, community members contribute an agreed amount each month or week, and this pool is aimed at ensuring the provision and maintenance of services such as clean water at the village borehole. To ensure there is transparency and accountability for how these funds are collected and maintained, a representative is selected, and all guidelines are made public for the community. These guidelines also detail the necessary structures in case the funds are mismanaged, and the representative is held accountable. If there are any changes to be made, the decision is made with consultation of the entire community. This is an example of how fiscal policy should work, and it is not a new concept, but one that exists in our communities in different ways. Can you think of any?

Feminist Wellbeing Economies are about imagining a world with a diverse and plural economic system designed to care for people and the planet — not just to make profits. It is a vision for how we can create a fairer, healthier, and more equitable society, especially for women and girls. Instead of prioritizing money and power for a few, Feminist Wellbeing Economies puts life at the centre of everything. FWE prioritizes cooperation, solidarity, trust and the collective over individualism, competition, co-option and privatization. IxVI

FWE challenge the false separation between productive and social reproductive labour, where the former is valued and remunerated while the latter is undervalued. FWE cover practical and sustainable approaches to macroeconomic policy and overall wellbeing by placing emphasis on its elements such as:



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# Feminist Wellbeing Economies (FWE) offer a transformative alternative to neoliberalism. Summarized, Feminist Wellbeing Economies reimagine lived realities where:

People are put first before profit, equity, human dignity and food security are ensured, therefore leading to improved dignified living conditions for all, in ways that allow people to live longer, healthier and happier lives. A just society and equitable economy that distributes power across gender, race, class, and ability, enabling meaningful participation and leadership from historically marginalised people, particularly women and gender-diverse individuals. The focus is on an intersectional approach where it concerns women's wellbeing, redressing the multiple forms of discrimination they face based on their gender. For example, in trade and in education.

Unpaid care work, performed primarily by women, is recognized and valued, and stereotypical community and reproductive roles are challenged along with heteronormative notions of the family and gender roles in the home.

The State places priority on the provision of gender-responsive universal readily available, high-quality rights-based. This includes health, education from primary to tertiary level; early childhood development centres; potable water and decent housing; and justice services that are accessible to all, including those living in rural areas. Domestic resources are mobilized to ensure the Government can adequately resource public services without having to take loans.

There is an end to labour exploitation, especially against women and marginalized groups. Instead, fair and equal wages are included, women's economic justice and dignified work is prioritized. Popular economies are reclaimed and the effects to 'formalise' them are rejected when such formalisation means increasing unfair taxation. Similarly, comprehensive social protection is provided, this includes pensions, dignified working conditions and freedom from harassment, with a particular inclusion for women in agriculture.

Gender-based violence is identified and addressed as a manifestation of systemic oppression embedded within systems of patriarchy, colonial histories and economic structures. Access to sexual and reproductive health is a protected and prioritized right.

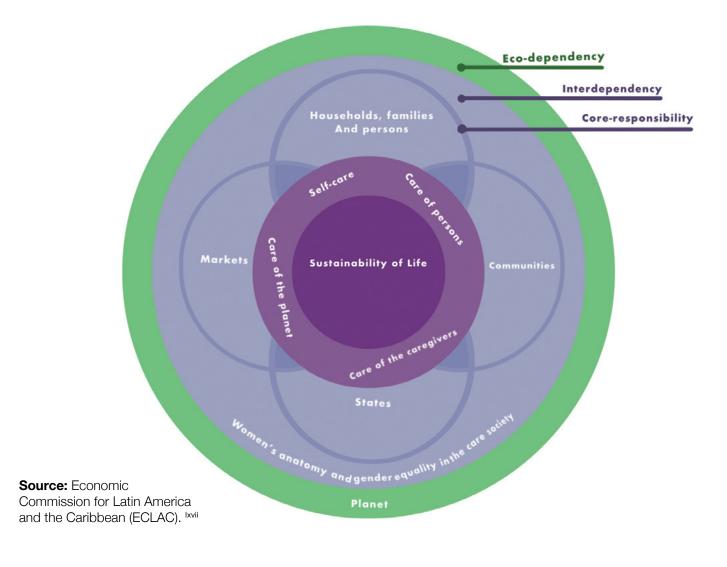
Environmental protection and food security are prioritized, and economic activities are geared towards benefiting the environment and local farmers are not forced to compete with Multinational Corporations.

