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Neoliberalized Feminism in Nigeria: "Developing" the Global Entrepreneurial Woman

Eleanor T. Khonje

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FACULTÉ DES SCIENCES SOCIALES ET POLITIQUES

INSTITUT DES SCIENCES SOCIALES

**NEOLIBERALIZED FEMINISM IN NIGERIA :
"DEVELOPING" THE GLOBAL ENTREPRENEURIAL WOMAN**

THÈSE DE DOCTORAT

présentée à la

Faculté des sciences sociales et politiques
de l'Université de Lausanne

pour l'obtention du grade de

Docteur en sciences sociales

par

Eleanor T. Khonje

Directrice de thèse:

Professeure Eléonore Lépinard, Université de Lausanne

Jury

Rahel Kunz, Maître d'enseignement et de recherche à l'Université de Lausanne

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Professeure Elisabeth Prügl, Graduate Institute de Genève

LAUSANNE
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Faculté des sciences
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**« Neoliberalized Feminism in Nigeria: "Developing" the Global
Entrepreneurial Woman »**

Marie SANTIAGO DELEFOSSE
Doyenne

Lausanne, le 13 mai 2020

RÉSUMÉ

L'imbrication toujours plus grande entre les secteurs privé et public par le biais des partenariats public-privé (PPP) pour l'autonomisation des femmes et l'égalité de genre, aussi appelée "économie intelligente" et/ou "analyse de rentabilité" pour l'égalité de genre, est un phénomène nouveau que les féministes qualifient de processus de "néolibéralisation du féminisme" ou, simplement, de "féminisme néolibéral".

La présente recherche souhaite ainsi élucider l'ambiguïté de ce phénomène à l'aide de deux questions :

- 1) De quelle manière l'implication du secteur privé, par le biais des projets d'économie intelligente (PEI), a-t-elle influencé le fonctionnement et le ciblage de ces nouvelles initiatives ?
- 2) De quelle manière le féminisme néolibéral, à travers ses PEI, transforme-t-il les subjectivités des femmes, notamment des femmes bénéficiaires, dans le monde en développement ?

Si l'émergence des PPP et la relation croissante entre le développement et les entreprises a déjà fait l'objet de recherches, les effets de ces programmes sur les subjectivités des femmes et sur l'égalité de genre n'ont jamais encore été étudiés. Du reste, contrairement à une critique féministe du néolibéralisme généralement théorique, la présente recherche est de nature empirique et prend pour cas d'étude l'initiative «Goldman Sachs 10 000 femmes» au Nigeria.

Comme le montre ma recherche, le féminisme néolibéral, phénomène d'une extrême complexité, repose sur la récupération des principes critiques du projet politique féministe, en en dépolitisant les objectifs au nom de la colonisation néolibérale et au profit des acteurs des secteurs public et privé, lesquels s'y conforment d'une manière différenciée en fonction de leurs intérêts respectifs. À travers ces processus, les femmes bénéficiaires de l'Initiative Goldman Sachs, apprennent à se comporter comme des sujets entrepreneuriaux néolibéraux, ce que j'ai appelé la subjectivité de la Femme Entrepreneuriale Globale (GEW), c'est-à-dire qu'elles apprennent à se voir, avec le féminisme néolibéral, comme autonomisées et libres.

ABSTRACT

The ever-increasing overlap of private and public through public-private partnerships (PPPs) for women's empowerment and gender equality, referred to as smart economics and/or the business case for gender equality, is an emerging phenomenon which feminists distinguish as the process of the "neoliberalization of feminism" or simply "neoliberalized feminism." In light of this development, this research is therefore motivated in part by the ambiguity of how these unique PPPs for gender equality and women's empowerment emerged, how these partnerships and their smart economics projects (SEPs) are formed and for what reason, and how the engagement of the private sector has gone to influence how these initiatives look and function, and who they target.

This thesis project asks the questions:

- 1) How has the engagement of the private sector, through SEPs, gone to influence how these new gender equality and women's empowerment initiatives function and who they target?
- 2) How is neoliberalized feminism, through its SEPs, transforming the subjectivities of women, particularly women beneficiaries, in the developing world?

Although some research has explored the emergence of PPPs and the growing relationship between development and business, there is a research gap when it comes to the effects of these public-private programs on women's subjectivities and on gender equality. Also, since much of the feminist critique of neoliberalism is at the level of theory and discourse, this research empirically investigates what some of these projects are accomplishing on the ground using the Goldman Sachs 10,000 Women Initiative in the context of Nigeria as the case study.

As evidenced in my research, a tediously complex emerging phenomenon, neoliberalized feminism has co-opted critical tenets of the feminist political project, depoliticizing its objectives for the sake of neoliberal colonization and for the benefit of public and private sector actors, who are differentially compliant on the basis of their interests. Through the processes of this neoliberalization of feminism, women beneficiaries learn to conduct themselves as neoliberal entrepreneurial subjects, what I coin as the Global Entrepreneurial Woman (GEW) subjectivity, as they learn to see themselves as empowered and free through the lens of neoliberalism.

DEDICATION

To Parents, Andrew Khonje and Linly Lwinda Khonje, this is for you. Thank you for honoring God's call to raise me to be conscious of the Word in me. This dissertation is evidence of your sacrifices and commitment to ensure that I walk in my dreams; that I fully manifest God's unique vision for my life. I am because you are. God bless you and cause everything that you do to always prosper. I love you both dearly.

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This work is a product of love, faith, belief, support, resilience, ability, encouragement, determination, prayers, learning, sacrifice, instruction and guidance, some of which rose internally from within but most of which was served through words unreservedly poured into my being. This work reflects your affirmations which functioned as the driving force that has birthed my greatest accomplishment yet. I honor each and every single one of you who have each carried different pieces of me and as such hold pieces of this work.

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Chapter 1: Introduction

All of us — the private sector, civil society, labor unions, NGOs, universities, foundations, and individuals — must come together in an alliance for progress. Together, we can and must move from value to values, from shareholders to stakeholders, and from balance sheets to balanced development. Together, we can and must face the dangers ahead and bring solutions within reach.” -Kofi Annan (2002)

Businesses are increasingly getting involved in development and even in the issues of women’s empowerment and gender equality. While gender equality is traditionally a public policy domain issue which has actively involved governments (see McBride & Mazur, 2010; Banaszak, 2003), international organizations and non-governmental organizations (see Lombardo, 2009), this topic has recently generated the interest of the for-profit sector at the transnational level. As private actors involve themselves in these policy schemes, this new development requires further scrutiny. With businesses having become integral to the narrative of development agendas through public-private partnerships (PPPs), their involvement in development and more so in the programs and initiatives deployed for women’s empowerment and gender equality, processes feminists underscore as the neoliberalization of feminism or simply neoliberalized feminism, is a new and overlooked phenomenon that this thesis aims to further critically analyze and study. This thesis explores this neoliberalization of feminism through empirical studies which distinguish the varied processes of neoliberalization in the construction of neoliberal subjectivities. It critically engages with recent gender and development and feminist literature on private sector engagement in the realm of gender equality and women’s empowerment and contributes to this field through two different and interrelated empirical pursuits. One is an empirical study of the emergence of PPPs for gender equality and women’s empowerment and the other, is an empirical analysis of the neoliberalization of feminism in Nigeria that is an instance of the development of PPPs.

Development is functioning in the new era of the private sector, a phenomenon that has not been academically investigated at length (Acuto, 2011). Through PPPs that can take many forms, including for example engagement in the issues of health, the environment, business sustainability, human rights, the private sector is getting more and more involved in public decision making. Amongst many other “development concern” areas, this private engagement has also penetrated the realm of gender and development through what the World Bank itself has distinguished as the “business case for gender equality” or “smart economics” (World

Bank, 2012). An ideology that staunchly instrumentalizes gender equality and women's empowerment as a valuable goal, it engages and "develops" women as entrepreneurs and economic actors for "social good" including development and economic growth. This smart economics ideology is doing what a number of critical feminist scholars have, over the past decade, elaborated as co-opting, neoliberalizing, colonizing, seducing, appropriating, depoliticizing feminist notions of empowerment and gender equality, generally constructing women as ideal neoliberal subjects and doing so to satisfy development and corporate profit needs.

This research engages with the growing field of scholarly literature which critically examines this meeting of feminism with corporate and state powers. In what will be critically analyzed in this research as the processes of the "neoliberalization of feminism" or simply "neoliberalized feminism" these processes - which are co-opting, seducing and colonizing select feminist norms and ideologies - are shifting how gender and development programs have functioned in the past and introducing a new way of doing gender and development programs. Moreover, these neoliberal processes are redefining the subjectivities of women beneficiaries in the developing world. This research investigates both processes, thereby contributing to an on-going critical analysis of a phenomenon that scholars have variously conceptualized.

Scholars looking at and critically studying this meeting of feminism with corporate and state powers have coined different names for this growing economic project that is all about gender equality and women's empowerment as an advantage or an asset for business and economic development (Prügl, 2014). Elisabeth Prügl discusses these "critiques of the way in which feminism has gone to bed with neoliberal capitalism and become an instrument of governmentality" as "processes of a 'neoliberalisation of feminism'" or "neoliberalised feminism" (Prügl, 2014, p. 1). Roberts defines this economic project as "transnational business feminism" (2012), and Bedford (2009) as a "corporatist type of feminism" or better yet, a "rogue feminism." Kantola and Squires (2012) approach it as "market feminism"; Eisenstein (2009) labeled it "free market feminism," "hegemonic feminism," and "managerial feminism" and Rottenberg (2013) as "neoliberal feminism." Halley (2006) focuses more on the co-optation by public actors and has coined the term "governance feminism," while other scholars such as Elias (2013) and McRobbie (2009), concerned with the disappearance of traditional forms of feminist mobilization have labeled this new phenomenon "post-feminism" and "faux-feminism" (see Allison, Gregoratti and Tornhill, 2019; Aslan and Gambetti, 2011; Batliwala,

2007; Bedford, 2009; Bexell, 2012; Eisenstein, 2009, 2017; Calkin, 2014, 2015a, 2015b, 2017; Elias, 2013; Eschle and Maiguashca, 2014; Fraser, 2009; Funk, 2013; Gregoratti, Roberts and Tornhill, 2018; Grosser, McCarthy and Kilgour, 2016; Grosser, Moon and Nelson, 2017; Halley, 2006; Hickel, 2014; Kantola and Squires, 2012; McCarthy, 2017; McRobbie, 2009; Moeller, 2018; Ozkazanc-Pan, 2018; Prügl, 2014; Prügl and True, 2014; Roberts, 2012, 2015; Roberts and Soederberg, 2012; Rottenberg, 2014; Sato, 2016; Wilson, 2011).

