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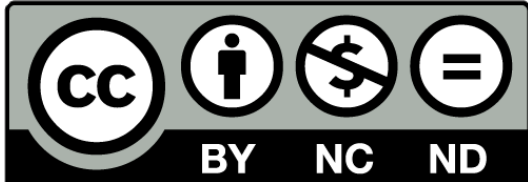
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AFRICAN FEMINIST FUTURES: MACROECONOMIC PATHWAYS

By: Fatimah Kelleher

A lot can change in two decades and if any region demonstrates that, Africa does. In just twenty years we have seen the continent move from being framed as the world's "problem case" to the exciting new frontier of "Africa Rising". However, fuelled heavily by GDP growth rates, the "rising" narrative has been adept at obscuring a reality of widening wealth inequality and persistent poverty among majority sections of the continent's population even while witnessing the emergence of mega shopping malls and cell phones in almost every hand.

A substantial part of these rapid changes – population growth, urbanisation, expansion of basic education enrolments, growth of the service sector, proliferation in mobile telephony and digital technology – continue to exist alongside high unemployment, poor infrastructural development and inadequate access for many to fundamental rights-based services such as water, sanitation, energy, healthcare, and education.

In 2017 the African Women's Development Fund (AWDF) released a report titled *Futures Africa: trends for women by 2030* which

offers projections on African women's lives across social, economic, political and technological (digital) trends in the coming decade. The report outlined major expected shifts across the continent, including; contraction of the agricultural sector, women's increased migration, urban growth and rising slum populations, a majority (non-working age) youth population alongside an increasing elderly population, and an increase in non-communicable diseases even as life expectancy lengthens. From an economic perspective, the report raised important questions regarding future dynamics for women in terms of jobs, unpaid care, infrastructural needs, and social services. It also questioned the capacity of a growth-focused development framework to adequately respond to these issues while presenting new opportunities defined by an urgent need for a redirection of investments and cross-sectoral partnerships.

Indeed the flaws of growth-focused development have become increasingly visible as the evidence of deepening structural inequality piles up. In 2015 income inequality globally was at its highest level for the past half century (OECD, 2015), while in Africa, the richest 0.0001% owned 40% of

ⁱ My sincere thanks to Jessica Horn of the African Women's Development Fund for the commissioning of this paper and for her strong and creative editorial eyes and advice throughout the drafting process, and to Dr. Jyotsna Jha for finding the time to technically review the piece in its final stages, and to the edits of Dinnah Nabwire for taking us over the finishing line.

Africa's wealth (Seery et al, 2019). In 2020, the world's 22 richest men own more wealth than all the 325 million women in Africa combined (Oxfam, 2020). These realities have developed over the last half-century under a globally dominant framework of neoliberal capitalism based on free-market economics. Assumptions around trickle-down growth, the automatic gains of market liberalisation, privatisation, and a dominant narrative of minimal state intervention and deregulation – even in delivering citizen's most basic needs – have underpinned that framework. The COVID-19 global pandemic has thrown a focus on neoliberal capitalism as the “accepted” system, providing ground for renewed critiques of the model as public health systems and inadequate social safety nets struggle to cope globally alongside evidence of the deep, structurally unequal impacts of the crisis continue to surface. Feminist policy analysis has always highlighted inherent inequities embedded in the market-driven rationale, with a focus on how gendered economic inequalities deepen on the back of these models globally, from the disproportionate impact of water privatisation on the poorest women, to their exploitation as low wage labourers and the undermining of labour standards in global value chains (Fall, 2011; Beneria, 2011).

Feminist analysis has also driven the increased spotlight on women's unpaid care and domestic work, both in terms of its largely unrecognised role in economic output, but also as a gendered inequality that capitalist growth has become reliant upon in order to reproduce itself (Agenjo-Calderon, 2019). The increase in women's unpaid care burdens to manage the societal and economic shocks of the COVID-19 pandemic have already started to be documented.

These examples are just a few that expose the patriarchy intertwined with current economic models driving policies across the globe. Despite the clear deficits inherent in neoliberal economic models, most countries remain wedded to these now orthodox economic trajectories. This embrace is encouraged through globalised economic influences wielded by powerful international institutions such as the World Bank, the International Monetary Fund (IMF) and a range of global Northern donors. As a result, neoliberal policies have gained a false currency in being viewed as relatively apolitical (Efange & Woodroffe, 2020) and inevitable. However, macroeconomic policies are never politically neutral nor irreversible. They are underpinned and driven by theoretical and ideological positioning that determine their conception and guide their implementation, and hence always open to reforms. As many have already argued, the dynamics continually unfolding as a result of the COVID-19 pandemic's global impact present an opportunity for African countries to “rethink” these dominant models (Lebohang Pheko, 2020).

This paper considers current macroeconomic policy and approaches from a feminist perspective, situating these trends in historical context and outlining alternative pathways towards a macroeconomic future that can be gender just. It looks at several core areas where the battle for African women's economic justice will be fought in the coming decade: decent work, migration and urban growth; unpaid care work, services and infrastructure; extractives; agriculture and rural development; taxation; private sector engagement within rights-based services; and trade liberalisation.

SITUATING THE CURRENT CONTEXT

The structural adjustment programmes (SAPs) adopted by many African countries at the behest of the IMF and World Bank in the 1980s and 1990s are critical to understanding much of the current economic context in Africa. The SAPs significantly undermined plans by African nations to move out of colonial economic dependencies. Simultaneously, many African countries faced challenges related to huge fluctuations in oil prices for primary commodities majority of them were dependent on selling (Mkandawire & Soludo, 1998). Once structural adjustment was imposed, public sector cut-backs, deregulation, and privatisation crippled the strong state building necessary to manage and implement progressive macroeconomic policies which left many countries with a perennial challenge of “poor capacity” (Tsikata, 1995).

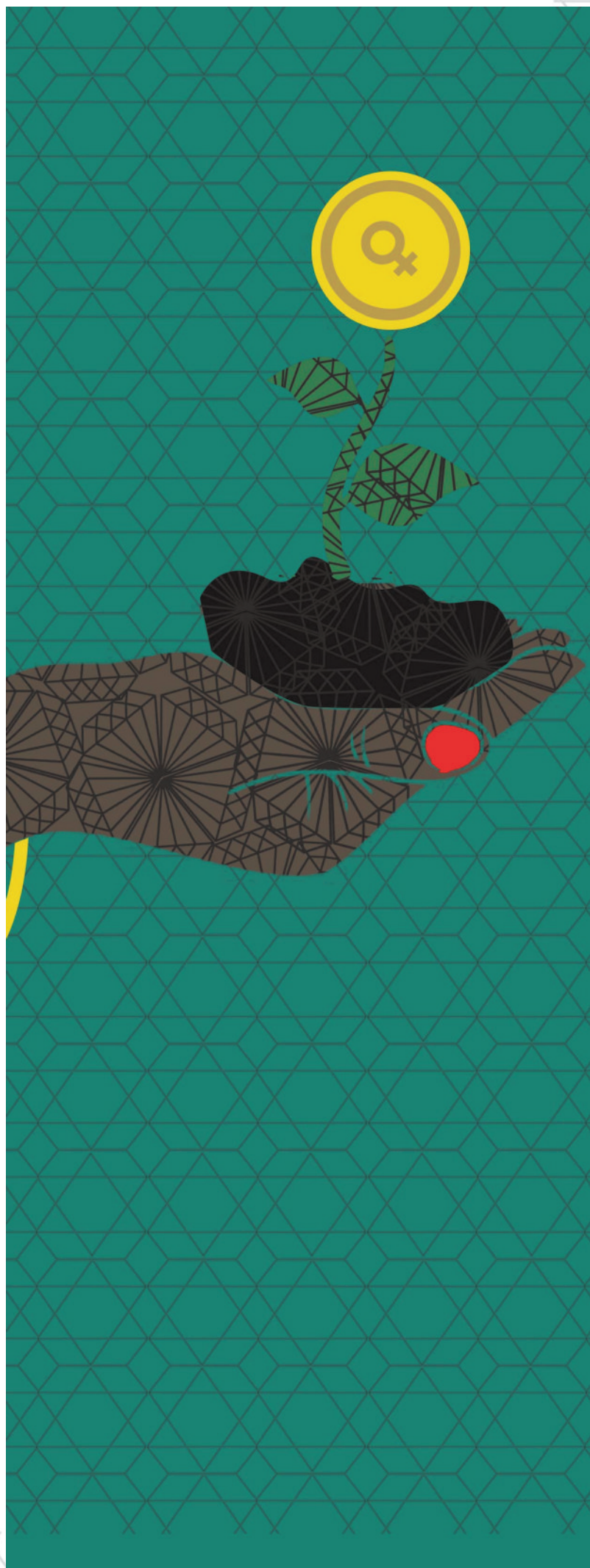
These “lost decades” of the SAPs had intersectional impacts across the continent, and largely, on women. Fadekemi Abiru (2018) offers a comprehensive summary reflection on some of these: A move towards the commoditisation and commercialisation of agriculture pushed women further down the rural hierarchy, whilst the export drive led to increased work burdens on women without any redress for their unpaid care. What welfare support that did exist – either through traditional systems or fledgling state provision – was also reduced. Cuts to state education and its gradual commercialization exacerbated the gender bias within state provisions as patriarchal norms revived to further marginalise girl’s access to education.