There is governance, accountability and decision-making, widespread civic education ensuring that people know their rights and can make informed decisions, choices, and hold the Government accountable. This would include an education curriculum that focuses on feminism, decolonization and the slave trade, so that our children understand what happened and how.

Equal participation of women and marginalized groups in decision-making and meaningful youth participation.

Rights-based governance with citizens knowing and understanding loan terms and conditions.

Emphasis is placed on transparent debt and financial management across all departments. Political immunities are removed, corruption is addressed, and a just and fair legal infrastructure that addresses illegalities is instilled.



Look at the following illustration, and think about what well-being means to you, and what it could, and perhaps should look like for you. What stands out to you the most?

# SHARED INGREDIENTS FOR A WELLBEING ECONOMY



Source: The Shared Ingredients for a Wellbeing Economy Ixviii

Now that we have a clear understanding of what Feminist Wellbeing Economies are, and the different elements that inform them, and what Feminist Wellbeing Economies could and should look like, let us take a moment to take it all in. Let us reflect, dream and envision our worlds, our contexts within a feminist wellbeing economy.

## **Activity 4: Vision Board for a Feminist Economy:**

#### **Materials Needed:**

- Large piece of paper or flipchart
- · Pencils, coloured markers, or crayons
- Magazines, newspapers, or printed images (optional for collage)
- Glue and scissors (if using images)

#### **Instructions:**

- Set the Scene: Begin by thinking about what an economy that works for all people—particularly women and groups sitting on the margins of struggle—would be like.
   Consider the obstacles people now face when trying to get basic needs met such as healthcare, education, childcare, decent work, and social protections.
- Imagine and Illustrate: With pencils, markers, or colouring, create a vision board of your feminist economy in your context. It can be done by groups or as individuals.
   Paint, write, or create a picture collage to express your vision. Some things you might include on it are:
  - > Equitable healthcare: free or low-cost care for all, accessible maternal care, and well-funded hospitals.
  - > Universal basic income: ensuring everyone has a financial cushion, especially caregivers and informal workers.
  - > Solid care infrastructure: low-cost childcare, parental leave with pay, elder care, and community support system.
  - > Decent work for all: decent wages, protection of jobs, and protection of workers, especially women and vulnerable groups.
  - > Environmental sustainability: a shift from extractive practices to regenerative practices that put people and the planet first.
- Discussion and Reflection: after creating the vision boards, discuss and think about:
  - > What are a few of the prevailing themes among different boards?
  - > What would require altering to create this vision?
  - > Who holds the influence to mold economies, and how can communities campaign for a fairer system?
  - > What is the role of collective action in creating this vision?
  - > After you have finished, think about what it would take to achieve this

In the next section, we will take a step further to discuss Feminist Economic Alternatives, and the other approaches as we continue to reimagine our futures. In this section, we will also look at what a feminist just transition can look like, and the practical steps we can take toward this.



## **Section Four:** Feminist Economic Alternatives

There is growing consensus among policymakers, institutions, and social movements that the current global economic framework has failed, especially for women and marginalized groups. Alternative frameworks are urgently needed to facilitate a transition to a more equal, kinder, greener, and feminist world. These metrics must also offer redress for historical damages and inequalities. So, what are the alternatives being discussed?

#### a. Feminist Economies

Economic activity should serve social goals such as justice, well-being, equality, and sustainability. Prioritizing profit growth above all else has allowed those with power and resources to justify policies that serve their wealth at the expense of broader social well-being. Feminist approaches to economic policy challenge this by advocating for a more equitable distribution of resources and wealth—not just between women and men but among all people.

Governments must also ensure that foreign investors contribute to the tax base, respect local communities and the environment, and adhere to domestic labour standards instead of offering incentives that prioritize profit over people.

Feminist economies also means creating dignified work for women that empowers and extends their power and agency rather than pushing more women into low-wage, insecure, and unsafe labour fuelling corporate profit. Increasing women's participation in exploitative labour is not the solution, labour protections, fair wages and the right to organise are some of the fundamental gains that require our focus.

#### The Role of Care Work and Social Norms

Feminist economics, at its core, seeks to recognize the reproductive economy—the unpaid care and domestic work that makes households and communities live. Without it, the productive economy (paid work and market exchange) would not be able to function. Under a feminist agenda, care work must be fully recognized in policymaking, attune to responsibilities between women and men and between families, communities, and the state. Governments must also make public goods like childcare, elder care, and parental leave universally available and adequately funded.