Following the feminist critical framework introduced by Elisabeth Prügl (2014) on “understanding these phenomena as processes of a ‘neoliberalisation of feminism,’” (p. 1) that critically study “the interweaving of feminist ideas into rationalities and technologies of neoliberal governmentality” (p. 4), I have chosen to analyze this phenomenon using this approach. As I will elaborate in Chapter 2, I have chosen to use the concept of neoliberalized feminism to analyze the co-optation of feminist norms in smart economics ideology. Building on this literature that has mostly been focused on the elaboration of these rationales and policies, this research proposes to analyze not only the emergence of PPPs but also to analyze the types of subjectivities that this meeting of feminism with the private sector is evidencing in localized contexts.

With a research interest in this thesis to examine and analyze the types of subjectivities that this meeting of feminism with corporate and state powers is constructing, interpreting this phenomenon as the “neoliberalization of feminism” or “neoliberalized feminism” enables me to focus on these capitalist processes that have creatively appropriated feminist ideas as a mode of governmentality (see chapter 4).

As highlighted above, there is a growing interdisciplinary literature on PPPs and their relationship with gender issues, which draws upon a range of feminist theory and perspectives (Grosser, McCarthy and Kilgour, 2016; Grosser, Moon and Nelson, 2017; Ozkazanc-Pan, 2018). However, even though empirical studies of this phenomenon are emerging (Hayhurst, 2014; Moeller, 2013, 2018; Tornhill, 2016), there nonetheless remains a research gap in as far as the effects of these programs on women’s lives and on gender equality, with much of the feminist critique of this neoliberal undertaking remaining at the level of theory and discourse, basing most of its analysis on textual and visual materials (Tornhill, 2016; Allison, Gregoratti and Tornhill, 2019). In that light, calls have been for more field-based research analyzing corporate engagement in gender and development and looking at the varied processes by which

feminism is seduced to meet neoliberal corporate objectives (Prügl and True, 2014; Roberts, 2015; Grosser McCarthy and Kilgour, 2016; Prügl and Tickner, 2018). As such, this research makes an empirical contribution by analyzing how the engagement of the private sector, through neoliberalized feminism, goes to influence how these new gender equality and women's empowerment initiatives look and function and who they target, and how these initiatives transform the subjectivities of women, particularly women beneficiaries in the developing world.

This introductory chapter proceeds by presenting the research problem as it elaborates on my interest in pursuing this research in section 1.1. Section 1.2 presents the research question and aims. Section 1.3 describes the theoretical and empirical contributions and section 1.4 expounds on the structure and content of the thesis. Section 1.5 notes the main contributions of the work.

1.1. The Research Problem

The co-optation of feminist ideals and knowledge, with particular regard to the notion of women's economic empowerment through their incorporation in global governance systems, is not a new phenomenon. We can trace the notion of women as an underutilized resource needing to be incorporated within the formal structures of international development so that they could help advance the development agenda, all the way to a moment in 1970 when the Women in Development (WID) approach was first articulated (Tinker, 1990). It was during the second decade of development that the idea of bringing more women who would economically contribute to development, first flourished (chapter 2). Women were regarded as the untapped key actors in the economic system who had been initially neglected in development plans (Razavi and Miller, 1995; Tinker, 1990). The WID approach encouraged the rationale that development processes would proceed much better if women were fully incorporated in them, instead of being left to use their time "unproductively" (Moser, 1989). Women's access to credit and employment were thus the means by which they would be better integrated into the development process and this was the means by which women would then economically contribute and affect the development process (Moser, 1993). Known as the efficiency argument, it was used to indicate how organizations were more likely to meet their

development goals if women were integrated in both the design and implementation process (Tinker, 1990). Meanwhile, as these debates on what to do with “third world” women were taking place in transnational spaces, the second wave feminist movement was taking traction in Western Europe and the United States where mostly liberal, white, middle class, and educated women were too fighting to be welcomed, incorporated, and treated fairly within the structures of the formal economy.

As international decision bodies were debating on how to move forward after the 2008 global financial crisis, the argument of women’s efficiency was picked up again only this time by both public and private institutions through a new and growing phenomena and/or body of “expert” knowledges known as smart economics (Roberts, 2012, p. 90; Prügl, 2012; Bedford 2009; Kantola and Squires, 2012; Kunz and Prügl, 2019). Smart economics and/or the business case for gender equality engages a myriad of actors of which the private sector and businesses are central for its goal to advance the rights and empowerment of women in order to foster economic growth and meet development objectives. In the smart economics and/or the business case for gender equality ideology, women become instrumentalized as the “saviors of their families, communities, and national economies, largely as a result of their naturalized positioning as mothers who have an intrinsic responsibility for social reproduction” (Roberts, 2012, p. 14, see also Griffin, 2009). Moreover, a tenet of smart economics or the business case for gender equality is that there is a great number of third world women who need to enter the labor force in order to boost the overall GDP of their countries and in the process, to be empowered (Roberts, 2012, p. 15).

The implementation of smart economics case of gender equality materializes in various ways. As underscored in the World Bank Gender Action Plan (GAP), from the public sector side, these projects are implemented through PPPs that focus their attention on women’s economic empowerment so as to increase investments in women’s economic participation as business owners and employees (World Bank, 2006). From the private sector side, for the same reason of increasing investments in women, these projects are implemented under their Corporate Social Responsibility (CSR) rubric either independently or through partnerships with other private sector actors, educational institutions or the public sector (although the emphasis in this research is on those CSR initiatives that are implemented in partnership with public actors including educational institutions- see chapter 4). Smart economics from the public side emphasizes the inclusion of the private sector in meeting goals; from the private side, smart

economics emphasizes the “business case” for investing in women. In this thesis, instead of using the term “PPP initiatives” or “CSR initiatives,” both of which would carry different emphases, I underscore the projects that emerge from smart economics ideology, both PPP initiatives and CSR initiatives, as smart economics projects (SEPs). I coined SEPs as a descriptive term for projects that are implemented through partnerships between public and private sector actors using smart economics ideology.

Initiatives launched as SEPs, for example, the Nike Foundation Girl Effect campaign, the Levi Strauss Foundation HERproject, the Coca-Cola 5by20 initiative, the Walmart Global Women’s Economic Empowerment initiative, the Third Billion, the GAP Personal Advancement & Career Enhancement (P.A.C.E.) initiative, Microsoft’s DigiGirlz initiative, ExxonMobil’s Women Economic Opportunity initiative, the Ernst & Young Entrepreneurial Winning Women initiative, the J.P. Morgan Chase Women on the Move initiative, the Intel She Will Connect initiative and the Goldman Sachs 10,000 Women Global initiative, which is the project of interest in this thesis, put businesses at the center of achieving development goals and providing public goods, surfacing as the new and innovative approach of “doing development,” and of working towards gender equality.

The Third Billion Campaign for example is an initiative which brings together several organizations including ExxonMobil, Ernst & Young, Technoserve Inc., Vital Voices Global Partnership, La Pietra Coalition, International Center for Research on Women, World Vision, Women For Women International so as to advance economic opportunities for women worldwide and to help one billion women join the global economy by 2025 (Clinton Foundation, 2011). The “Girl Effect” campaign was created by a public-private partnership between the Nike Foundation in collaboration with the NoVo Foundation, and the United Nations Foundation and Coalition for Adolescent Girls and it focuses on developing the abilities of poverty-stricken adolescent girls with untapped potential. This campaign advocates entrepreneurial and business sensibilities as a means of ending poverty and fostering the potential for economic growth for the girls themselves, their families, their communities, their countries and the world (The Girl Effect, 2012). The Goldman Sachs 10,000 Women Global Initiative, meanwhile, partners with business schools and private and public non-profit organizations and aims to provide “10,000 underserved women entrepreneurs with business and management education, access to mentors and networks and links to capital” (Goldman Sachs 10,000 Women, 2012).

As more and more political, private sector and development leaders broadly agree that business has a critical role to play in driving innovation, encouraging inclusive and sustainable economic growth and cultivating human welfare, it appears crucial to understand how this reconfiguration of the relationship between private and public actors is reshaping development policies in the domain of gender equality (chapter 4). In light of these developments, this research is therefore motivated in part by the ambiguity of how PPPs for gender equality and women's empowerment emerged, how these partnerships between public entities and private actors are formed and for what reason, and how the engagement of the private sector has gone to influence how these initiatives look and function, and who they target.

A second motivation for this research stems from feminist critiques of neoliberalized feminism and the subjectivities that these neoliberal projects are constructing. As feminists writing in on this issue have articulated, neoliberalism takes very different trajectories based on context, thereby necessitating that research explore the varied processes of neoliberalization and the subjectivities that are constructed in these processes. Furthermore, this research is interested in responding to the call made by feminists working in this realm to provide empirical data that would evidence what is happening on the ground where these initiatives are being implemented. A consensus exists around the need to empirically scrutinize these neoliberalized feminism initiatives so as to fully grasp the type of neoliberal subjectivities that are being constructed through these projects, and the impact that they have on women's empowerment and gender equality (Prügl, 2014; Prügl and True, 2014; Roberts, 2015; Grosser McCarthy and Kilgour, 2016; Prügl and Tickner, 2018; Moeller, 2018;). With a research and feminist activist commitment to women's empowerment that is transformative and that dismantles gendered power structures and patriarchal norms that silence the voices of women, I take up this research focus now because of the urgency to critically analyze the effects of neoliberalized feminism, specifically as related to the experiences of women in the Global South, the African context in particular. Development institutions have for long instrumentalized women, appropriating and co-opting feminist language and tools to make women productive for development (Tinker, 1990; Sounders, 2002; Bhavnani, Foran and Kurian, 2003). However, the current dominance and salience of neoliberalized feminism necessitates sustained feminist engagement, building critiques and expanding this new field of research.