On the domestic front, the rising costs of goods and shrinking safety nets saw varying impacts on women from different backgrounds. More urban women with moderate incomes became increasingly dependent on rural women domestic workers to pick-up their unpaid care burdens. Progressive currency devaluations also impacted health and education sectors the most. Given that these sectors were the largest employers of women, resultant cuts in financing led to a huge reduction in women’s formal avenues for wage earning, ultimately increasing the marginalisation of their work.

De-industrialisation, a focus on export rather than domestic markets, import dependency, and a suppression of the role of the state came to characterise macro decision making following the SAPs. Not much has changed as African countries remain beholden to the international institutions that embody this thinking. The IMF’s continued push for reductions in public-sector spending via the conditionalities it imposes on its borrowers from poor countries is one example that highlights the wider globalised economic structures African countries must somehow navigate. The challenges of attempting alternative macroeconomic strategies in the era of rapidly moving capital flows – and where those flows put pressure on policy making itself – cannot be underestimated (Ghosh, 2010)¹.

For African countries, the neoliberalism of the SAPs has therefore been extended into the 21st century, with continued negative consequences.² For example, in 2008

immediately following the global financial crisis, the IMF required budget reductions in a number of developing countries including the Republic of the Congo, Djibouti, Ghana, and Mali, among others (Weisbrot, 2009). Such conditionalities prevented African countries from adopting counter-cyclical policies that would have helped to reboot their economies -such as increased spending towards maintaining employment. The resulting costs in terms of lost services and employment have been painfully high amongst those who have the least savings and assets to weather economic storms (Seguino, 2011).³



THE GENDER AND ECONOMIC DEVELOPMENT AGENDA

African women, as some of the most economically vulnerable, are perpetually in the eye of these economic storms.

Gender analysis of the SAPs and the impacts of the financial crisis underscore the importance of macroeconomic considerations where women are concerned. However, current mainstream gender and economic development agendas have tended to focus their analysis and engagement at the micro level.

Economic justice considerations that look at macroeconomic policies have been supplanted with almost exclusive attention on women's economic empowerment (WEE). This has had an additional depoliticising effect as although the call for economic empowerment was initially driven by the women's rights agenda, WEE has increasingly been appropriated by mainstream development thinking with a focus on the individualisation of economic aims, most notably by prioritising women's entrepreneurialism and market access.

This individualised focus is problematic. Apart from ignoring the realities of structural inequalities within markets themselves, a focus on individualism and competition between economic actors now dominates the discussion, pushing aside investment in and validation of other alternative models such as those based on economic solidarity and redistributive resourcing.

An atomisation of women's economic struggles has followed, with an insidious onus on women to "entrepreneur themselves out of poverty" promoted alongside an undermining of more radical women's collective action goals within economic development (Kuo, 2015; Kelleher 2017). The continual instrumentalised framing of women's economic participation as a goal for GDP growth has also de-prioritised rights-based outcomes within the economic space, ultimately reducing acknowledgment of the value of women's labour down to dollar increases (Kelleher, 2019). This has led to a very specific instrumentalisation of women's bodies as units of production. As argued by Patricia McFadden, it is increasingly important for African feminists to know and resist when gender is being used as a neoliberal "tool to reinvent the status quo" (McFadden, 2016).

It is within this space of struggle that the relationship between Africa's macroeconomic policy trajectories and African women's feminist futures must be unpacked, analysed, and fought for.

With feminist activists increasingly learning and undertaking positions on economic issues, the call to place economic justice at the heart of our economies has never needed greater focus (Kinoti, 2019).

DECENT WORK, MIGRATION, AND URBAN GROWTH

RESPONDING TO SHIFTS IN THE LIVES OF AFRICAN WOMEN

The future of work in Africa is consistently viewed as both a challenge and an opportunity. Projections show that by 2030, the continent's working age population will increase by 103% to make up 58 % of Africa's total population (Sivi-Njojo, 2017). However, it is currently only able to create 3-4 million jobs a year with a deficit of 7 million jobs. This spectre of "jobless growth" further exposes hollowness in current models. With anticipation of having the highest proportion of youth globally by 2030 (Sivi-Njojo, 2017)), the question of how effectively Africa will ably seize the opportunity of its "youth dividend" lies at the heart of employment policy discourse.

Projections also show more women to be migrating than men (Chakanya 2018). Fluidity between push and pull factors – loss of agricultural roles, environmental changes, and the hope of improved livelihoods in urban spaces – are some of the seismic shifts that will require more women's rights-responsive macro approaches. Almost half of Africa's population is expected to be living in urban areas by 2030 and a majority of these expected to be in some of the world's fastest growing cities (Sivi-Njojo, 2017). By these projections, Africa's slum population will double by 2030, putting even greater strain on inadequate infrastructure and social services that women are more dependent on. Concentrated competition within urban spaces for jobs will also intensify.



MORE THAN JUST JOBS

While women's labour force participation rate in sub-Saharan Africa is 65%, they are overrepresented in what is characterised as the "informal" or sector (80%) (Sivi-Njojo, 2017) and thus mainly under-represented in formal sector jobs (ILO, 2018)⁴. Despite contributing over half of the GDP south of Sahara, women's significant productive contributions (such as the majority producers of food on the continent) are therefore often statistically invisible. Where women do feature within the formal economy, available work is characterized by greater casualization and precariousness, with fewer permanent contracts, workers' rights, and social benefits. They also carry the bulk of unpaid care and household work, and as such subsidise the wider economy. Expected increases in women's migration will likely lead to an uptake in more precarious jobs in the coming decade.

Macro policies therefore need to strategically mitigate the economic risks women carry. Economic shocks – whether caused by war, major demographic shift, or price change – are always felt and absorbed disproportionately by the most vulnerable. The COVID-19 pandemic exposed not only how African governments are struggling to prepare support packages for populations that work primarily in unrecognised, unregulated livelihoods (where women are primarily placed), but also how women's care burdens have increased on the back of isolation and lockdown measures needed to fight the virus. Gendered economic inequality means that women carry the primary burden of risk within what are already precarious economies in many African countries.

To deal with these risks, women often increase their already ceaseless production (both outside and within the home) in order to surmount fiscal vulnerability. The future of African women's work must therefore include strong and responsive social protection systems that will support women's needs over their life cycle (Dicks & Govender, 2018).

Approaches to women's economic empowerment that focus primarily on economic participation without challenging structural inequalities at the macro-decision making level will generate no significant change beyond increased work burdens and greater economic precarity for women.

Women need decent, dignified work, and economically just recognition and returns for their work.⁵ This includes fair pay, protection from workplace violence, income security and other wider social safety nets, such as paid maternity leave. Women's right to decent work is also about the right to rest (Horn, 2017). But the relatively small yet well-resourced formal sector is viewed in isolation from a large, growing, poverty-stricken informal economy (Madzwamuse & Kouakou, 2018). Without significant strategic investment in the informal sector, women will remain perpetually on the periphery. Transitioning to the formal economy as per the ILO's recommendation provides a policy framework for African governments (Chakanya, 2018).