For example, in 2015 Uruguay established a country-wide integrated care system, including high-quality nurseries for children under the age of 3, daycare facilities, and in-home professional services for older persons. This helped caregivers and reoriented social expectations about care responsibility.<sup>45</sup>

By recognizing and redistributing unpaid care work, feminist economic policies reduce gender-based violence (GBV) causes at a structural violence level. When there is enhanced access to public services and more equitable care arrangements, this creates the conditions of economic opportunities for women, reducing their vulnerability and reliance on money that is linked to abuse. Redistribution of care also helps to change power dynamics within families, reducing stressors which contribute to violence. Moreover, as children grow up in families where caregiving responsibilities are shared, they are more likely to reflect respectful relationships and end cycles of violence for subsequent generations.

More than policy transformation, a feminist economy is about structurally shifting social norms to make justice and equality the default positions of social and economic life.

#### b. Ecofeminism

From the 1960s, Ecofeminism has a long history of challenging exploitative colonial and capitalist systems that cause environmental harm. Among its principles are opposition to any form of oppression and the destruction of nature, the promotion of an ethic of care instead of quests for power and domination, and an understanding of the links between social justice, equality and environmental justice.

As an alternative to the capitalist system, ecofeminism proposes a system based on sharing, collective ownership, cooperation instead of competition, and an end to viewing people as a homogenous group.

Agroecology is a paradigmatic example of ecofeminism in action, as it brings together ecological and social principles to promote a sustainable relationship between humans and nature.<sup>46</sup> Nous sommes la solution (We are the Solution)<sup>47</sup> is a movement formed by hundreds of rural women's associations from many countries in Africa, including Senegal, Ghana, Burkina Faso, The Gambia, Guinea-Bissau, Guinea, and Mali. These associations promote agroecology and food sovereignty through sustainable farming methods such as the use of biofertilizers.<sup>48</sup>

#### c. Examples from Africa: A Just Transition from GDP to Wellbeing

#### Kenya: The Rise of Feminist Economics in Rural Communities

In Kenya, feminist economists and rural women's collectives have led the charge in reframing economic success by focusing on wellbeing, care work, and environmental sustainability. These grassroots efforts have aimed to make invisible labour—such as caregiving and subsistence farming visible and valued in economic metrics. For example, women's groups in rural areas have successfully lobbied for policies that recognize unpaid labour and invest in community-based care systems that support collective wellbeing. By prioritizing social equity and environmental sustainability, these communities are working toward a model of development that centres care and community resilience over GDP growth.<sup>49</sup>

### Malawi: Linking Wellbeing to Food Security and Climate Action

Malawi provides another key example of moving beyond GDP by focusing on food security and climate resilience as critical indicators of wellbeing. The Malawi National Resilience Strategy prioritizes improving the wellbeing of rural populations through sustainable agricultural practices and access to climate-resilient infrastructure. These efforts focus not only on increasing food production but also on ensuring that this production is sustainable, equitable, and community driven. The strategy also highlights the importance of climate action in enhancing human wellbeing, recognizing that economic growth without environmental sustainability leads to increased risk and inequality.<sup>50</sup>

<sup>46</sup> Learn more: <a href="https://www.fao.org/agroecology/overview/overview10elements/en/">https://www.fao.org/agroecology/overview/overview10elements/en/</a>

<sup>47</sup> Learn more: https://www.oneearth.org/projects/we-are-the-solution-a-women-led-campaign-to-teach-agroecology-in-west-africa-and-increase-access-to-nutritious-ancestral-foods/

<sup>48</sup> Learn more on ecofeminism: <a href="https://systemicalternatives.org/2019/12/15/video-ecofeminism/">https://systemicalternatives.org/2019/12/15/video-ecofeminism/</a>

<sup>49</sup> Read more on the work in Kenya here: Cultivating Change, <a href="https://africa.unwomen.org/en/stories/feature-story/2024/10/cultivating-change-advancing-economic-opportunities-for-rural-women-in-kenya">https://africa.unwomen.org/en/stories/feature-story/2024/10/cultivating-change-advancing-economic-opportunities-for-rural-women-in-kenya</a>