1.2 Research Questions, Aims, Delineations and Limitations

Since the 2008 global financial crisis, the expounding nature of neoliberalized feminism initiatives and their influence in development has been noted by scholars, most of whom have critiqued the co-optation of feminist norms in ways that are deconstructive, that do not impact or transform the lives of women, rather advance the neoliberal agenda, opening up new markets for private sector actors (Bedford, 2009; Bexell, 2012; Eisenstein, 2009, 2017; Calkin, 2015a, 2017; Einstein, 2009; Elias, 2013; Eschle and Maiguashca, 2014; Fraser, 2009; Funk, 2013; Grosser, McCarthy and Kilgour, 2016; Grosser, Moon and Nelson, 2017; Halley, 2006; Hickel, 2014; Kantola and Squires, 2012; McCarthy, 2017; McRobbie, 2009; Moeller, 2018; Ozkazanc-Pan, 2018; Prügl, 2014; Prügl and True, 2014; Roberts, 2012, 2015; Roberts and Soederberg, 2012; Rottenberg, 2014; Sato, 2016; Wilson, 2011). There has been, so far, less attention paid to the types of subjectivities that this neoliberal project constructs and how the engagement of the private sector in development is changing the representation of the traditional development subject and bringing to the forefront faces development has yet to explore. This is a critical point of address for feminist scholars because with the growing influence of neoliberal actors in gender and development, there is an evidenced depoliticizing and subversion of emancipatory feminist concepts, that are bringing about tensions, begging the question on whether empowerment and emancipation in the feminist rationale can be achieved through a neoliberal agenda. As the face of women's empowerment and gender equality is changing, there is a critical need for feminists to respond especially as the pursuit of women's empowerment works in accord with massive gendered and class inequalities. Feminist critics have identified the co-optation and re-signification of the feminist concepts of empowerment and gender equality as salient and deeply problematic, questioning how neoliberalized feminism is expounding new areas of market interest for the private sector by engaging women in the Global South (Bedford, 2009; Wilson, 2011; Elias, 2013; Prügl and True, 2014; Calkin, 2015; Prügl, 2015; Roberts, 2015; McCarthy, 2017; Gregoratti, Roberts and Tornhill, 2018). I will extend this critique and push the debate into new areas by presenting empirical data that evidences a neoliberalized subjectivity I coin as the "Global Entrepreneurial Woman" (GEW). Furthermore, I indicate how the concept of empowerment is being married to deeply conservative notions of gender roles and family, a phenomenon which is not addressed or tackled by neoliberalized feminism. Moreover, this question is actively ignored by these SEPs disregarding how family configurations offer or not prospects of emancipation.

I will take it a step further and ask, in this context of the Global South, what kind of woman is the target of neoliberalized feminism interventions, how is she constructed as a neoliberal subject, and what the implications of this construction are for the transformative and emancipatory goals of empowerment and gender equality. My primary and secondary research questions, which I logically investigated using two different empirical fieldworks, follow as such:

Research Questions

1. How has the engagement of the private sector, through smart economics projects (SEPs), gone to influence how these new gender equality and women's empowerment initiatives function and who they target?
 - a. When and how did the private sector first engage with issues pertaining to gender equality and women's empowerment? How did this story unravel?
 - b. How do the profit-oriented objectives and smart economics rationalities embedded in SEPs define the target/beneficiary of these particular interventions?
2. How is neoliberalized feminism, through its SEPs, transforming the subjectivities of women, particularly women beneficiaries, in the developing world?
 - a. What are the implications of neoliberalized feminism and its subjectivities, in as far as women's empowerment and gender equality?
 - b. What do the women make out of these neoliberal discourses? What are the subjectivities that they are crafting for themselves as a result of the influence of this neoliberal discourse that is both coming from the cultural context in which they are embedded and from the program?

Research Aims

1. This research aims to highlight the trajectory of how the private sector came to be embedded in gender and development. It will go to decipher how the co-optation of feminist ideals began, and how the private sector got involved and entangled with gender and development programs on women's empowerment and gender equality.

2. This research looks to understand how this new phenomenon, with its inclusion of a new target population in gender and development, is changing “business as usual,” particularly in how gender and development programs have been framed in the past, and how that looks to be different from what is happening now.
3. Furthermore, even though there has been some feminist discussion on the implications of such new programs on the lives of women in the developing world, the discussions have remained at the theoretical level, without evidence of empirical data. With its focus on the experiences and subjectivities of the women who were engaged in an example of such a neoliberalized feminist program, this thesis aims to contribute to this discussion in its presentation of empirical data and its analysis of the redefining of subjectivities that is happening as a result of these types of programs. This research aims to discuss the gendered entrepreneurial subjectivity and will discuss subjectivities around transnational bourgeoisie being defined as a result of these new types of programs.
4. Finally, this thesis aims to discuss implications of neoliberalized feminism on the transformative and emancipatory objective of women’s empowerment and gender equality as articulated by feminists.

I argue in this dissertation that the ideological co-optation of feminist ideals of women’s empowerment and gender equality by SEPs is so that these neoliberal actors can instrumentalize development and feminism to further their reach, permeating neoliberal ideology in developing countries. As a result of this entanglement of neoliberalism and feminism, a product of smart economics and/or the business case of gender equality, there is emerging a new way of doing gender equality and women’s empowerment initiatives that reflects the inclusion of a new middle- and upper-class woman population target. These changes have come as a result of neoliberal expansion and influence in development spaces and are exacerbated by the increased participation and inclusion of the private sector. In light of these changes, I argue in this thesis that there is a construction of a neoliberal subjectivity of woman who is new to gender and development and who is manifesting as a result of the advent of neoliberalized feminism through its SEPs. A constructed neoliberal subjectivity, both in how she is constructed and how she constructs herself, she is unlike any other Global South woman that development has historically been so keen on advancing. This woman is a new representation in gender and development as her motives for engaging in entrepreneurship go

beyond demonstrations of need so often utilized as justifications for Global South women's entrepreneurship training. She is a woman whose neoliberalized identity and attitudes about self are in many ways constructed through the capacity building she receives from SEPs. As a result of her participation in these SEPs, she uncovers and learns a "specialized knowledge" that she otherwise would not have. This is a knowledge that she uses to "empower" herself as she pushes to build and market herself and her company, as she learns to access finance to expand her entrepreneurial activity and as she further embeds herself in global spaces.

Through these SEPs, she learns to foster her individual aspirations and entrepreneurial identity. As a "productive" member of society, she dependably and rationally functions and keeps herself accountable to the norms of market-embedded women's empowerment, an empowerment that is rooted in notions of "responsibilization of self." A woman who learns that she must be internally driven to improve herself and improve the conditions of her world, she is also an instrument of governmentality committed to building "responsible others," who will too redefine the norms of what it means to be entrepreneurs in the Global South. As possessor of a particular business knowledge, she not only becomes the epitomized and paraded embodiment of what it means to be a dependable, rational, entrepreneurial agent, but as an instrument of governmentality, shapes the behaviors, attitudes and knowledge of others, constructing new entrepreneurial subjectivities, who view her as an exemplar of neoliberal freedom. Moreover, she is a new form of neoliberal gendered socialization that creatively navigates and participates in maintaining a patriarchal order in ways that she deems advantageous to her as she is focused on being happy and on reaching the "perfect" her work-life balance.

A model that ideologically fits entrepreneurial subjectivity, she is a woman who aspires to make a "critical mark" in the world through her pursuit of entrepreneurship, a woman whose entrepreneurship engagement is driven by the need to make profit, and a woman who seeks this profit-empowerment so that it can better serve her transnational and elite class identity. As a highly educated woman, trained by an "elite" transnational program, this subject is one whose global identity is attached to her accessibility of and participation in global initiatives as well as her economic ability to be able to access "products from abroad" and be able to live and work in transnational spaces if she so chooses. The opportunities that she is afforded, which enable her to "easily" come in and out of transnational spaces and "globe-trot" contribute to her class identification as a member of the bourgeois class. She is an emerging face of neoliberal

development and neoliberalized feminism and she is what I coin in this research as the neoliberal subjectivity of Woman (GEW).

Delineations and Limitations

In my dissertation, I deal exclusively with the scope of the work stated above. This work is concerned with how these neoliberalized feminism programs came to be, in light of previous gender and development programs. On the case study, this research is mostly concerned with the types of subjectivities that are being produced, as a result of these programs, and not what the programs themselves stated they aimed to achieve (although that is discussed).

The focus is not an examination of the program, but I am using the program to examine the issues that I have raised concerning this new era. The Goldman Sachs 10,000 Women program is a key example of the types of SEPs that have emerged as a result of the inclusion of the private sector. Even though what is happening in this initiative could as much be evidenced in other programs as not, the critical point is that the inclusion of the private sector in gender and development initiatives has very much nuanced and diversified how gender and development programs function, where they function (including the physical spaces and localities), and the women whom they target. Moreover, an analysis of this project reflects the varied processes of neoliberalization which are context specific. My arguments are more so focused on the critical nuances that we have ignored in assuming that gender programs, even with the inclusion of the private sector, are business as usual. The reality on the ground is much different, with the difference tied to the private and public sector partners. As such, the subjectivities being redefined are also uniquely contextualized.