But measures towards the creation of safe and decent work as opposed to simply formalizing all women's labour is also needed, from strengthening occupational safety and health inspection to extending social protection coverage.

As the labour market changes, it is vital to pay close attention to potential impacts on women. For example, with services set to play a major role in the coming decade, it is critical to engage with the fact that service-sector jobs require new skills yet most women often become marginalized when up-skilling drives job market changes. Male capture of jobs often done by women can follow improved opportunities, especially when unemployment remains high. However, the service sector currently absorbs very few, partially due to educational requirements and also to automation. Ensuring that women are positioned for new opportunities will call for educational policies and women's access to further and higher education in particular. It is imperative that such opportunities avoid exploitative historical precedents of unequal pay and poor conditions when women's labour is specifically targeted to drive new sectors such as services.

ON THE FOURTH INDUSTRIAL REVOLUTION

As we debate economics the economy itself is shifting. Driven partially by the rise of services, the fourth industrial revolution in Africa is underway, and automation, the Internet, and artificial intelligence among other dynamics are already starting to change the nature of work and future jobs with significant gendered implications. The "uberisation" of domestic labour through app

technologies is one example of this (Ernst, 2017; IOL, 2018)⁶. This is particularly the case with the rise of the digital gig economy - an economy predicated on the ability to both read and own and use mobile devices and computers. Although women continue to use mobile and smart phones at a lower rate than men, there are projections of a 134% growth in subscriptions between 2015 and 2030 (Sivi-Njojo, 2017). As digital proliferation increases, a greater individualization of women's work and the "shifting of economic risk" onto workers as independent contractor frameworks dominate company business models in the sector could occur (Hunt & Samman, 2019), potentially leading to an accepted and unchallenged formalization of precarious work.

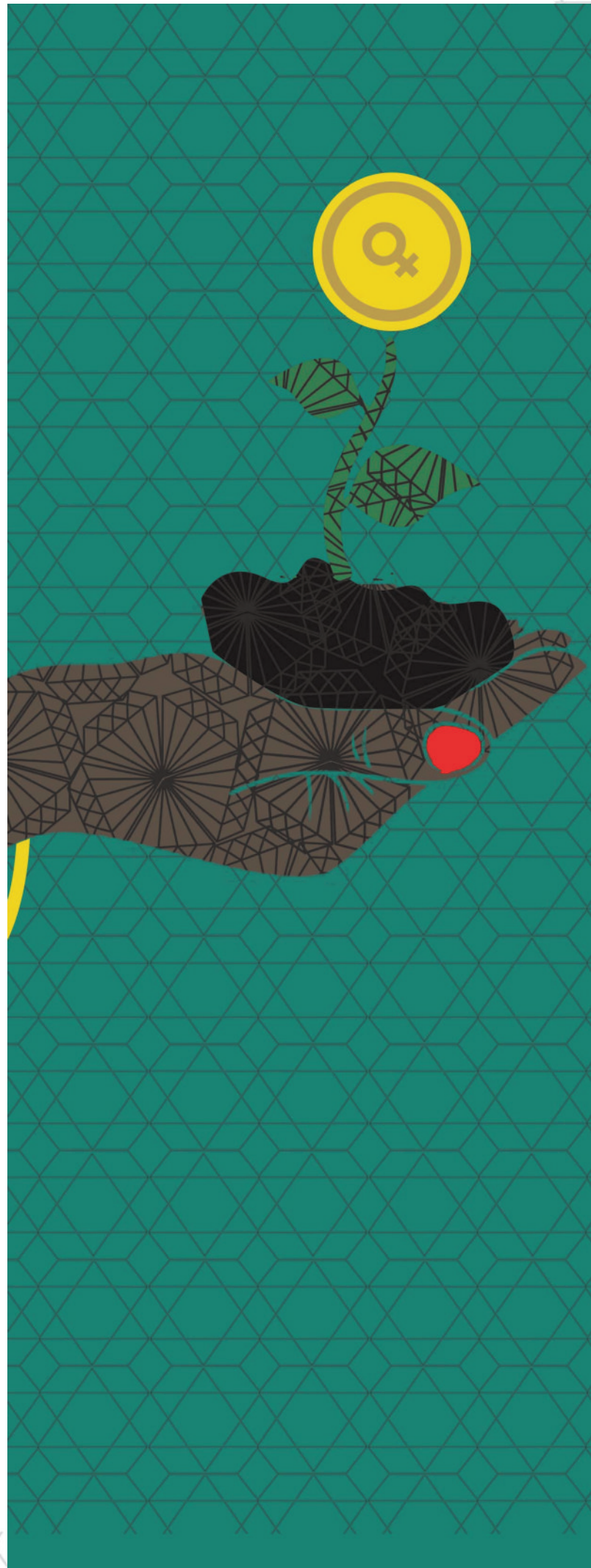
Women in particular – rather than overcoming survivalist economic livelihoods – could further entrench their economic precarity. Aside from the gender inequities that already exist in the digital divide, it brings to the fore a crucial question about how feminist movements will be able to respond to the growing shareholder power of the gig economy even as it potentially reinforces the social relations that exploit women's labour through precarity (Chimedza, 2018).

Finding ways for women to benefit from the digital economy are therefore crucial. Harnessing women's collective power around economic rights is one way, because while digital work platforms pose a risk of formalised exploitation, they can also provide opportunities for structural change if women themselves are able to collectively

control the technology, which at the moment is not automatically guaranteed. Community and worker-owned and run tech cooperatives- built around solidarity economy approaches that emphasise mutual cooperation, common ownership and pluralism – are one example of this.

Action: The Continued Struggle for Women's Decent Work

African women have been on the frontlines of organising for decent work, although by being outside of formally recognised employment – with minimal frameworks for unionisation – much of this has often remained at local levels. From Ghana to Uganda, market women's associations across the continent have often been instrumental in resisting harassment and other gender oppressions encountered within the formal sector. In the horticultural sector for example, women's organising has also taken on sexual harassment on the factory floor. Earlier examples are seen in the mobilisation of women workers in South Africa in the 1970s and 80s, whose presence in the trade unions was integral (albeit also spaces of gendered struggle), to wider successes (Tshoedi, 2012). Finding means to transition women's labour organising as part of the decent work movement into wider policy formations remains the goal, as has been the case to a certain extent in regions like Latin America (Seguino & Braunstein, 2012).



WOMEN'S UNPAID CARE WORK, SERVICES, AND INFRASTRUCTURE

Amidst the transitions of the fourth industrial revolution, women's care work in particular remains an ongoing and still largely unprotected form of labour. This needs to change. Women's unpaid/low paid care and household work cannot remain on the periphery in the face of the demographic shifts expected in the coming decade. For example, projections that indicate an increase in the elderly population over the next decade alongside higher levels of non-communicable diseases will create an even greater burden on women, whose contributions to the economy through this work is never formally counted; calculations indicate that unpaid care work would constitute 35 – 55% of GDP in Africa (Sivi-Njojo, 2017).

Rural out-migration and increasing urbanisation is also likely to have a dual impact on women's lives. The benefits of greater independence gained from living away from familial ties and constrictive social norms will be undercut by a loss in traditional support networks for care, in particular childcare. Increased isolation through the disconnect of urban living will also likely see more women forced to choose informality or more casual jobs in the formal sector as a means of balancing those burdens.

It has never been more essential for policy initiatives to invest and plan for family supportive childcare and to uphold

maternity protection, income security and family support. Increased investment in early childhood care and education in particular is critical, especially as at present most African countries have some of the lowest expenditure rates on pre-primary education (UNESCO, 2019).

Similarly, it's estimated that in sub-Saharan Africa only about 10 per cent of the economically active population is covered by statutory social security schemes, a figure that is likely to decrease as informalisation increases in the wake of a growing working age population alongside jobless growth (ILO, n.d.).

Essential services and infrastructural development are therefore now critical; public investments in electricity, clean water, health facilities, and roads are not only fundamental rights, but also play a significant role in reducing women's care burden.