<sup>50</sup> Learn more about the strategy here: National Resilience Strategy: Breaking the Cycle of Food Insecurity in Malawi: National Resilience Strategy

### Did you know?

In 2019, New Zealand announced a new wellbeing budget to ensure a greater focus on poverty, domestic violence and mental health over economic growth. The Government has also started using a living standards framework to inform all its investment priorities and funding decisions.<sup>51</sup>



## **Activity 5: Imagining a Feminist Just Transition**

#### **Objective:**

To encourage participants to creatively visualize a just economic transition from GDP-focused systems to wellbeing-centred economies, drawing on feminist, decolonial, and sustainable values.

#### **Materials:**

- · Large sheets of paper
- Markers, coloured pencils
- Sticky notes (for ideas and reflections)
- Prompts for brainstorming (see below)

#### **Instructions:**

#### 1. Set the Scene (5 minutes):

Begin by asking reflecting on the following question: "Imagine a world where economic success is no longer measured by GDP but by the wellbeing of people and the planet. What would that world look like? What would the main priorities be?"

#### 2. Group or individual brainstorm (15 minutes):

Divide participants into small groups. Provide them with large sheets of paper. Ask them to brainstorm and visually map out their ideas for this new world. Encourage them to consider:

- What metrics should replace GDP?
- How would we measure wellbeing? (E.g., healthcare access, environmental sustainability, social cohesion, gender equality, etc.)
- What would everyday life look like under a well-being economy? (Think about work-life balance, environmental practices, community structures, etc.)
- What values should underpin this transition? (E.g., solidarity, care, equality, justice, sustainability)

## 3. Creative Mapping (15 minutes): Ask each group to visually represent their ideas on paper. Encourage creativity, this could be a mix of:

- Drawings or symbols representing key elements of their wellbeing economy.
- Key words or short phrases describing priorities (e.g., "care economy," "climate resilience," "community-driven").
- Arrows or connections\*\* showing how different aspects of their economy interact (e.g., how environmental sustainability supports public health).

#### 4. Present & Discuss (10 minutes):

Each group presents their wellbeing economy map to the wider group. After each presentation, ask:

- · How does this vision challenge or expand our current understanding of progress?
- What current economic practices or systems would need to be transformed to achieve this?

#### 5. Reflection (5 minutes):

After all groups have presented, invite participants to reflect individually or in pairs:

- What would a just transition feel like in your own community?
- What actions can we take today to move towards this vision?

Feminist Wellbeing Economies represent a virtuous cycle where value is measured in terms of human and environmental wellbeing. This allows everyone to prosper while still observing planetary boundaries. Interdependence of human life and the environment is a core element of the framework.

Now, we have gone through all the technical words of neoliberalism and feminist economic alternatives and placed them in our contexts. In these conversations, we may feel removed from these technical words, however, what we have done so far is to set the foundation to lead us to our final sections, which place macroeconomic policy in our day to day lives as young women.

We are not interested in creating a new understanding of how macroeconomic policy works but rather want to forge a way forward for movements such as the YUW, partners. We are doing this with the understanding that everyday marks and interaction with macroeconomic policy, in ways that are often extractive and violent. It is important that our forged paths draw from these experiences, and we create better pathways for a feminist just transition.

# **Section Five:** Why should Feminist Wellbeing Economies Matter for Young Women?



As with everything concerning women, there is a difference for us in the consequences of how a country makes money and spends money. When you're the one who makes the food, fetches the water, births the babies, rears the children, the crops, you feel the effects of macroeconomic policies differently. Birthing babies is easier and safer with properly resourced maternity wards, girls are more likely to go to school regularly if there are suitable bathrooms and sanitary products available to them, they are more likely to stay in school if they can access school feeding programs decreasing financial burdens on their families, they are most likely to finish school if they don't have to work or get married to support their parents and siblings, women's time spent on fetching water is reduced or eliminated with water infrastructure, their lives are safer with paved lit roads, and on and on and on. How a government spends its money, every budget cut, every budget allocation, is a women's rights issue."

#### - Nawi Afrifem Collective 52

And so, macroeconomic policy decisions are young women's issues, and Feminist Wellbeing Economies should matter to young women.