1.3 Theoretical and Empirical Contributions

While broadly situated within the gender and development literature, this thesis makes specific theoretical and empirical contributions to several other fields speaking to timely debates. It makes contributions to: a) the emerging scholarship analyzing the emergence of neoliberalized feminism as a new area of research b) gender and development literature particularly on Women in Development (WID) efficiency arguments which have fed the smart economics

ideology; c) feminist approaches in global governance particularly on PPPs and CSR initiatives, international political economy analysis of smart economics discourses and the business case for gender equality and studies on neoliberalism and its context specific effects.

a. Neoliberalized feminism as an Emerging Scholarly Field

Since the literature on the emergence of neoliberalized feminism is ambivalent as to how women are being instrumentalized in SEPs, this gap has showed that we need to go beyond discourse analysis and actually look on the ground to discern what is happening. This emerging research field, which documents a shift in the gender equality paradigm unfolding at national and global levels as a result of private sector engagement lacks the empirical analysis, which would test the various hypotheses discussed by scholars. Implementation strategies and practical effects on the ground have been so far overlooked and with such an urgent need to analyze the relationship between neoliberalized feminism, gender equality and women's empowerment as it unfolds in the Global South, this project contributes to this missing aspect. In order to test the hypotheses and theoretical arguments made by scholars in the emerging research field of neoliberalized feminism, the empirical element of this research contributes to this field by investigating the effects of such programs in the Global South (see Allison, Gregoratti and Tornhill, 2019; Aslan and Gambetti, 2011; Batliwala, 2007; Bedford, 2009; Bexell, 2012; Eisenstein, 2009, 2017; Calkin, 2015a, 2015b, 2017; Einstein, 2009; Elias, 2013; Eschle and Maiguashca, 2014; Fraser, 2009; Funk, 2013; Gregoratti, Roberts and Tornhill, 2018; Grosser, McCarthy and Kilgour, 2016; Grosser, Moon and Nelson, 2017; Halley, 2006; Hickel, 2014; Kantola and Squires, 2012; McCarthy, 2017; McRobbie, 2009; Moeller, 2018; Ozkazanc-Pan, 2018; Prügl, 2014; Prügl and True, 2014; Roberts, 2012, 2015; Roberts and Soederberg, 2012; Rottenberg, 2014; Sato, 2016; Wilson, 2011).

b. Gender and Development and Women in Development (WID)

Drawing insight from both WID and post-colonial scholars, it is important that greater attention be paid and more research be done on how exactly neoliberalized feminism is changing the circumstances of women on the ground, especially those in the Global South, as they are targeted as benefactors of these initiatives. Razavi has argued that there are continuities in thinking and practice on women/gender and development that connect the early women in development arguments of the 1970s to more recent arguments by neo-classical economists on

gender, structural adjustment and efficiency (Razavi and Miller, 1995). Within the WID literature, scholars identified how gender equality development initiatives were ascribed in ways that disadvantaged women. In this project, I use the same insight in order to deduce that ideologies that are shaping neoliberalized feminism programs are indeed producing similar outcomes. Furthermore, as WID projects sought to make women's issues relevant by showing positive synergies between investing in women and economic growth, it is this same knowledge hypothesized by neoliberalized feminism that evidenced and contribute to this field of research (see Mohanty, 1988, 2003; Spivak, 1988; Narayan and Harding, 2000; Ong, 1987/2010, 2006; McEwan, 2001; McClintock et al., 1997; Mills, 1995; Rai, 2008).

c. Feminist Approaches to Global Governance

Feminist IR seeks to connect the everyday lived experiences of women with the structures and exercise of political and economic power at state and international levels; IR feminists study international relations from the situated perspective of women, from the bottom up rather than top down (see Tickner, 2005; Enloe, 2004; Ackerly et.al., Cohn, 2013). This critical thought process provided me with the fundamentals of analyzing and contextualizing neoliberalized feminism and its role within global governance projects. I contribute to this field in my argument that the neoliberalized feminism approach can be considered another form of hegemonic influence, repackaged and presented in the name of economic prosperity, meant to govern subjectivities (see Prügl, 2014; Prügl and True, 2014).

Furthermore, using the insight above on the deepening of capitalist globalization as well as the crisis of the neoliberal hegemonic project, through my analysis of the role played by PPPs for gender equality within the international governance system, I contribute to the literature on the transformation of global governance through private sector engagement particularly in light of smart economics and the growing influence of CSR initiatives (see Roberts, 2012, 2015; Enloe, 2014; Roberts and Soederberg, 2012; Rottenberg, 2014; Prügl, 2014; Grosser and McCarthy, 2018).

A further key contribution of this thesis in the realm of feminist approaches to global governance is that through the empirical research, it contributes to feminist studies of neoliberalism as it recalls the diverse forms neoliberalism takes in particular contexts looking at the varied processes of neoliberalization. In that light, it identifies how neoliberalism has

brought into gender and development transnational and elite faces who do not exemplify the need for empowerment as per traditional development standards but who as a result of neoliberal expansion are regarded as underserved and requiring development intervention. The research also identifies some important limitations with regard to neoliberalized feminism and women's empowerment and gender equality (see Wilson, 2011; Funk, 2013; Fraser, 2009; Ozkazanc-Pan, 2018; Fotaki and Prasad, 2015; Ong, 2006; Fraser and Bedford, 2008).

1.4 Structure and Content of the Thesis

Chapter Two provides a conceptual and literature review to introduce and frame the research problem. Since my work is embedded in “development” setting this stage of the history of development, its theories and beyond, will assist in the analysis of the two parts of my question, and will introduce theoretical elements (through the development paradigms) that are essential in analyzing the liberal contradictions in the subjectivities of the women that these programs target. To conscientiously and effectively situate this project, this chapter draws from a range of disciplines that will provide a critical and historically rounded context. Social scientists from a range of disciplinary backgrounds pay attention to debates regarding development programming and in particular how the feminist notions of gender equality and women's empowerment are embedded in development institutions, and as of late in private organizations. In this chapter, I outline the positions of a number of thinkers on these various debates, present the main arguments and concepts, and point to a new way of weaving these different articulations together particularly in analyzing this new transnational phenomena which evidences private institutions coming together with public entities for issues of women's empowerment and gender equality; a happening also recognized as smart economics or the business case for gender equality. I underscore the projects implemented with this ideology as smart economics projects (SEPs) and the feminist critical framework I use to analyze this phenomenon is neoliberalized feminism.

Chapter Three sets out the methodological position of the thesis and introduces the subject of the empirical work to follow. It introduces critical discourse analysis in the study of neoliberalized feminism initiatives. This chapter also introduces the two different empirical pursuits framing this project, one of which investigates the emergence of public-private

partnerships as discussed by both public and private actors, and one which explores the experiences and subjectivities of the women beneficiaries of a SEP, the Goldman Sachs 10,000 Women initiative. Furthermore, the chapter provides an overview of the Goldman Sachs 10,000 Women initiative case study and justifies why Nigeria was chosen as the case context for this thesis.

Chapter Four constitutes the only empirical chapter analyzing the history and rise of the smart economics and/or the business case of gender equality. As Chapter 2 already introduced and defined the concept of neoliberalized feminism, this chapter presents a comprehensive discussion on how the private sector actors engaged in the creation and implementation of SEPs actually came to be interested in this area of gender equality and women's empowerment and in particular in gender equality and women's empowerment in the developing world. This chapter posits to introduce the concept of corporate social responsibility (CSR), from which these initiatives are embedded in the private sector, and from there extrapolates CSR's relationship with development, CSR's relationship with gender equality within the corporate framework, and finally, CSR's relationship with the gender and development approach – models targeting women in the developing world. Furthermore, this chapter discusses how these new private actors with their focus on the business case, a focal element in arguments for CSR, advance gender equality and women's empowerment as instrumental tools in both doing good for society and meeting profitable corporate objectives. The ideologies framing the business case for gender equality or smart economics is fundamental to neoliberalized feminism, and in its co-optation of gender and development norms of equality and empowerment, shifts the focus from arguments of gender equality for its intrinsic value to arguments for gender equality and women's empowerment in the interests of business.

Chapter Five constitutes the first of four empirical chapters analyzing the construction of neoliberal subjectivities in the Goldman Sachs 10,000 Women Initiative. Drawing from the data collected in Nigeria, this chapter opens the discussion on how this emerging neoliberal way of doing women's empowerment and gender equality is crafting a new global subjectivity of woman entrepreneur, that I coin as "Global Entrepreneurial Woman," that is defined by freedom through the ideologies of autonomy, creativity and self-help as well as the power of transnationalism (this argument will be further developed in Chapters 6 and 7). This chapter discusses a new global subjectivity of woman entrepreneur that is fundamentally rooted in the privileged economic, social and educational status of the women that these initiatives target,

women who are not typical development subjects and who, one could argue, are not “underserved” (5.1). Their being privileged affords them the space to appropriate these neoliberal norms in a particular light, using them to craft particular subjectivities.

Chapter Six constitutes the second of the four empirical chapters on the subjectivities of 10,000 Women program participants. In this chapter, I inquire about how this neoliberal entrepreneurial discourse, which informs these neoliberalized feminist program, is appropriated or not by the participants. I argue in this chapter that the logics of “neoliberal freedom” as defined by this SEP are underscored through profit-empowerment. This freedom through its profit-empowerment thereby promises a particular type of happiness that is reflected through the tenets of self-made entrepreneur, creativity and work-family balance and is constructed through practices of self that constitute what it means to be an effective and free neoliberal subject.

Chapter Seven directly follows the trajectory of the previous chapter. Building on the “promises of happiness” introduced in Chapter 6, this chapter constructs its main argument on transnational bourgeoisie. As one of the promises of neoliberal happiness, the GEW pursues profit-empowerment so that she can further reinforce her identity as a transnational elite subject. In this chapter I discuss how using the neoliberal discourse that they encounter and their “intimate” connection to what they consider to be an elite program, the GEW begins to distinguish herself so as to further legitimize her identity as a transnational elite and reinforce herself as a member of the Nigerian bourgeoisie class. In this chapter I argue that the women’s participation in this SEP serves as a strategy to distinguish themselves, as they put a lot of energy in internalizing what they believe is an authoritative discourse using it to craft themselves as exceptional, different and elite.