Yet despite these clear needs, spending priorities across the continent continue to fall short. Government budgets contribute just a third of health spending across the continent and are characterised by significant disparities based on their social and economic contexts (Micah et al, 2018).



Action: Holding Budgetary Expenditures to Account

Although most African countries face significant financing shortfalls, there is still a need to hold governments accountable for national expenditure decisions. For example, budgetary allocations that increase defence spending – even in peaceful African nations – while decreasing allocations to health, education, social protection and environmental protection, are unacceptable.

Gender responsive budgeting (GRB) is one approach that has had mixed success holding government budgets to account for women’s needs (Mwillima, 2019). In Uganda, GRB advocacy by women’s organisations such as the Forum for Women in Democracy (FOWODE) in the late 1990’s led to a Uganda’s first GRB initiative, also indeed one of the first globally (Stotsky, 2016). A call for a more radical women’s rights budgeting approach is also being increasingly put forward to ensure the rigour of feminist positioning within the process.

What is ultimately needed is an alternative and more radical lens for looking at the economy – such as the principles of a wellbeing economy that reimagines economic value firstly in terms of human and ecological wellbeing and is regenerative rather than extractive (Trebeck, 2019). Citizen empowerment movements around the budget process, such as in the case of women organising around the presentation of a Peoples Budget in Zambia, are starting to offer hope towards this.

RURAL AND AGRICULTURAL FUTURES

RURAL WOMEN AT THE COALFACE OF INTERSECTING JUSTICE CONCERNS

African women's labour can still be mainly found in the agricultural sector. Data has consistently demonstrated how critical women are to sector, contributing 70% of food production in particular. (Sivi-Njojo, 2017). But this labour has often been invisible due to its informality and poorly remunerated nature caused by value chain positioning and low resource ownership. Despite some notable differences between regions and within countries (for example, women in East and Southern Africa have higher levels of legal ownership than their West African sisters), overall women's land ownership remains much lower than men's (Sivi-Njojo, 2017) often due to customary laws that systematically disinherit women. Where national-level legislative provisions for equal land rights do exist, these have yet to address localised practices following poor to zero implementation. Where women do own land, the plots are often smaller and in many cases, less arable.

Despite projections of agricultural contraction across Africa as a GDP contributor, the sector will continue to be a major economic driver in the coming decade, and as such women's continued role within the sector remains a major feminist policy concern.

AFRICA'S "GREEN REVOLUTION": AGRO INDUSTRIALISATION AND THE ENTRENCHMENT OF WOMEN'S INEQUALITIES

The goal of an African Green Revolution similar to those that have already taken place in the US, Europe and more recently India has become the orthodox thinking around agricultural policy, as evidenced in the Alliance for a Green Revolution for Africa (AGRA). Predicated on the industrialisation and commercialisation of the sector, this has moved in tandem with an increase of donor aid into agricultural development. Aligned with the food security agenda since the 2008 Global Food Crisis (GFC), the relationships between national and global agricultural policy trajectories have become linked.

Multilateral investment programs such as the Global Agriculture and Food Security Program (GAFSP) targeted Africa in the wake of the GFC and pushed towards yield increases based on an agri-business focus aimed at deepening entrepreneurialism within the sector. However, criticisms of such programs have noted that a private sector focus has been temporary in its remedial impacts to more structural causes of hunger: short, private sector windows worked best for already established large-scale actors over smaller more marginal ones, contrary to the pro-smallholder rhetoric accompanying

such programs (Margulis & Claeys, 2015). Despite projections of agricultural contraction across Africa as a GDP contributor, the sector will continue to be a major economic driver in the coming decade, and as such women's continued role within the sector remains a major feminist policy concern.

As a result, more sustainable, longer-term approaches to Africa's agricultural development and food needs, such as farmer-led agro ecology and a focus on food sovereignty that guards the agency of local communities in the production and consumption of their food sources, are marginalised. Women's livelihoods within the agro-industrial policy paradigm of the "New Green Revolution" are becoming even more precarious.

For example, women's rural out-migration is partially driven by the gradual encroachment of commercial interests on African women's rural livelihoods, displacing them significantly without compensation or viable economic alternatives

Commercialisation is also associated with a decline in women's control over land and decision making in farming practices, as cash and mono cropping (dominated by men) is incentivised at national levels to hook farmers into global supply chains. Women – with smaller plots, ambiguous title rights, and often poorly placed in agricultural value chains – automatically lose out in spite of providing the most labour in the sector.

Even where farmer collective action is encouraged, structural gender inequalities can nonetheless deepen as men take control over crops, and in some cases even where women had once been the natural custodians (Fischer & Qaim, 2012)⁷

African countries were among those specifically targeted for agricultural land investments in the mid-2000s (Sipongule, 2017). Nonetheless, land acquisitions, reforms and resettlement schemes in Africa have reduced women's rights to hold land for subsistence farming (Akinlola, 2018). Apart from the fact many agribusinesses have not been successful, increased landlessness has impacted agricultural labourers, and women in particular (Tsikata, 2009). Failed agribusinesses have led to a decrease in women's permanent and decent work (where they did exist), with job cuts targeting women first as male, seasonal, migrant workers become part of wider industrialised farming resilience strategies (Dancer & Sulle, 2015).

Increased cash cropping automatically places farmers at the mercy of market fluctuations, with an increase in their fiscal vulnerability. It has also led to a decrease in food sovereignty among farmer communities, and women farmers in particular, as diverse food crops often preserved by women disappear from household tables. In the 20th century alone, an alarming 75% of crop biodiversity was lost, according to the UN's Food and Agriculture Organisation, and this trend has continued since (FAO, 2010). Agricultural commercialisation and the prioritisation of corporate-dependent methodologies including synthetic fertilisers, hybrid seeds, and mono-cropping are detrimental to

biodiversity, and ultimately, climate change (Shiva, 2016). Aside from impoverishing them, commercialisation also strips women of their sovereignty over agricultural processes and the role they play in environmental and ecological preservation. For example, policies that effectively lead to the criminalisation (Grieb, 2016) of farmer seed banks will detrimentally impact women who are often seed custodians, including of more indigenous, non-commercial varieties of staple foods (ABN et al, 2015; Kelleher, 2019).

This intersection of feminist and ecological struggles are perhaps even more stark in the area of extractives, where African women carry the layered struggle of environment degradation, physical exploitation and societal and household ruptures (Mapondera et al, 2020). With the extractives sector projected as a continued major driver of growth even as agriculture contracts, the relationship between capitalism's exploitation of women's bodies and labour with the exploitation of nature needs to be more closely challenged in feminist thinking going forward in order to influence policy (Mapondera et al, 2020).

Action: Towards More Ecologically Sustainable Rural Futures

Apex organisations like the [Alliance for Food Sovereignty in Africa \(AFSA\)](#) have provided policy alternatives that offer more sustainable approaches already embedded in agro-ecological smallholder farmer practices. These initiatives, often led by women, focus on a variety of innovations from water and nutrient conservation and organic pest management to the

development of local plant varieties. Transitioning to and scaling agroecological models through investments in relevant agricultural research and development, strengthening farmers access to technical and financial resources, fostering farmer to farmer knowledge exchange and the protection of domestic markets from dumping are all viable policy alternatives (FAO, 2015).

More radical and innovative thinking has the potential not only to start addressing the ecological issues at the forefront of global discourse, but also are inherently aligned with African women's increased welfare and their greater ownership, agency and power. In many cases women are at the core of agro-ecological alternatives on the continent. Mariama Sonko and the women's farming collective [We Are the Solution](#) and ecological activist Mariama Diallo in Senegal are just two notable cases. A central component of agroecology is the dynamic self-organization of farmers and the strengthening of their space and abilities to speak directly for themselves at all levels of the food system (Chappell & Bernhart, 2018). Similarly, activists like [Ruth Nyambura](#) of the African Eco Feminist Collective challenge multinational capitalism from a feminist ecological positioning, whilst [African Women Unite Against Destructive Resource Extraction](#) (WoMin) campaign against the devastation of extractive industries on the continent. Meanwhile, local organisations from [Ghana](#) to [Uganda](#) and beyond are actively resisting mining companies and preserving local biodiversity through seed-banking in the face of the commercialisation of seeds by corporate multinationals.