Every day across the world, women's rights activists and advocates are challenging the lack of government resources to sufficiently fund women's and girls' basic needs. From the lack of trained professionals in hospital maternity wings to inadequate toilet facilities for adolescent girls in secondary schools and the need for safe houses to shelter women from domestic violence. Women's rights advocates are involved in macro-level economic policy work with every protest against budget cuts or every demand for increased government resources towards women's rights issues. [xxi]

#### The current economic system doesn't work for young women. Because it:

- Continues to underpay and undervalue the work of young women and in particular unpaid work like caring for family members.
- Leaves young women out of important decisions about our lives, communities, and futures.
- Destroys the environment, making it harder for future generations to thrive.

As a strategy geared at dismantling patriarchal power and other systems of domination, feminism, and feminist wellbeing economies cannot be realized within neoliberalism, because it relies on inequality and exploitation to sustain itself. Feminist Wellbeing Economies challenge this by saying:

- Everyone matters therefore the economy should work for all of us and not just the rich.
- Care work is valuable, caring for others and our communities should be recognized as essential.
- The planet comes first therefore we must protect our environment to ensure its long-term survival and prosperity.

Across the continent, feminist movements have been at the forefront of challenging the dominance of neoliberalism and GDP as a measure of national success. Organisations, collectives and movements like the Young Urban Women's Movement (YUWM), Akina Mama wa Afrika, FEMNET, Nawi Afrifem Collective, Feminist Macroeconomic Alliance Malawi and the African Women's Development Fund (AWDF), among others are actively promoting an economic model that centres the wellbeing of women, especially in popular economies, and demands recognition of unpaid care work.

As we have mentioned and discussed throughout this explainer, the Young Urban Women's movement is one of the progressive feminist movements working across the continent and advocating for feminist economic alternatives. YUWM across South Africa, Malawi, Kenya and Ghana, have been engaged in critical feminist political education and movement building driven by a need for better conditions of wellbeing.

As we conclude this explainer, let us get to know the Young Urban Women's movement, and the strategies used for advocacy, and how we can adapt these strategies within our own context.



## The Young Urban Women's Movement

The Young Urban Women's movement is a vibrant and progressive feminist movement, part of the ActionAid Young Urban Women's Programme and that empowers young individuals, particularly those confronting multiple risks in urban environments. This movement is part of a larger effort to transform women's lives by collectivizing urban activists and creating a platform for young women to lead change.

The journey to Feminist Wellbeing Economies isn't one we take alone — it's about collective action. As the Young Urban Women's Movement, we have the power to imagine and create change. Feminist Wellbeing is not just an idea for governments or big organizations — it's something we can help and are building within our own communities in the following ways:

- Through organising and building solidarity, connect with other young women and feminists in your community or globally to advocate for economic systems that work for everyone.
- By challenging the status quo, we don't accept the systems that exploit people and the
  planet. Push for policies that redistribute wealth, care for the environment, and value every
  person's contribution.
- By dreaming of a better future, Feminist Wellbeing is about re-imagining what is possible.

Now, it is time for us to organize as young women. For us to organize, let us look at what is already being implemented across the world and in our contexts, and the strategies we can use in our advocacy as a movement.



#### **Building community and movements**

As YUW, we are organizing. In our own countries and across the continent.

We do this through the hubs we have established, utilizing digital media to meet regularly and through our annual convening. These are spaces for rethinking and reenergizing, and where we share our work across countries, and hold space for solidarity as we plan for the work ahead of us. Through these convenings, we re-educate ourselves on macroeconomic policy and how neoliberalism shows up in our contexts.

#### Advocating for policy change in our communities

As YUW, we are continuously seeking to establish a multistakeholder standing committee between civil society organizations and government agencies. This is a key space to solicit buy-in with key government institutions such as Parliament, Cabinet, Ministries of Finance and political parties. Through these relationships, we hold space for fostering dialogue with governments on key economic policies between feminist movements, wider civil society, feminist and other heterodox scholars. These discussions include debt and loans and increases on transparency, participation and accountability as examples.

### Using social media for our activism

Social media has fast become a relevant and current tool of advocacy to amplify experiences from local to global spaces. By using social media, we can share key messages that include experiences that others can relate to, relevant statistics, and, most importantly, connect with others, build solidarity, mobilize and implement collective action. It is very important to note that sharing individual stories on various social media must be done with care and with consent to share stories.