Chapter Eight builds on the arguments presented in the previous three chapters (5, 6 and 7) as it looks at how the concepts of empowerment and gender equality, which have their roots in feminist emancipatory goals, are stripped of their transformative power because of the primary focus on market logics evidenced in neoliberalized feminism initiatives. This lack of engagement of empowerment as a transformative tool does nothing in the address of power relations between men and women, as the program and participants of the program fail to disrupt the patriarchal gender order that defines the particular context of this case study.

Chapter Nine concludes the thesis by bringing together the theoretical and empirical research findings that went to answer the research questions. It considers the contributions this work has made to relevant literature and the insights it has provided to the study of neoliberal subjectivities emerging as a result of neoliberalized feminism. It concludes with a discussion of the limitations of the research and possible directions for future research that emerge from the thesis.

Chapter 2: Literature Review and Theoretical Perspectives

To conscientiously and effectively situate this project, I draw from a range of disciplines that will provide a critical and historically rounded context. As feminists from a range of disciplinary backgrounds pay attention to debates regarding development programming and in particular how the feminist notions of gender equality and women's empowerment are embedded in development institutions, and as of late in private organizations, in this chapter I will outline the positions of a number of scholars writing about the emergence of a new field of research that this thesis underscores as neoliberalized feminism. An interdisciplinary exploration, I historically trace the concepts and ideologies (and their critiques) that have led to this new development and present the main arguments and concepts framing this research field. I point to a new way of weaving these different articulations together particularly in analyzing this new transnational phenomenon which evidences private institutions coming together with public entities for issues of women's empowerment and gender equality, a happening also recognized as smart economics and/or the business case for gender equality. This chapter introduces the various fields of relevant literature and debates that frame this research and that I draw from and contribute to. The chapter proceeds in four sections.

In section 2.1, I situate this thesis in the development age and agenda, discussing some of the paradigms that have gone to shape where we are in development, including the rise of neoliberalism and its theoretical critiques. Section 2.2 of this chapter traces the history of the ideas that smart economic actors have co-opted and/or transferred to shape this new research area of neoliberalized feminism. The positions articulated in smart economics broach perspectives that were first expressed at the dawn of the Women in Development (WID) era. Moreover, I theoretically situate the feminist notion of women's empowerment and agency which in strange ways has been co-opted by these smart economics projects (SEPs). In section 2.3 I review the interdisciplinary literature framing this emerging scholarly field of research. Furthermore, I introduce my main theoretical framework on the processes of the neoliberalization of feminism for the conduct of subjectivities, which extends from Foucault's theory on governmentality, or the conduct of the conduct.

2.1 The Development Age and Agenda

The practice of utilizing the word development to mean the sociopolitical unfolding, expanding, strengthening, spreading, evolving, elaboration and growing of human societies, was not popularized until after the WWII period (Reddock, 2000). Although emerging as a popular term only after WWII, early development initiatives began in the 1930s, as economists and colonial officials sought to modernize or westernize the so-called traditional and backward societies and persons of the colonies. The working assumption amongst these development and colonial officials was that the people of the colonies needed to assume the adoption of Western technology, institutions and beliefs, which would as a result, make them less backward, underdeveloped and primitive and more like them: modern and developed (Parpart & Connelly, 2000; Reddock, 2000; Rai, 2002). Operating within the modernization paradigm (see below), which saw development as a linear process by which the backward become modern, as a result of western intervention, this particular process of development as prescribed by colonial officers, did not come with a choice as whether to follow it or not, but was a matter of how fast it could be fulfilled. As such, even as projects failed, development planners continued to design development plans that were aligned with the theory of modernization (Parpart & Connelly, 2000; Reddock, 2000; Rai, 2002).

In the post WWII period, as countries, beginning with India in 1947, gained independence from colonial authority, with the hopes of fulfilling electoral promises of economic development and prosperity for all, most of the inbound post-colonial leadership kept a majority of the purported development experts who had worked under outbound colonial hands (Parpart & Connelly, 2000). Around this same time, the United Nations (UN), which would soon become the heart of development pioneering, and the International Monetary Fund (IMF) and World Bank, which would soon become the masterminds and gatekeepers of development lending, were established.

Established in 1944 as part of the Bretton Woods Agreement, the IMF and the World Bank, along with the United States 1947 Marshall Plan, were established to aid the reconstruction process of Western European countries after WWII (Reddock, 2000). The organization's foremost operational mandate was to offer a basis for monetary and currency stability, that would enable increased trade and expansion of these post WWII Western European economies. In what was an emerging international system, which would soon be "doing" development, the UN, on the other hand, was established in 1945 to replace the ineffective League of Nations,

an intergovernmental organization founded with the mantra to maintain world peace, and which had, at the onset of WWII, failed its mission (See Reddock, 2000; Parpart & Connelly, 2000; Rai, 2002). Upon its establishment, as is highlighted in its charter, the mission of the UN was “to save succeeding generations from the scourge of war, to reaffirm faith in fundamental human rights, to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and to promote social progress and better standards of life in larger freedom” (UN Charter, 1945).

Development, as is operationalized today, can be traced back to the 1949 Inaugural Address by American President Harry S. Truman. As the US emerged as the hegemonic power in the post WWII era, it became the “model country particularly with its dominance in intellectual works, scholarship, policy-making, and research on developing countries” (Parpart & Connelly, 2000, p. 56). As such, the US quickly carried a strong international voice. In the fourth point of President Truman’s speech, while urging the UN, alongside international corporation, to carry out the growth of and make improvements to underdeveloped areas, President Truman drew distinctions between Western Europe and the United States as one world, and post-colonial states and those states operating under socialism, as another world. He drew demarcations between developed and underdeveloped, between us and them, victim and savior, backwards and modern, skilled and unskilled, knowledgeable and unknowledgeable, between prosperity and poverty and the haves and the have nots. His distinctive separation between the Western world as the geopolitical space for development, and the rest of the world as underdeveloped, inaugurated the development age (See Rai, 2000; Parpart & Connelly, 2000; Reddock 2000; Rai, 2011). It is this thinking that has gone to shape development programs, including those development initiatives that are focused on empowering “the other,” the initiatives that neoliberalized feminism is implementing through its SEPs.

As nations progressively decolonized through freedom movements, this led to an emergence of new nation-states, which undoubtedly began to shift the world system. In light of these changes, the UN system increasingly shifted its attention to neoliberal embedded economic development as the Bretton Woods Agreement widened its scope to include, “reduction of budgets, balance of payments deficit, reduction of budget deficits, freezes in the public sector employment, cut backs in public sector investment (encouraged more private investment), and tax reforms, promotion of the private sector through contracting of public services,

deregulation, market liberalization and reforms to encourage foreign and domestic competition, exchange rate liberalization, rationalization of public sector institutions, privatization of state enterprises” (Reddock, 2000, p. 30). The functioning of these systems (the policy recommendations, treaties, international agreements), and how they operationalized development and framed projects around it was a consequence of this specific groundwork (See Rai, 2000; Parpart & Connelly, 2000; Reddock 2000; Rai, 2011). Moreover, development can be analyzed through the lens of its gendered approaches to human societies, the international system’s blindness to those issues and the societal implications of this insensitiveness, which as will be illustrated in this thesis, are evident in how SEPs are implemented in localized contexts.

2.1.2. Liberalism/ Modernization and the Rise of Neoliberalism

As Shahrashoub Razavi and Carol Miller (1995) discuss, in a very complex negotiation between what development solutions would be most effective in these contexts, although women in these post-colonial states were activists in the freedom movements as well as engaged participants in the agricultural labor economy, development, working under its modernization productivity-enhancing paradigm, undermined women’s active roles in society thereby shifting the gendered relations of these communities. “The emergence of the nuclear family model under western industrialization and modernization, with its accompanying sexual division of labor at home, was deemed rational and advantageous to the reproduction of the family unit” (Saunders, 2002, p. 3). Embedded in liberal theory, the modernization paradigm conceptualized development as occurring when human and physical resources developed through the force of rational individualism and the development of market-oriented individualism and competition (Rai, 2000; Rai, 2002; Saunders, 2002; Parpart & Connelly, 2000).

The modernization paradigm with little to say about the social, cultural, economic and political attributes of non-western societies, approached development as a linear process. For development economists, the process of development is as: underdeveloped to developing and finally developed as countries the North see themselves helping those the South to climb up the ladder of development and become like the modern and industrialized North (Parpart & Connelly, 2000, p. 72). For those working in the modernization/liberal paradigm, the development process communicates as: traditional to transitional and finally modern.

Industrialization or urbanization is the core feature by which backward societies become modern or developed as they economically grow. Moreover, the major international institutions took shape within this liberal framework as state and international institutions imposed a gendered discourse of development.

Even though the liberal paradigm maintained its predominance during the 1960s, as critics, both operating within the liberal framework and outside, started to express the failures of liberal operated development, by the 1970s, alternative models of development, challenging the liberal paradigm, started to take shape. In the period of the late 1960s, 1970s until the 1980s/1990s, these challenges particularly took their shape from three different sides: the basic needs approach challenge, the Marxist challenge, the post-structuralist challenge, and finally the post-modern challenge in the 1990s. Emerging as early as the 1960s, the neo-Marxist challenge to development emerged as an opposition to the modernization framework of development (Rai, 2002). Encompassing several approaches that extend or amend Marxism, neo-Marxist theory is a loose label covering sub-schools of development theory such as structuralism theory, dependency theory and world-systems theory. The schools embedded in neo-Marxist thought define themselves in terms of their opposition to what has historically been the dominant paradigm of development. For these thinkers, modernization is yes liberal and capitalist, but is accordingly also, exploitive and extractive (Rai, 2002). Picking up from dependency theorists who argued that the liberal model of development is in actual fact the ‘development of underdevelopment,’ outside of the primacy of production relations as central to both Marxism and neo-Marxism, the other main point of convergence between neo-Marxist schools of thought and classical Marxism, is their opposition to what they argue is the exploitive nature of liberal development approaches (Schuurman, 1993). Neo-Marxism examines imperialism from the perspective of the peripheral countries, engaging with the consequences of imperialism on the countries in the periphery. Unlike Marxists, neo-Marxists take issue with the idea of a historically progressive role of capitalism and instead argue that imperialism and capitalism are more likely to lead to underdevelopment in the periphery than development. As such, that is why dependency theory, as one of the best known neo-Marxist development theories, stresses the active economic role of the post-colonial state in development and on the innumerable impacts of the unequal relationship between the North and South (Schuurman, 1993).

