

# The programs of neoliberal feminism

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**Neoliberalism isn't just harmful economics. Here is a look at its gender side.**

Academics and a few journalists have been writing about neoliberal feminism for some time. But most of them discuss it theoretically. Few recognize how neoliberal assumptions saturate specific proposals for advancing women, or how these proposals do not actually address women's inequality, especially the inequality multiplied by race and class. At best these proposals are feeble in relation to most women's problems, and they may even be part of the problem.

In the global south, one these neoliberal remedies, dating back to the 1980s, were small loans intended to turn poor rural women into successful businesswomen. Originally marketed in South Asia these Grameen Bank loans, from the Sanskrit word gram for village, rested on the premise that small enterprises could help women achieve economic independence. Bangladeshi economist Muhammad Yunus, inventor of the program, touted them as a solution to poverty. Of course anything that fosters female independence, especially in locations of extreme male domination, is a gain.

But more often than not, the small businesses failed. Debtors fell further into debt because of mounting interest, while banks profited. The governments and NGOs providing the start-up cash were actually subsidizing banks rather than the poor. International studies, even when performed by the Grameen Foundation, showed no reduction in poverty. Even conservative economists doubt that "credit is what builds enterprise," and believe that those who benefit from credit are mainly not poor.

In fact the whole project rests on an untenable assumption: that the world can support an infinite number of small businesspeople. In the more developed world we realize that the vast majority can only survive by earning wages as employees of large enterprises. But encouraging these false dreams of entrepreneurship functioned also as a means of socializing the poor toward individualism as the route to upward mobility.

As if in response to such false dreams, a new service arose: debt counseling. This is now a global business aimed at the millions of households sinking under debt burden. Debt counseling is now a profitable and much advertised enterprise, with little regulation of the credentials of those who offer the service.

At best, debt counselling can help customers declare bankruptcy or, rarely, persuade creditors to reduce the debt principal. But the service is not free. Even when legally legitimated, as in South Africa, typical charges are a 50 rand application fee, and 300 rand (\$21) if an investigation shows that your debt isn't high enough to make you a good customer (most of the businesses get a percentage of what they save you).

Debt counseling services focus disproportionately on women. Magazines aimed at lower-income women are particularly full of advice on the subject. In the you've-come-a-long-way-baby mode, they congratulate women for having gained control over their own resources (and this was surely a

welcome change from the days when marriage meant relinquishing everything into your husband's control). These advice articles call on women to join the male world of expertise about money and credit, on the grounds that indebtedness can be managed if you know the right tricks. Psychologists also get involved, because of high rates of suicides, depression and anxiety among debtors. By emphasizing expertise and budgeting, and often anti-depressants, debt counseling rests on the assumption that individual behaviors are responsible for debt and that changing that behavior can solve the problem. They are implicitly blaming debtors' naiveté, mismanagement, or over-spending for their financial stress. But the facts show this blame to be absurd: In the US 70 percent of household debt comes from housing mortgages, and medical debt is the primary cause of individual bankruptcy. Expertise, good management, and abstemiousness do not lower the costs of housing and medical care. Such recommendations lead only to further psychological stress if they make debtors blame themselves.

Consider yet another influential stream of thought: achieving personal work-family balance. Investigative journalism and personal testimonials have featured hundreds of women who've decided to drop out of the labor force temporarily, or reduced their hours of work, or developed a means of working from home in order to care for their children (and sometimes, husbands or aging parents). These are strategies only possible for affluent women who don't need a full-time wage. Corporate women like Sheryl Sandberg offer tips on work-life balance, but they rely on full-time nannies. How does a woman working two jobs, or a woman whose employer offers only unpredictable schedule and hours, achieve work-life balance?

Such plans not only don't work for most of us, but they create a new model of a "good" feminist.

The neoliberal feminist is supposed to take individual control of her life, become more ambitious, and set better priorities. She is supposed to move up through personal assertiveness, hard work, and discipline. This feminist, who is Sheryl Sandberg's famous "Leaning-In" woman, pins her hopes on the same fallacy as Grameen loans: how many CEOs or businesspeople can the world accommodate, and how will they benefit the other 99.99999 percent of us? As Sri Lankan commentator Ahilan Kadirgamar put it on the Indian feminist website Kafila, neoliberal feminism "seeks to transform the sensibilities of individuals" so that "social bonds of solidarity and collective forms of social protection are broken." Breaching that solidarity is a mistake. Historically, the only gains made by women as a group were won through large-scale, collective political pressure—not through individual ambition, praiseworthy as that may be.

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\*<http://www.telesur.tv/english/opinion/The-Programs-of-Neoliberal-Feminism-20151130-0027.htm>  
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