#### Artivism and documentation

As YUW, we are documenting our experiences, our work, demands and expressing these through art and media. We have shared some of this work through the repository in this explainer, and we invite you to have a look. Artivism, blends the words "art" and "activism," in a way that represents a dynamic and powerful combination of creative expression and social advocacy. Artivism also decolonises knowledge and influencing because it recognises different forms and experiences. It transcends traditional boundaries, transforming art from a medium for personal expression to a catalyst for collective societal change.

Within the Young Urban Women's movement there is a movement called Art4Her, which is a collective of artists using their creative expression to advocate for feminist economic alternatives such as feminist wellbeing economies. And through these collective, beautiful representations and expressions of the work that the movement implements are brought to life.

## Activity 6: Reflection on Mobilization in the Young Urban Women's Movement

#### **Objective:**

To analse and reinforce your mobilization approach to young women by reflecting on previous experiences, pinpointing best practices, and generating ideas to maximize outreach and influence.

#### **Materials Needed:**

- A journal or notebook (for individual reflection)
- Flipchart paper and markers (for group discussions)
- Sticky notes (optional for brainstorming)

#### Instructions:

#### Step 1: Personal Reflection

• Take a few minutes to think through your own experiences of mobilizing young women.

Jot down your thoughts on the following questions:

- How have you mobilized young women in your context or community?
- What has been challenging about mobilizing women and getting them together?
- What strategies have been most effective, and why?

#### Step 2: Group Discussion (If working as a group)

- Compare strategies: What are the similarities and differences in your mobilization strategies?
- Split into small groups or pairs and discuss your thoughts.

Learn key lessons from one another's experiences.

#### Step 3: Building Strategies 3

- Brainstorm different and innovative ways to increase outreach and make mobilization more inclusive and sustainable.
- Discuss what changes or enhancements that you want to implement going forward.

#### Wrap-Up:

- If with a group, share key points and insights to the group.
- If reflecting alone, decide on your own objectives for how you will enhance your approach.
- Write down a minimum of three specific actions you can implement to build mobilization efforts in your situation.

## Power

Power is often defined in negative terms as a form of domination, but it can also be a positive force for individual and collective capacity to act for change. Understanding the politics of power is critical for our organizing and movement building. That is, power over, power within and power with.

Power over has many negative associations for people, such as repression, force, coercion, discrimination, corruption, and abuse. Power with, has to do with finding common ground among different interests and building collective strength. It can help build bridges across different interests to transform or reduce social conflict and promote equitable relations. Power within has to do with a person's sense of self-worth and self-knowledge, it includes an ability to recognize individual differences while respecting others. Power to, refers to the potential of every person to shape their life and world, and their ability to learn and to act towards meaningful change. Power under describes how survivors and individuals who have endured discrimination, abuse, oppression or trauma often adopt authoritarian or oppressive behaviours when they attain positions of power.<sup>53</sup>

How are we practicing these five, and how can we positively use and channel these five? YUW should be able to identify the decision-making process with the "powers that be".



## **Conclusions:** Another World Is Possible

Feminist Wellbeing Economies are rooted in the belief that another world is possible—a world where women's voices, experiences, and needs are central to shaping economic policies and systems. They challenge the dominant profit-driven economic model and propose an alternative based on justice, sustainability, and collective well-being.

Feminist Wellbeing Economies ask us to rethink what we value and work together to build a pluri-diverse economic system centred on care for both people and the planet. This vision for transformation is grounded in the following principles:

First, they ask us to rethink what we value and work together to build a pluri-diverse economic system centred around economies that cares for people and the planet. They help us reimagine the economy through the following:

- Redistribution of Wealth: Resources and opportunities must be shared more equally to eliminate
  systemic inequalities. This includes ensuring there is progressive taxation, the abolition of
  loopholes allowing corporate accumulation of wealth, and social infrastructure expenditure
  enabling access to health, education, and acceptable living and working standards. A wellbeing
  economy prioritizes shared prosperity over the accumulation of wealth for the privileged few.
- Valuing Care Work: Most of the work that sustains families and communities—care of children, older people, and those who are vulnerable is done by women, often unpaid and unseen. Feminist Wellbeing Economies require policies that recognize and value care as an integral part of the economy. These policies include paid parental leave, a decent living wage for care workers, and comprehensive social protection systems that subsidies and intervenes in the imbalance between paid and unpaid work.
- Eco-Dependency and Sustainability: Eco-dependency refers to the deep connection between nature and it emphasizes sustainable methods that maintain ecological wellness and human well-being. Feminist Wellbeing Economies demand a revolutionary shift towards regenerative and sustainable economic methods that respect planetary limits.
- Co-Responsibility and Collective Decision-Making: The current economic order is built on the
  exclusion of marginalized groups from decision-making. Feminist Wellbeing Economies put
  emphasis on co-responsibility, the reality that communities, governments, and institutions must
  work together to develop inclusive policies that reflect multiple realities. This entails participatory
  governance models that centralize women's voices in economic policymaking, with a particular
  focus on women who are excluded by multiple discriminations.
- Decolonizing the Global Economy: The long shadow of colonialism and its contemporary interpretation through neoliberal globalization continues to define economic injustices.
   The struggle for most countries in the Global South persists through extractive economies that revolve around corporate interests instead of local communities. Feminist Wellbeing Economies promote economic sovereignty, debt justice and a people's rights-based trade policy rather than corporate profitability.

#### Second, it supports women's autonomy by advocating for the following:

Ending economic inequality. Women must have access to jobs, resources, and leadership
positions that allow them to live freely and on their terms.

• Ensuring Safety and Rights. Women deserve to live free from violence and exploitation, with the freedom to make decisions about their own lives, this includes sexual and reproductive health and rights.

#### Third, it promotes sustainability and climate justice through the following:

• By protecting the environment, Feminist Wellbeing recognizes that the climate crisis mostly affects women and marginalized communities. Collectively, as YUW, together with partners and allies, we need to prioritize policies that safeguard our planet and communities, ensuring a sustainable future for all.

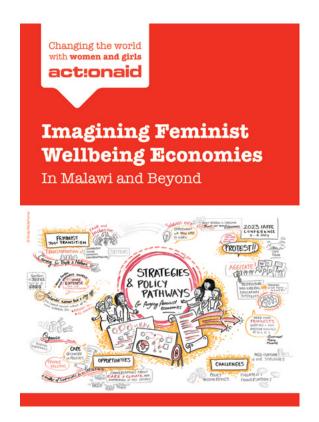
In the overall conversation and advocacy for Feminist Wellbeing Economies, we must remember that as young women, we have the power to shape this future. Let us work together to make it a reality.

Have you read our YUW Womanifesto? It is a powerful call for action and wider transformation.

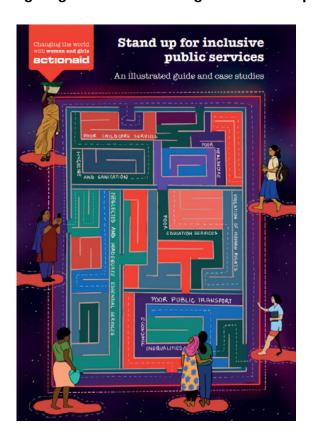
Lastly, as we close our sessions with my fellow YUW and feminist collectives, we chant. Specifically, we chant the word 'Abash!' meaning to disenfranchise or diminish. We chant this word alongside every system we are pushing to dismantle. So, chant with us!



## **Our Repository**

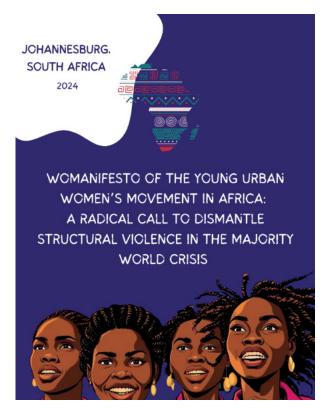


**Imagining Feminist Wellbeing Economies report** 

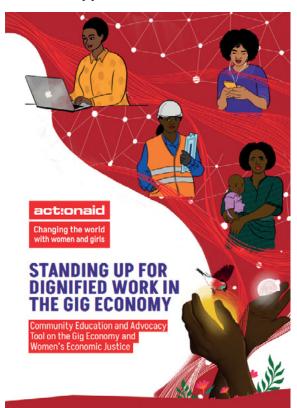


**Gender Responsive Public Services explainer** 

Our experiences documentary: YouTube



Our Womanifesto: Johannesburg 2024 on Structural Oppression and violence



Gig Economy explainer

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