According to arguments progressed by dependency theorists, although colonial countries stood undeveloped before the penetration of liberal ideologies of capitalism, these countries as such came to be seen as underdeveloped after they were incorporated in the international capitalist system. Accordingly, dependency theorists emphasize that it is the unequal and exploitive “developmental” relationships between the North (metropole) and the South (periphery) that resulted in economic underdevelopment. This economic underdevelopment came a result of the persistent outflow of economic surplus from the South to the North as Third World countries were “constructed entirely as hapless nonfactors in a tremendously structured world with no agency to act, subvert or negotiate” (Rai, 2002, p 78). Dependency theory sees the north as having created a situation of dependency in the South that the North uses to enrich itself (Connelly, 2000, p. 72). The perpetuation of these unequal relations it was argued, is managed by the clientele class in the Global South (comprador class) that collaborates with the dominant capitalist class in the North (Parpart & Connelly, 2000, p. 11; Rai, 2002).

Whereas dependency theorists only considered the core/metropole and periphery, the world-systems theory, which developed as a neo-Marxist critique in the 1970s, also engaged with what it considered the semi-periphery. The semi-periphery was made up of countries that were part of emerging markets, or countries that were considered to be in the halfway point between the state of underdevelopment and development. Based on this theoretical approach, states that were strong had the political prowess to strike the best bargains, whereas those that were weak, were the ones that had to accept unfavorable terms of trade. The theorists in this framework argued that “international capitalism depended upon the exploitation of cheap resources of the Third World; that the opening up of the post-colonial states to international capital would lead, not to enhanced development, but to increased dependency and exploitation; that the post-colonial elites were not simply dependents within the world capitalist system, but actors with considerable agency as they sought to position themselves to ensure their own survival and that of the dominant classes within international capitalism” (Rai, 2002, p. 80, 81).

As neo-Marxists and world-systems theorists continued to critique liberal approaches to development, by the 1970s, Women in Development (WID) was articulated as a critique emerging from within the liberal framework. Impassioned by the growing feminist movement in the North, liberal feminists engaged with how development ideology and practice had overlooked the experiences of women in the South. As development, through programs (i.e. moving from subsistence farming to industrial farming, and the sexual division of labor)

reconfigured the community structures based on Western norms of the nuclear family, so did the lives and experiences of the women in the South deteriorate.

By the mid-1970s, another critique of the liberal framework, the basic needs approach was initiated by the International Labor Organization (ILO) to query the focus on growth and income as indicators of development. Although still operating within the liberal paradigm, this approach initiated a shift in focus from growth, as recommended by modernization theorists, to the fulfillment of basic needs precisely because levels of inequality, poverty, and hunger were not showing any signs of improvement in the modern approach to development. This approach emerged to fix the liberal trickle-down approach to development as it contended that poverty was indicative of people's inability to meet their needs. As such, rather than focus on potential or actual earners, as did other approaches, the basic needs approach shifted its focus to everyone: children, old people, the sick, orphaned and the disabled (Rai, 2002, p. 63; Rai, 2011).

Irrespective of these critiques of the liberal paradigm informing development practice, development institutions which themselves were operating under "the politics of diffusion" continued to encapsulate the Third World, Global South, or underdeveloped nation states, into the international capitalist trade regime of which aid was a central tenet. Also, part of the modernization approach was the building of strong economic infrastructures that would result in direct capitalist investment. Within this paradigm, measures of nation-state growth, expansion, progress and success are measured by income levels, employment rates, educational levels, and the levels at which nation states adopt, highlight and mimic western economic institutions, technologies, and values. This framework of measuring development has been the main guiding ideology in international financial institutions, such as the IMF and the World Bank, in main aid organizations such as USAID as well as in different arms of the UN system (Connelly, 2000, p. 108). Most of these bilateral and multilateral international organizations generally operate within the liberal, now neoliberal, framework.

Within the modernization framework, equity refers to equal legal rights to participate in an ever-expanding global capitalist system. This framework does not recognize the systematic class, gender or race barriers that negate the idea of an open society in which every individual makes progress according to his or her own merit (Parpart & Connelly, 2000, p. 83). Participation in this framework does not imply making any choices about goals or lifestyles, it

assumes that we can be modern in only one way and that one can only achieve empowerment in one way and that is through economics and profit. In line with these modernization theories, development continues to be linked up to the economics of growth, modernization, industrialization, trade and the income of nations and countries of which reflect neoliberal ideals which frame this research were born (Rai, 2000; Rai, 2002; Saunders, 2002; Parpart & Connelly, 2000).

Although steadily operationalized in post-colonial developing states, neoliberal ideology burgeoned as a result of the oil crisis at the beginning of the 1970s, which then led to the restructuring of international capitalism and to the redefinition of the role of the state. As the Keynesian era, together with the welfare state came to an end, coupled with hyperinflation in the North, the new development ideology of neoliberalism came fully into practice (Schuurman, 1993). In the developing economies, the role of the state began to be limited, as state interference with market mechanism was considered ineffectual, counterproductive and essentially unpredictable. As advocated by the World Bank and IMF, this neoliberal and neo-monetarist economic policy, which included fiscal deficit through devaluation, deregulation of prices, and decreasing state subsidies, became the only options for countries in the South.

The thinking in the late 1980s and early 1990s was that the state has a leading role politically, but only facilitating role in the economy. With neoliberalism on the rise, development began to be seen as the responsibility of private companies and increasingly, private non-government organizations. The market as such became the main arbiter of decision-making. With the Global South debt crisis of the 1980s, economic restructuring and structural adjustment policies (SAPS) were advocated as mechanisms for generating income to repay debt. These aspects of neoliberal policies (stabilization or reduction of budget, promotion of the private sector through contracting of public services, market liberalization and price reforms, rationalization of public sector institution) which have been propagated everywhere are argued by scholars, feminist scholars alike, to be the cause rather than the solution to the economic problems experienced in the South (Reddock, 2000). “As a development ideology, neoliberalism most resembles the well-known modernization paradigm but in fact it has less to offer because the role of the state has been minimalized” (Schuurman, 1993, p. 12). The withdrawal of the state led to increasing impoverishment of low-income groups particularly women. As feminists critical of this approach have articulated, these neoliberal policies are not tailored to the particular needs of individual economies. They contribute to major declines in standard of living including

nutritional levels, educational standards, employment rates, and access to social support systems. They shift the responsibility for health care, education, and care of the sick and elderly to women already burdened by unpaid work. They increase social ills such as violent crime, drug use, violence against women. They result in increased levels of migration from north to south (Schuurman, 1993; Reddock, 2000).

As a means of questioning development as a narrative of progress, and as an achievable enterprise, the postmodern critiques to development materialized in the 1980s and 1990s. As state-based development strategies progressively failed to meet their goals, and as international agencies remained focused on what were narrow development agendas, there was a sustained and mounting disillusionment with the development project. In a growing “post-development” framework, there was a questioning of rational reason and determinacy, which led to the unraveling of the power relations that exist in the multiple differences that reveal where and we live. Postmodern thoughts engage with much more than what is presented at the surface level, as it exposes the ways in which words and texts of development both written, narrated and spoken, “construct the world as an unruly terrain requiring management” (Crush, 1995, p. 3). It reveals how words and texts “on their stylized and repetitive form and content, their spatial imagery and symbolism, their use (and abuse) of history, their modes of establishing expertise and authority and silencing alternative voices,” and how “the forms of knowledge that development produces and assumes and on the power relations in underwrites and reproduces” (Crush, 1995, p. 3). Simply put, it brings to light the constructed nature of often presumed objects and concepts as humanity, history, the body, the self, or experience, and the co-dependence of such apparent oppositions as power/resistance, or masculine/feminine.

Postmodernists can only be spoken of in the plural as they do not constitute a single school and there is as such, contentions amongst postmodern theorists themselves as between them and other types of theory. Extremely difficult approaches to clearly define, postmodern theories are used rather loosely to refer to a number of theoretical approaches that go to question metanarratives, that are often approached as bearing “truth.” As such, postmodernist thought approaches truth as a social construct to be deconstructed . With regards to development, postmodern critiques of development find themselves opposed to both liberal theories of modernization, as well as Marxist discourse on transformations. Postmodern theories do not engage with how to effectively implement modernization strategies of development, but instead offer the critiques of such projects. Because postmodernists question the essence of

metanarratives, this antagonism within these frameworks lead to the questioning of science as a framework for problem solving. With this displacement of science, other modes of thinking and analysis of our world, as such become possible within the postmodern framework.

Moreover, postmodernist frameworks include a general system of ideas that have developed in response to the assumptions of modernity. Systemized knowledge was no longer defined in terms of what was modern or Western, as such, different modes of thinking found equal states within the postmodern development frameworks. ‘The local as a political and conceptual space then became important- not to be reconfigured by the nation-state but to be the site of multiple, life improving initiatives’ (Rai, 2002, p. 75).

With its emphasis on difference and its engagement with narratives of the “other,” postmodernism has as such attracted many feminists. As there is a critical and strong dissatisfaction with metanarratives in postmodern thoughts, there is also the commitment to uncover hidden power relations in modernist discourse as well as the notion of the other and the assertion of the local narrative. Within postmodern thought, the creation of the other is a much discussed phenomenon, which is presented as the inevitable effect of the commitment to rational mindsets by those engaged in modern narrative. The modern and rational mindset to which Enlightenment Europe and subsequent Western societies have subscribed cannot but produce notions of the Other.