PRIVATISATION OF INFRASTRUCTURE AND SERVICES

AGAINST THE COMMODIFICATION OF AFRICAN WOMEN'S RIGHTS

The demographic shifts projected in the coming decade will require significant financing, mainly if women's infrastructural and service needs are to be met. But funding shortfalls are a perennial problem as governments continue to battle indebtedness. The global funding gap for meeting the Sustainable Development Goals (SDGs) is currently estimated at \$2 trillion and \$4 trillion a year (Fajans-Turner, 2019). The continent's infrastructure financing gap alone is estimated at \$68 - \$108 billion (AFDB, 2018). Financing through private sector engagement in part or in whole has become an accepted way forward as a result. Increased financing through private investments for major development shifts in areas like public infrastructure, education and health services have become common.

Apart from plugging the funding gap in itself, the narrative around privatisation also emphasises greater efficiency both in terms of value for money and in delivery. This "market efficiency" doctrine is also permeating attitudes towards essential services such as water, electricity, health, and education. As such, the SDG funding crisis has become a global platform for a privatisation agenda to determine macroeconomic policies. For feminists, concerns that this is leading to a gradual commodification of basic services have never been greater.

QUESTIONING THE PUBLIC-PRIVATE EFFICIENCY AND VALUE FOR MONEY NARRATIVE

Public Private Partnerships (PPPs) remain contentious within Africa's development narrative. Although the rate of PPPs on the continent is low, their push by multilateral and bi-lateral donors remains constant and largely unchallenged. Government procurement of private sector management and delivery is seen as a neutral positioning for Africa's future development. Aside from claims for efficiency, for African governments there is also the perception that PPPs and private sector engagement more broadly will allow a movement of financial commitments off government books, giving an appearance of lower debt levels (Engel et al, 2014).

However, this universal acceptance tends to ignore growing evidence that they are more expensive than traditional public procurement in the long term (Leigland, 2018). Longer-running experiences of PPPs from countries like the UK demonstrate that the cost of these programmes can sometimes be double that of direct government borrowing. More damning is the growing evidence globally that the promise of returns, such as improved efficiency and increases in capital investments from private partners, are not always forthcoming. Evidence from Australia indicates a 50% estimated failure rate of PPPs in the health sector, whilst a Price Water Coopers' report on Japan highlighted the inflexibility of PPPs as a

major problem. In 2011 the World Bank acknowledged that their strategy of pursuing economic growth through large “transformative” infrastructure projects using PPPs with the expectation of a “trickle down” to the poor was not fully backed-up by evidence (World Bank, 2011).

African experiences to date show even greater causes for concern. In Lesotho, a major health PPP that focused on a new hospital build alongside service delivery not only costed about double that of the old hospital, it left the government open to escalating costs that spent more than half of the national health budget (Marriott, 2014). And despite the widely accepted failure of the project to deliver effective healthcare, private shareholders nonetheless benefitted from a 25% increase in returns.

In Senegal, the privatisation of water led to price hikes, deepening inequality as people living in poverty lost larger shares of their income to pay for water than the wealthy did (Fall, 2011). With water increasingly being fetched from unsafe sources as a result, negative health outcomes and malnutrition in poor households also increased. This in turn had a disproportionate impact on women and children, with women’s unpaid care burden’s increasing.

Poor regulations around such partnerships place minimal to no obligations on private partners to deliver on human development goals more broadly, but still allows them to reap profits. All gains within their investment can easily be retained rather than passing them onto those using those services, such as through price reductions. Similarly, private sector perspectives on “efficiency” can vary

significantly from those focused on the national good. For example, labour productivity “gains” associated with reductions in staff numbers are often framed as efficiency measures, but ultimately lead to higher unemployment (Estache & Phillippe, 2012). And where PPPs increase government costs, the bill is more likely to be picked-up by the everyday citizen through taxation and / or public spending cuts (GADN, 2020). The inherent tensions that therefore exist between an unregulated onus on profit/meeting shareholder needs versus access to quality, essential services arguably poses one of the biggest challenges for African women’s rights in the coming decades.



DEFENDING THE RIGHT TO LIFE: AFRICAN WOMEN'S HEALTH ON THE FRONTLINES OF COMMERCIALISATION

Access to health is perhaps one of the most visible examples of how a commercialisation of key services can undermine the rights-based ethos of those sectors. It therefore presents a good case for closer analysis. Health access is of critical importance to women, both due to their reproductive needs but also based on future health projections highlighting significant increases in non-communicable diseases (NCDs) across the continent. Obesity (linked to NCDs such as heart disease and type 2 diabetes), is experienced by women at double the prevalence of men in Africa. An overall 80% increase between 2007 and 2025 is expected (Sivi-Njojo, 2017) as – fuelled partly by urbanisation and decreased access to traditional foods rich in micronutrients on the back of increased mono-cropping – nutrition patterns also change to incorporate more refined foods high in fat and sugar. Coupled with extended life expectancies and an ageing population, the additional weight on African health systems presents a crisis in the making.

As with other areas, private sector participation in healthcare has become a popular response to addressing the financing gap in the sector, estimated at \$66 billion per annum (UNECA, 2019). While a deficit in tax collection remains unaddressed, private sector financing through health investments are increasingly called for. However, policy positions on privatisation must go beyond a call for improved regulations.

At its core, private engagement with human development commitments such as health run the risk of identifying people as consumers first, and citizens with inalienable human rights second. As Crystal Simeoni notes, this can very easily go down a road where the “social contract between state and citizen morph into a contract between state and private finance” (Simeoni, 2019).

Over time, poor delivery of public healthcare across Africa has led to an onus on individual responsibility for purchasing health as a commodity. This has led to private health insurance increasingly accepted as the mode of health access. The success of private sector engagement in telecommunications, apps and other digital platforms across the continent in mobile money in countries such as Kenya has stimulated a market impetus towards capturing customers for the insurance industry, with health insurance as the flagship product. Women in particular are being targeted within this framework while mobile money (and increasingly, microfinance) provides the perfect entry point for the industry.

When healthcare is viewed as a product first rather than a public service, there is the risk of a replacement of professional ethics with those of the market place (Rowe & Moody, 2013). It also leads to a removal of state accountability in healthcare provision through private capture at both supply and demand side, and entrenches the culture of individual responsibility for basic rights. The onus of this on women is significant, as they often end-up shouldering the burden of access even as a culture of non-expectation for basic services is promoted (and eventually accepted) more broadly.

Just as insurance companies are currently offering lower premiums and improved “product literacy” to Africa’s poorest women living on \$2 a day (Dana, 2019), the question of whether healthcare – as with other basic needs such as education and water – should be subject to such individualised responsibility for coverage needs to be asked. Structurally unequal in terms of resources, jobs, earnings, and more precariously placed overall within the economy, an entrenchment of basic services as commercial purchases / commodities is doubly detrimental for women, placing them at the greatest risk of non-access in the long term.

Their higher vulnerability to economic shocks makes the burden of meeting health insurance premiums highly problematic, particularly in national landscapes where government social safety nets are almost completely absent.

It is also important to stress that private health insurance does not automatically guarantee better health outcomes nor address inequalities. Health insurance tied to working contracts have varying levels and depth of access, with part-time workers notably having less (Bishow, 2015). In a pandemic like COVID-19 for example, automatic changes in health policies following a decrease in hours as workers isolate and lockdown could lead to catastrophic healthcare realities for many families (Potter, 2020). The horror of such a ruthless system is not something that African governments should be aspiring to.

Action: Challenging the Push Towards Commodification

Activists across Africa continue to engage in a push-back on private sector capture of essential services across various sectors.

On world water day in 2018, women’s organisations in collaboration with the Environmental Rights Action group in Lagos launched “Our Right to Water Movement”, effectively stalling the government privatisation bid at the time, although the battle continues (Adegbeye, 2018). A year later, an international summit on the human right to water held in the same city attended by a cross section of civil society rejected the World Bank’s privatisation push in the sector.