2.2. Tracing the History of “Neoliberalized Feminist” Thought

As has been reviewed above, debates on what development actually is, how development can so-called be achieved, and who development actors are and are not, continue to plague this field. Development was born out of the perceived need to improve the conditions of states that had in the recent past gained independence from their colonial holders. Notwithstanding the many conceptual, structural and institutional changes that the development field has undergone since its birth in the 1950’s, (modernization project as discussed above etc.) the conceptual ideologies governing development leave room for a lot of debate. Moreover, one notable change, which has manifested itself through the ever-increasing participation of of private sector actors in public decision-making, is one which some scholars are arguing is

progressively changing the face of and mode of institutional behavior in global governance. Alongside the participation of private sector actors has resurfaced the efficiency conceptual argument, which we first saw in the late 1960s/ early 1970s as women were, for the first time, recognized as an efficient market of untapped resources bound to advance the objectives of development.

The development project has itself engaged with distinct modes of conceptual thought. With development as the starting point of answering the main research questions framing this research, I want to engage with the conceptual influences and arguments that initially led to the engagement of women in the development project, WID, and want to present other mainstream theoretical perspectives, WAD and GAD, that have since guided the development programming for women's empowerment and gender equality in international organizations.

Feminist theory as a field of study is exceedingly heterogeneous, with distinctions between different feminist perspectives not always entirely clear. An engagement with the feminist theories concerned with development issues alone is indicative of the nuanced and complex nature of this field of study. Conscious of the modifiable and evolving nature of these theories, and of the idea that strict classifications and generalizations result in theoretical oversimplifications, to galvanize whether there is an emerging feminist theory at hand, this feminist theoretical engagement will be intentional in clarifying the nuances between some of these theories, and will aim to trace the main theoretical traditions underpinning, in particular, the most influential feminist theories that structured development's engagement with women and gender.

Stemming from liberal understandings of development, and liberal feminist notions, WID (Women in Development), and GAD (Gender and Development) to a lesser extent, have to date been the most influential feminist approaches in development practice (Saunders, 2002). The logics behind both the emergence of, and substantial influence of WID, are multidimensional and complex. The most powerful perspectives of its emergence and influence can however be merited to its embodiment of liberal ideals, of which modernization and development were constructed, as well as its birth from, and around, the currents of the second-wave feminist movement in the Western Europe and the United States (Saunders, 2002).

Rooted in 16th and 17th century liberal philosophy, liberal feminism finds its roots in the larger tradition of liberal political philosophy and its ideals of freedom, equality, and liberty (Parpart & Connelly, 2000; Baehr, 2013). Much liberal feminist work is inspired by, amongst others, such political philosophers and theorists as Immanuel Kant, John Rawls and John Stuart Mill (Baehr, 2013). At the core of the liberal tradition, is the autonomy of the individual, where the notions of free will, self-actualization, self-determination, self-mastery, and self-sufficiency are as much applicable to the individual, as they are to the state or society (Carter, 2016). Within the classical liberal tradition, equality is not only the right to freedom, but is also an instrumental tool to achieve individual liberty and autonomy (Karasimeonov, 1994). Thus, within the classical liberal paradigm, equality becomes subordinate to liberty. Liberty is distinguished as an individual's ability to freely roam through society without any external obstacles inhibiting that expression, as well as the materialization of self-determination as expressed in an individual's ability to control her or his own destiny and interests (Carter, 2016). As such, an individual is free when hers or his higher, rational self is in control. This higher, rational self is determined by one's ability to reason, reflect, and take responsibility of one's actions. Furthermore, it is also the ability for one to autonomously determine his or her own desires (Carter, 2016). Ian Carter, in his engagement with the work of liberal political theorist Isaiah Berlin, writes that, as was theorized by Berlin, in the liberal framework, "some individuals are more rational than others, and can therefore know best what is in their and others' rational interests. This allows them to say that by forcing people less rational than themselves to do the rational thing, and thus to realize their true selves, they are in fact liberating them from their merely empirical desires" (Carter, 2016).

Further along, in the liberal framework, equality in liberty signifies that each individual should have and enjoy as much freedom as is compatible with the freedom of others, and that the individual may do anything, as long as it does not diminish the equal liberty of others (Karasimeonov, 1994). As has been further developed by liberal political theorists, equality is as such expressed both in terms of equality before the law and equality of rights. In terms of equality before the law and of rights however, although some individuals are more rational than others, seeing as to that individuals have the potential to be rational, inequality must as such be justified in rational terms (Parpart & Connelly, 2000, p. 116). In this liberal framework, individuals can only be governed with their full consent, and only within certain bounds, which are generally delineated as public and private. The public is regulated by the government, whereas the private is not (Parpart & Connelly, 2000).

As is very much reflective in its name, liberal feminism was born of out the liberal ideology of equality in liberty where, each individual should equally have and enjoy as much freedom as is compatible with the freedom of others. Liberal feminists trace their feminist underpinnings to the writings of Mary Wollstonecraft, who is held in high regard as the first feminist theorist (Parpart & Connelly, 2000). In her 1792 publication, *Vindication of the Rights of Woman*, Wollstonecraft argues, women's capacity to reason was equal to that of men and that biological sex differences were irrelevant to the granting of political rights (Wollstonecraft, 2004; Parpart & Connelly, 2000, p. 116). Utilizing the liberal understanding of equality and freedom, as well as the liberal rationale of equal in reason means equal in liberty, Wollstonecraft in her work contends for the rights of women to be educated. Based on her analysis of the societal structures of her time, Wollstonecraft argued that since the education women received, in such sensing and feeling activities as simply their appearance, could not guarantee that they would be able to meet the expectations and needs of society, it was only through education that women would be emancipated. According to Wollstonecraft, equal and quality education would cultivate a recognition that women, like men, were fully human, and were as such both creatures of thought, feeling, inner perception, self-command, knowledge as well as reason. This recognition would go to make the necessary reform for equality (Wollstonecraft, 2004; Tomaselli, 2014).

Liberal feminism as we understand it today has been heavily influenced by a number of historical trajectories that have caused it to push far beyond Wollstonecraft's centralization of women's equal access to education. In the United States, liberal feminist dissent strongly emerged in the late 18th century, as women suffragists demanded for equal rights and the vote for women (Parpart & Connelly, 2000; Saunders, 2002). Although not done in ways that successfully married gender and race concerns, alongside the vote, women suffragists introduced liberal feminist dissent into an emerging anti-slavery/ abolitionist movement. The suffrage movement was important as it would enable women to become men's equals and would, as a result of the vote, give women the power to contest against and change in the systems, structures and attitudes that caused them and other's to be discriminated against and oppressed (Parpart & Connelly, 2000; Saunders, 2002). Unlike the late nineteenth century, where the sole commitment of the movement was on getting women the right to vote, the 1970s liberal feminists came to the table with a full agenda. Their objectives were clearly directed, as liberal feminists focused on the tools, which they believed, would guarantee that women were

fully liberated. They also focused on economic opportunities, sexual freedoms, laws and policies that do not discriminate against women and civil liberties: voting rights, property rights, freedom of speech, freedom of religion, freedom of association (Parpart & Connelly, 2000; Saunders, 2002).

As their agenda developed, as did their theoretical framework which sees women's subordination as resulting from gendered norms, rather than biological sex (Parpart & Connelly, 2000). Although liberal feminists are amongst themselves divided on particular directives related to obtaining full and equal rights for women, for example the different approaches coming from classical liberal feminists versus welfare liberal feminists, they do however agree that the single most critical goal of women's liberation is sexual equality, or in other words, gender justice. In more specific terms, liberal feminists seek for women to achieve positions of power in government and business, they seek for women to have the freedom and right to choose on issues of abortion, pornography, and prostitution, and unlike their more liberal foundations which seek for an undistorted separation between private and public, liberal feminists because of their confrontation with issues such as domestic violence, believe some private regulation is needed in order to protect women's safety and well-being (Parpart & Connelly, 2000). For liberal feminists, inequality between women and men cannot be justified in rational terms, as such hold accountable rational men, to see the irrationality in perpetuating gender inequality.

As the feminist movement in the United States quickly gained traction, with more women having the choice to leave the traditional private space and enter the more economically lucrative public space, simultaneously, feminists started to pick up the struggle to make women visible in the development process. It was not until the 1970's that women's needs and their role in society, gained the attention of development practitioners. Until then, the role of women in the social and economic development of the Third World had been invisible (Moser, 2012). With the influence of liberal feminism, researchers began to move away from the fixation that, women's roles and responsibilities were in the home as wives and mothers and started to move toward a richer and more complex understanding of women's employment and their productive role as members of society.

The roots of women and development (women and development here is referring to a number of varying approaches to women's development), took form around the 1950s, and 60s. During

the early stages of the 1960s, as post-colonial countries developed their development agendas, women from post-colonial states moved to join with men in meeting the goals of the developing nations. At this particular juncture, the feminist movement (the second wave of the feminist movement) in the West had not yet been revived. In this same time period, as women from post-colonial countries began to present their nation's progress and issues at the United Nations (UN), they began to challenge the legalistic agenda of the Commission on the Status of Women (CSW). Established in 1946 as a watchdog of UN activities on behalf of women, the operational and theoretical framework of the CSW was limited within the legalistic context of human rights (Parpart & Connelly, 2000; Moser, 2012; Reddock, 2000) and as such could not comprehensively address the challenges that women faced in the developing world.

During the 1960s, as newly independent countries, which were yet to be "developed," became the majority of UN member states, the UN System significantly shifted its focus to addressing issues of development. The First Development Decade did not clearly reference women, nevertheless by 1962, the UN asked the CSW to prepare a report on the status of women and their role in the social and economic plans of member governments (Tinker, 1990; Moser, 2012). At the end of the First Development Decade in 1970, as the UN General Assembly reviewed the results of the decade, concerns were raised about the status of women. What was revealed is that the industrialization strategies of the first decade in actual fact worsened the lives of both the poor and of women in the Third World. The Second Development Decade (1971-1980) was as such meant to correct the wrongs from the past and bring about sustainable improvement for all. These concerns would become the building blocks by which development became concerned with women's issues.