In South Africa, women play a major role in anti-privatisation movements, such as in the South African Municipal Workers Union (SAMU) who actively challenged the privatisation of water and electricity at the municipal level (Stinson, 2004), whilst many young women have been at the forefront of AIDS activism which included challenging the role of for-profit pharmaceutical companies in marginalising the poor from access to anti-retroviral drugs (Robins, n.d.).

FINANCING AFRICAN WOMEN'S FUTURES: TAX JUSTICE

Tax is a feminist issue. This is mainly because the cost of underfunded states are disproportionately borne by women. The intersections between tax justice and gender justice in relation to the provision of services that women are particularly dependent on have been well-illustrated in recent years (Adams, 2016). However, there is a global tax deficit, and African countries are among the lowest performers in terms of tax revenue (Fiawoo, 2018). UNECA estimates that Africa loses more than \$50 billion each year to illicit financial flows, and in particular through tax evasion (UNECA, 2011). The extent to which this is an underestimate that does not take into account sophisticated but legal tax *avoidance* schemes on the continent is unclear.

Progressive tax policies over regressive ones – where direct taxation of income and wealth (and particularly of multinational corporations and high net worth individuals) instead of a reliance on value added taxation that takes no account of structural inequalities and the growing wealth gap – have the power to fundamentally change the ability of African countries to provide these services (Nelson, 2018). This can also minimise dependency on private sector capture of rights-based services and the potential economic pitfalls that come with that for women. In the coming decade an escalation in the price of commodities like food and oil (Sivi-Njojo, 2017) will continue to strain household budgets, with women's economically disadvantaged inequalities carrying the load. A time for a progressive tax justice agenda in Africa has therefore never been more needed.

THE NEED FOR A MORE ACCOUNTABLE TAX REGIME

The lines between avoidance through legal loopholes and illegal evasion can be murky. Reforms that only focus on capturing tax declarations more efficiently through technological innovations like Kenya's i-Tax scheme for facilitating online tax returns submissions by both businesses and private citizens are laudable for creating tighter systems overall, but can still miss the bigger picture of colossal tax avoidance on the continent by transnational corporations (TNCs). Similarly, policies that focus on value added tax (VAT) is not only flawed in addressing the scale of the deficit, but affects the most vulnerable in society. Women once again often carry the VAT burden; their lower incomes coupled with gendered household expenditure responsibilities often leave them shouldering the household consumption tab.

Therefore, when regressive taxation policies are prioritised over progressive ones, women arguably disproportionately shoulder the national burden.

Tax avoidance by the wealthiest, big business, and in particular TNCs therefore remain the real issue. National complicity at the policy level needs to be addressed when it comes to the flouting of tax laws by TNCs, both in Africa and also in global northern countries where many parent companies are based. As with the now infamous case of British Associated Foods/Zambian sugar (Lewis, 2013), the loopholes to be found

within the system are many, and often a cocktail of wilfully abusing various tax breaks and “incentives” in order to lead to the lowest possible tax bill, alongside the shifting of profits to low tax jurisdictions.⁸ Alarmingly, such processes are becoming even more opaque as services take an increasing share of global trade, whilst digital technologies now permit businesses to work effectively without a physical presence, enabling companies to go “tax shopping” elsewhere while still making profits from African consumers (FEMNET, 2017).

Despite the apparent growing international concern around Africa’s tax revenue gap, the World Bank and IMF narrative remains myopic in this regard, avoiding TNC and wealth tax issue head-on (Kohonen, 2016). This is particularly problematic when we look at taxation history in countries such as the United States (where the parent companies of many TNCs are located); at key periods of their economic development there was far more progressive taxation than what is being promoted in Africa today (Weissman, 2017).



WOMEN’S RIGHTS RESPONSIVE TAX REFORMS

Other than ensuring that MNCs are appropriately taxed, progressive tax policies and reforms can include a range of approaches. Levying taxes on financial sector transactions is one. And where indirect taxes are concerned, gender analysis of products is critical. An example of gender-equalizing indirect taxation is South Africa, where basic food items and paraffin are zero-rated (there are no taxes on these items) in contrast to high taxes on alcohol and tobacco (Casale, 2012).

Additionally, reviewing the specifics of income tax regimes to ensure they do not have gendered biases against women is essential as contextual specificities can produce different outcomes.

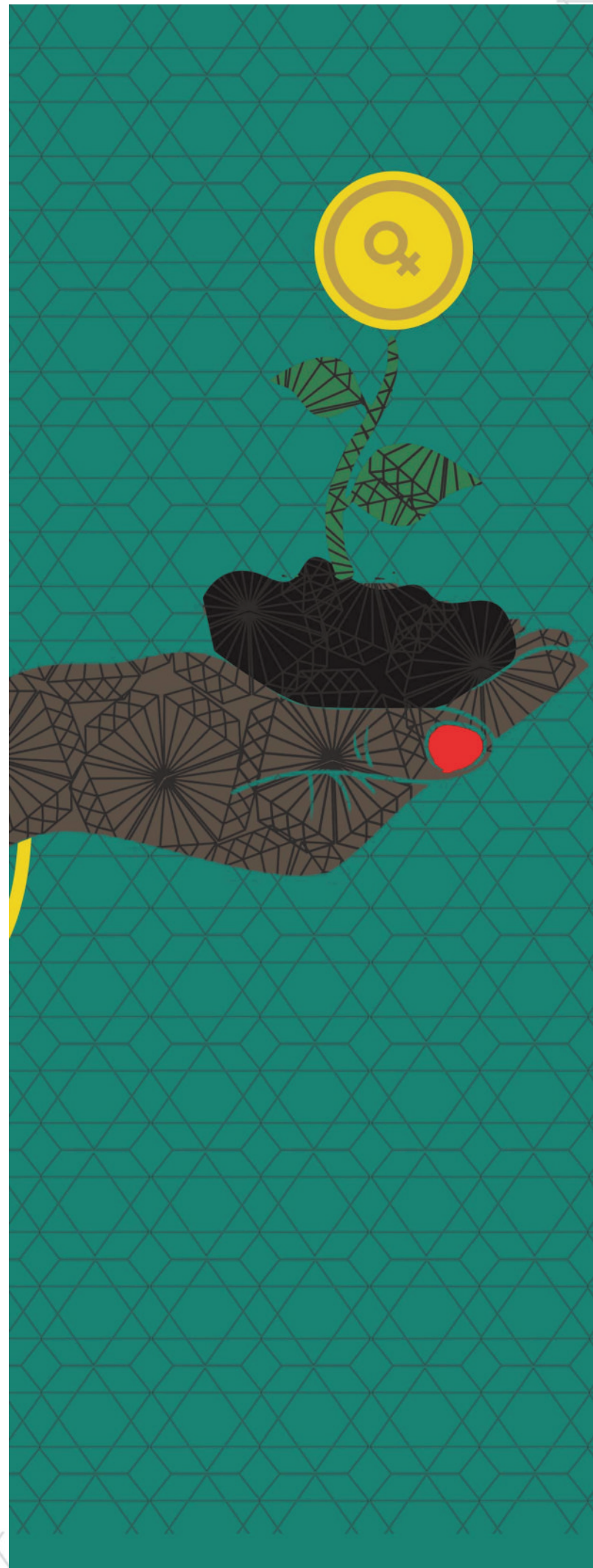
For example, replacing joint tax filing with individual filing in Kenya is reported to have had positive impacts on female labour supply (FEMNET, 2017), whilst in Morocco individual filing worked against women when tax allowances for dependents and children in a family were allocated to men by default (Sharpe, 2017). In India, providing tax relief on women’s labour income had a positive net impact on female employment (FEMNET, 2017). Another reform includes examining the structure of deductions, exemptions, and allowances to see how they can respond to women’s care burdens; for example, introducing laws that allow childcare payments as tax-deductible (FEMNET, 2017).

Action: Tax Justice for African Women at the Heart of Global Advocacy

Just as women's rights budgeting offer a gender just solution for revenue allocation, tax justice is the revenue raising side of the coin for women's rights. This fiscal area is one that has been gaining significant traction in recent years, with organisations such as [FEMNET](#), [Tax Justice Network Africa](#), [ActionAid](#), and the [Global Alliance for Tax Justice](#) all delivering strong thought leadership on the area and advocating wherever possible the importance of tax justice and progressive policies as a domestic revenue earner for realising women's rights.

This is part of a wider global movement that recognises the prevalence of tax injustices across most countries in the world as well as the interlinked national realities between nations (e.g. global northern parent companies, global southern small states being used as tax havens) that allows TNCs to abuse the system.

While it is a global issue, the battles being fought in Africa are recognised as being on a sharper knife-edge given the current realities people face, as well as the economic burdens to come over the next decade.



TRADE AND AFRICAN WOMEN'S FUTURES

Over the last thirty years feminist economists have been debunking the view that trade is gender neutral. It has now been accepted that trade policies affect men and women differently due to gender inequalities in access to and control of economic and social resources, decision-making, and the gendered division of labour. Gender analysis has been able to show how the effects of trade liberalization in particular are felt by women at different levels of the economy (Randriamaro, 2009)⁹.

Although liberalisation has in some contexts led to an increase in employment opportunities for women – particularly in export-oriented sectors such as textiles and horticulture – the unemployment that can result from the restructuring of labour markets disproportionately impact women more than men. In Swaziland, women garment workers fell into poverty following the removal of preferential quotas under the WTO, leading to the relocation of factories to East Asia where women's labour was even cheaper (Hickel, 2017). Liberalisation of imports also has gendered consequences. For example, the dumping of surplus EU, US, and Brazilian chicken parts in West Africa had a significant negative impact on women poultry farmers (ACDIC, 2008). The competition fostered on the back of liberalisation also led to low wage jobs, poor working conditions and in some cases greater informality as market fluctuations require even greater labour flexibility, with women constituting a significant percentage of such workers (Randriamaro, 2009).

TOWARDS THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT

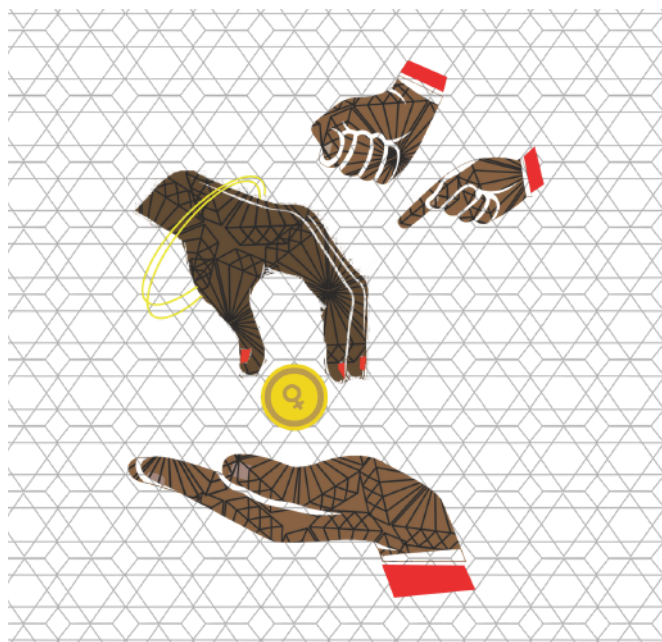
Despite existence of regional trading blocs, Africa is the least economically integrated region in the world. Trade liberalisation on the continent has so far largely focused on African countries negotiating within those blocs against non-continental actors such as the EU, and often disadvantageously so.

The EU ACP Economic Partnership Agreements for example have been seen as an opportunity for the EU to access largely “unfettered markets” at the detriment of global southern developmental interests (Lebohng Pheko, 2007). As a possible counter to this, the African Continental Free Trade Area Agreement (AfCFTA) is the most important trade-related issue currently taking place on the continent. It proposes a free trade area for all 55 African Union nations, and would be largest in the world on terms of participating countries since formation of the WTO. Initially requiring members to remove tariffs from 90% of goods, it would allow free access to commodities, goods, and services (UNECA, 2018).

The question of how African women will be impacted by the agreement remains largely unanswered. Women are major actors within African trade, dominating cross border trade in particular and the movement of foodstuffs. Overall, trade accounts as a major source of income for 43% of Africa's population (Sivi-Njojo, 2017). So far, much of the AfCFTA

analysis has focused on what the agreement will mean for women's entrepreneurship and women's cross-border trading challenges in this area such as- high transaction costs and border delays, corruption, insecurity and gender-based sexual harassment, poor basic infrastructures among others. These could potentially be addressed by the AfCFTA adopting preferential regimes for small-scale trade, including simplified measures that can accommodate small volume consignments, and the progressive elimination of tariff and import duties for goods mostly traded by women (UN Women, 2018).

However, a focus on women entrepreneurs and traders within AfCFTA is exceptionally narrow. At present, the AfCFTA does not include a separate chapter on gender and more structural analysis is needed to understand how women will be impacted across all sectors and at all levels of the economy following a liberalisation that – whilst contained within the African continent – will nonetheless still create winners and losers both between and within African nations.



START OF THE PAN-AFRICAN DREAM?

AfCFTA is being hailed as a key contributor to the Pan African vision of ‘an integrated, prosperous and peaceful Africa’ enshrined in the AU’s Agenda 2063: The Africa We Want (ITC, 2018). But as countries start to compete with one another, already established economic powerhouses like Egypt, Nigeria, and South Africa (with over 50% of the continent's GDP) and those with the most diversified economies like Ethiopia and Rwanda are expected to be able to respond and flourish within AfCFTA, the most resource dependent countries such as Chad, DRC and Zambia may in fact falter (Akeyewale, 2018). Africa has the greatest levels of resource disparity between countries than in any other continental free trade area, and the guarantees that such inequalities will not be exacerbated remain wanting.¹⁰

Increased inequality of nations means inequality of citizens, and therefore an exacerbation of intersectional inequalities at the micro level also. For women, both survivalist and growth entrepreneurs may find themselves unable to compete with cheaper goods from better-prepared countries as tariffs fall. Therefore, how wider macro policy will be formulated – such as the provision of safety nets for workers in contracting sectors – in order to respond to the AfCFTA is therefore important. Increased competition can lead to a lowering of wages and working standards if labour rights provisions are not incorporated within the AfCFTA. Lowering of wages often follows on the back of liberalisation, and women have been the ones to carry the brunt of this. Trade agreements have been criticized for reducing

the policy space afforded to national initiatives in general, and the same may well apply to the empowerment of women and their participation in formal economic activities (Kiratu & Roy, 2010). Even within countries that “do well”, women’s increased livelihoods and access to decent work within value chains is not automatically guaranteed. Their positioning within downstream parts of major value chains can only be challenged with targeted gender responsive policies that will provide women with the education and capacity to take advantage of new roles created from value addition, whilst also combating the deep-rooted gender biases that continue to dominate divisions of labour.

One critical area of the AfCTA for women is the protocol on the Freedom of Movement. More than just an issue for cross-border traders, this will play a significant role in relation to the wider projections around women’s migration in the coming decade. Facilitation of movement between African countries presents significant transformations for women. The impact on women domestic workers moving between countries in particular is in need of greater gender analysis. More broadly, the consequences of free movement on human resources in key sectors such as health and education as teachers and health practitioners move from poorer to richer countries (loss of skilled workforce in exiting countries coupled with increased competition/decreased salaries in receiving countries) will also have gendered impacts.

Finally, the national investments needed to facilitate the AfCTA are going to be significant, leading to a likely impact on tax policies. Competition for FDI will be high among nations, and favourable tax policies, where

corporate taxes will be lowered and tax “incentives” (that will act effectively as loopholes) could be offered (van de Kerkhof (2019). A relaxation of corporate tax will not only lead to the loss of tax revenue for essential services that women in particular rely on, but also a move towards higher VAT, impacting women more directly. This feeds more critically into how regional integration through free trade without socially responsive attitudes towards regulation will impact other areas of the private sector/government partnership.

Action: A Call for Feminist Research on AfCTA to Inform Women’s Rights Advocacy

Still in the formative stages, a detailed feminist analysis and response to the AfCTA is urgently needed. This is despite ongoing wider civil society efforts to critically explore what the implications could be for African women.

Most importantly, that analysis must go beyond simply looking at what sectors will be impacted at the national level and which areas of manufacturing or agro-industry can be stimulated for women’s work opportunities, but more in-depth at how employment policies will keep women’s right to decent and dignified work at their heart, and how fiscal and monetary policy decisions will affect women as countries try start to compete with one another

CONCLUSION: DARING TO DREAM AND DELIVER AN ECONOMICALLY JUST FUTURE

Given the projections expected for the continent in the coming decade, African women's lives will change significantly and in a far more dramatic manner than has been witnessed even in the last twenty years. How they fare with those changes will be largely down to the macroeconomic policy directions the continent is both willing and able to take. In exploring these issues and proposing alternative policy paths, this analysis started by recognising the globalised economic structures that African countries find themselves bound within, and the struggle that is inherent when attempting to challenge the current orthodoxies. African countries are faced not only with a crisis of envisioning something better, but also with a crisis of governance and power. Moreover, as the impacts of the COVID-19 pandemic continue to be felt globally, there is also an opportunity to push for alternatives.

The feminist audacity that dares to dream and deliver a more gender and economically just future must permeate policy if these struggles are to be surmounted.

Firstly, the current macroeconomic template – along with its appropriation of gender equality – must be disrupted. On the one hand, the recent more mainstream focus on women's economic inequality has seen a rise of its recognition even at the highest levels, but on the other it has seen a down-play of structural oppressions women face within the

dominant neoliberal models. The women's economic empowerment agenda – whilst important – has unfortunately narrowed the focus on women's economic rights to the micro level. Engagements around women's entrepreneurship, financial access/literacy, and market entry continue to shift attention from the urgency of feminist macroeconomic analysis and action.

Beyond a broad challenge to the growth narrative, employment considerations around the creation of decent jobs that provide women fair pay and protection from exploitative forces need prioritisation. Challenges to an unregulated market that furthers that exploitation should be given multiple platforms. Evidence that questions the purported efficiency, cost-effectiveness, and poverty-reducing claims of privatisation must be allowed to hold accountable the global financial institutions championing such policies. In addition, commercial agricultural trajectories that continue to destabilise women's lives while ecologically degrading the planet need to be contested, and viable alternatives already being practiced by farmers need to be invested in.

More critically, the structural re-distribution needed for women and other marginalised groups to live better lives such as social safety nets and a redistribution of unpaid care must become central. The continent's enormous tax deficits are recognised as a means of addressing those issues, and yet commitment

to properly taxing big business and tackling illicit financial flows in particular requires acceleration. And as the African Continental Free Trade Agreement moves towards a long held ideal of regional integration, a proper critical assessment is needed of how all these macro issues will continue to play-out for women and men over the next ten years when full-throttle trade liberalisation becomes an internal project between nations.

The large elephant in every economic room - loan conditionalities, biased aid flows, international investor power and the subsequent impact on national decision-making to entertain alternative policy paths - is arguably one of the biggest challenges ahead, particularly in light of increased debt burdens in the wake of COVID-19.

Despite that difficult reality however, there is a frontline of resistance continuing to challenge and offer alternatives. African women and African feminist thinking are key drivers within this. From the women agroecological farmers working with AFSA on food sovereignty, to the campaigns of FEMNET on tax justice and the impacts of privatisation, African women are offering both critique and solutions to an unacceptable status quo.

African feminist thinking on economic issues is becoming increasingly visible across civil society and academic bodies. Organisations like the Southern Africa Trust, African Gender Institute, Tax Justice Network Africa, Institute for Economic Justice, SEATINI, Trust Africa, and Third World Network among others continue to work with feminist thought leaders towards collective positions.

At the international level, the work of African feminist activists - at the heart of international women's rights agendas from the beginning - are integral to leadership on gender and economic justice campaigns found in organisations such as the Association for Women's Rights In Development (AWID), ActionAid, and Womankind Worldwide.

It is within this body of action that the strength needed to dream and deliver something better resides. Rather than minimising or locking-out women's rights organisations and wider civil society from the spaces where decisions are made, African countries should be platforming those who are fighting for these alternatives as part of a shared struggle.

Governments need to harness these energies, utilising the socially responsive positions within them as weapons of resistance to loudly call-out and hold accountable an international arena that claims to be driven by social democratic and egalitarian principles like women's rights, but in reality promotes an unequal and unsustainable growth that embeds women's oppressions.

This inconsistency is glaring, and should be highlighted accordingly. Those conceptualising and campaigning for economically just feminist futures provide some of the best entry points for challenging multiple oppressions inherent within dominant macroeconomic models in multilateral spaces. These can help pave way for the policy pathways Africa's women need and deserve in the coming decades.

ENDNOTES

¹In his 2017 book *The Divide: A Brief Guide to Global Inequality and its Solutions*, Jason Hickel also articulates how global investing over the last twenty years has further entrenched neoliberal policies. The deregulation of financial markets – where investors are able to move money across the world more freely – has created a climate where African countries are competing for investment on terms set primarily by private capital. This has placed the onus on governments to provide conducive environments to business interests, which range from greater financial deregulation in order to assure investors that state involvement will be minimal, to huge tax breaks, and even a roll-back of worker protections such as minimum wages. Critical reviews of the World Bank’s *Doing Business Report* by civil society and academics over the years (which investors use to decide where to take their businesses for maximum profit), exposes not only how lax tax regulations allow countries to score more highly on the indices, but also how rights based frameworks such as minimum wages downgraded a country’s “enabling environment” on the indices.

²The continuation of the underlying ideology within the SAPs is also known as “The Washington Consensus”, referring to a set of free-market economic policies – such as tariff reductions and quotas, moderate tax rates, privatisation of state enterprises and removal of state subsidies - supported by prominent financial institutions such as the International Monetary Fund, the World Bank, and the U.S. Treasury.

³That free-market liberalism is not always adhered to by global northern countries within that same globalised structure is the great hypocrisy exposing how unfair these structures are. Continued agricultural subsidies within the EU and US while the language “market distortion” is being used for developing countries pursuing similar subsidies is a classic example of this. More devastatingly, the trade protectionism around expensive anti-retroviral drugs by US pharmaceuticals from cheaper versions entering southern African markets at the height of the AIDS pandemic is another.

⁴There are challenges in the use of the term “informal” in relation to how the word can intrinsically denigrate the nature of such work. In this paper the term is used sparingly, drawing on the 2015 ILO Recommendation n°204 concerning the transition from the informal to the formal economy that describes the “informal economy” as referring to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. The informal economy does not cover illicit activities.

⁵Decent work defined by the ILO’s Decent Work Agenda, that looks not only at job creation, rights at work, social protection and social dialogue, with gender equality as a crosscutting objective. ILO, Decent Work: <https://www.ilo.org/global/topics/decent-work/lang-en/index.htm>

ENDNOTES

⁶ The award winning SweepSouth app – the first online platform in South Africa for booking, managing and paying for home cleaning services, is a good example of this

⁷Such as in the case of bananas in Kenya.

⁸These are worth highlighting here: the excessive use of capital allowances; the “dog legging” of large loans through Ireland on the back of a tax treaty that meant the company was not taxed on those funds despite being borrowed in Zambian currency; ownership reshuffling through a string of Mauritian, Irish and Dutch holding companies taking advantage of tax treaty loopholes and tax havens; reclassification of all revenues as “farming income” that lowered the companies tax rate from 35% to 15%, despite being 2/3 manufacturing (a tax break meant primarily for smaller, domestic farmers); utilizing additional tax break for a new factory based on a policy meant to attract new business.

⁹ Using a macro, meso and micro level framework: at the macro level, gender gaps in market participation may narrow or grow if sectors that expand through trade liberalization are more or less female-intensive than the sectors that contract; at the meso level, public provision of social services favouring women might be undermined if the loss of government revenue through reductions in tariffs leads to cuts in these services; and at the micro level, trade liberalization may extend or reduce female control over household spending, depending on whether it creates or destroys sources of independent income for women.

¹⁰ Whilst Industrialisation and regional competitiveness is the clear goal of the AfCTA, at the national level alone lessons from the EU’s hierarchy of nations (and the inter-country inequalities that followed the financial crisis) would be instructive for African nations to consider first.

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