At the onset of the 1970s, as women in the United States were emboldened by the second wave of the feminist movement and their demands of equality and fair representation (see above), so too were the women in the UN System demanding and advocating for increased employment opportunities for women. The most widely recognized theoretical perspective that channeled the second wave feminist movement in the United States was the liberal paradigm. As more women's organizations and caucuses grew out of the wave of feminist advocacy and organizing that went to improve the status of women, within the Society for International Development (SID) emerged a women's caucus, which was, Women in Development (WID) (Tinker, 1990; Moser, 1989; Saunders, 2002; Rai, 2002).

Articulated within the liberal framework, beyond increasing women's participation and employment opportunities in development agencies, WID wanted to bring more visibility and compile data on the phenomenon that development was having an adverse effect on poor women from newly independent countries in the developing world (Tinker, 1990; Saunders, 2002). The work of WID was heavily influenced by the work of Ester Boserup (1970), whose theory "legitimized efforts to influence development policy with a combined argument of justice and efficiency" (Tinker, 1990, p. 3). Boserup in her "liberal feminist challenge to the early patterns of modernization as development" (Rai, 2002, p. 60; Boserup, 1970) posed a combined argument of equality and efficiency. The efficiency argument quickly became the basis of the WID approach, and was soon enough picked up and adopted by the United States Agency for International Development (USAID) and other international agencies, who accepted and advocated the rationale that women were an untapped resource who, if utilized efficiently, are able to provide an economic contribution to development. WID, with its liberal feminist foundations "had an advantage as its ideological position gave it the greatest level of coherence with liberal modernization and development theory and practice albeit with a tension around male bias" (Saunders, 2002, p. 3).

As was highlighted in the introduction of this thesis, this is not the first time that the idea of women as the "saviors" of development has come up at the high-ranking tables of international decision-making. Since the early 1990s, feminist scholars have been critical about the approaches of development, particularly Women in Development (WID), in which gender was ascribed in development models in ways that disadvantaged women (see Bunch, 2007 & Razavi and Miller, 1995). WID sought to make women's issues relevant to development by showing the positive synergies between investing in women and reaping benefits in terms of economic growth. Women were seen as the nurturing, self-sacrificing, hardworking heroes, who would lift their families, communities and nations out of poverty (see Cornwall, Gideon, Wilson, 2008 & de la Rocha, 2007).

With regards to women, gender, and development discourses and programs, the international system has experienced several methodologies, or schools of thought, with the most dominant approaches being reckoned Women In Development (WID), Women and Development (WAD) and the most recent, Gender and Development (GAD) (Rathgeber, 1990 and see Singh, 2007). For the purposes of this research, I aim to particularly document the WID literature so as to highlight and discuss how modes of thinking that were utilized in international

organizations' WID projects are being utilized again through neoliberalized feminism projects, only this time, with the inclusion of private sector actors. As has been discussed by critical scholars of WID, women were used, or instrumentalized in WID programs as the vehicles of development practices and were also the ones to endure the costs of development (see Rathgeber, 1990; Razavi and Miller, 1995; Singh, 2007). Propagated by WID, the deeply essentialist notions about women and their "natural" role as caretakers of their communities, protective, and giving individuals (see Rathgeber, 1990; Razavi and Miller, 1995; Singh, 2007), are, as neoliberalized feminism scholars have discussed (see Bedford, 2009; Roberts, 2012), driving the emergence of this new socioeconomic project.

Moreover, just as scholars critiquing WID projects highlighted, development projects sought to make women's issues relevant by showing the correlation between investing in women and economic growth (Razavi and Miller, 1995). Scholars challenged the notions that experiences and bodies of women should be essentialized around notions of motherhood, self-sacrifice, and innate maternal responsibility, they challenged the idea that women had the tendency of reinvesting their incomes back into their families, (Bedford, 2009), that women who control family income spend more on their family's needs than their own needs (Agarwal, 1995; Chant, 1997), that women are more likely to save their income for family use, as opposed to men (Brickell and Chant, 2010), that migrant women also remit at higher rates than men (Kunz, 2011). "From a feminist political economy perspective, this is reflective of long-observed gendered division of labour, and its association with an innate female altruism is deeply problematic" (Calkin 2015, p. 77). I draw from these notions challenging the instrumentalization of women in development developed by scholars critically researching WID to see if they too can be contextualized within the neoliberalized feminism programs. I contribute to the theoretical debate on WID in the field of gender and development studies by studying how neoliberalized feminism mobilizes gender norms at the discursive level and in their implementation on the ground.

Eva Rathgeber (1990) writes that it was in the early 1970s after the publication of Ester Boserup's *Women's Role in Economic Development*, a work which for the first time brought attention to the sexual division of labor and the differential consequence by gender of development and modernization strategies, that the concept of Women in Development (WID) was first adopted by donor agencies, governments, NGOs, and international agencies (Rathgeber, 1990 and see Boserup, 1970). WID is comprehended as the incorporation of

women into global developments of economic, political, and social growth and change (Rathgeber, 1990). For scholars, WID was more than a development approach or political strategy; it generated a space for research and analysis on the impact of development on rural women (Razavi and Miller, 1995). It is through its rubric that development research and programs began to specifically target women's experiences and perceptions (Rathgeber, 1990). According to Razavi (1995), there was a dominant way of thinking within WID that looked to make women's issues significant to development by "showing the positive synergies between investing in women and reaping benefits in terms of economic growth" (p. 1).

Although met with skepticism by scholars at that time, after its adoption by international agencies, the WID approach was embedded in traditional modernization theory, which saw development as a process of slow but steady linear growth (Rathgeber, 1990). Ahistorical in nature, the WID approach did not so much as question why women had been left behind within the development processes of the last decade. It instead quickly focused how to better integrate women into existing development structures and modes of thinking (Rathgeber, 1990). Scholars who question this liberal approach argue that WID ignored or simply disregarded the important divisions and relations of exploitation that exist among women such as class, race, culture, and post-colonial relations (see Rathgeber, 1990; Razavi and Miller, 1995; Singh, 2007). Instead, the WID approach, blind to the fact that exploitation is in itself a "component of the global system of capital accumulation" (Rathgeber, 1990, p. 492), perpetuated by what scholars thought of as structures of inequality, focused exclusively on the productive aspects of women's work, and projects which were typically income-generating and where women, particularly those in the Global South, were "taught a particular skill or craft and sometimes organized into marketing cooperatives" (Rathgeber, 1990, p. 492). I utilize the insights of this critique of the WID programs in my investigation of neoliberalized feminism programs.

Although the SEPs discussed in this work are quite different from what we have confronted in gender and development, I nonetheless extrapolate feminist critiques on WID and GAD approaches into the emerging discourse of neoliberalized feminism. Smart economics and/or the business case gender equality evidences a transfer of empowerment, autonomy, equality concepts that fit into the framework of heightened neoliberal logics that now have the private as a worthy partner of advancing the rights of women. As a result of these changes, the feminist conceptualization of empowerment and agency has taken a new meaning in in this era of neoliberalized feminism. To understand how the concept of empowerment has been co-opted

into neoliberal rationale, I want to discuss below how feminists have conceptualized empowerment.

2.3 Delineating Empowerment and Agency

Since its prominent inclusion in contemporary discourses of international institutions policies on doing development for the sake of and participation of the poor, the concept of empowerment has taken on many different meanings, as a result of different development objectives, at particular moments in time. From its grassroots conceptualization and political mobilization as a radical tool to confront and transform unjust and unequal power relations and raise critical consciousness in the 1980s, the term empowerment has since been depoliticized, has become institutionalized, taking on vague meanings that are adaptable to coalitions of corporations, international non-governmental organizations, global capitalists and elites and development actors (Cornwall & Eade, 2011; Calvès, 2009; Cornwall, 2016). Empowerment, with its focus on the instrumental gains of individuals, particularly women and what they can do for development, has come to “assimilate power with individual and economic decision-making, de-politicize collective power, and is used to legitimize existing top-down development policies and programs” (Calvès, 2009, p.). As a result of its co-optation by international bodies, empowerment has in the process lost many its transformational radical insights stemming from feminist conceptual work accomplished/ carried out in the 1980s and 1990s.

Empowerment theories were first articulated as a framework for social change in the late 1960s and early 1970s. Empowerment’s roots and core basis of inspiration can be traced to an array of diverse fields of scholarship including: feminism, self-helpism, business management, social psychology, theology and community development (Calvès, 2009; Cornwall and Brock, 2005). Marking a moment in time when the world was struck by/ confronted with a myriad of changes, the 1960s/1970s saw various social protest movements which beaconed/ushered the concept of empowerment (Calvès, 2009). The second wave of the feminist movement, the black power movement, the liberation theology movement, the movement in development to get more women in development— at different stages, these movements utilized the concept of empowerment, particularly as they looked to marginalized or oppressed groups being able to

express themselves, address the social and cultural barriers of discrimination that they faced, raise consciousness, gain power, and overcome the domination to which they were subject (Calvès, 2009; Turner & Maschi, 2014).

This approach to empowerment approaches utilized by feminists become effective in the process of conscientization or consciousness raising (Cornwall, 2016). These processes cannot be separated because of their call for awareness of structural barriers and one's relationship to those barriers, and their call for using that awareness to transform and emancipate. At this level, the individual/subject is empowered by his or her ability and power to reflect on and define his or her situations, by his or her ability and power to decide on the actions to be taken, by his or her ability and power to test their action, responses, and then re-think and redefine their situations. "It is only to the extent that they make the choices and the decisions in terms of how to define situations and how to carry out actions, that they are in control and not merely the 'objects' of other people's choices or decisions" (Breton, 1994, p.25). Here "empowerment is defined as gaining control over one's life, that is, gaining control over the factors which are critical in accounting for one's state of oppression or disempowerment" (Breton, 1994, p.25).

Feminists began to engage with the concept of empowerment, both from the international development approach and other approaches stemming from local feminist movements that were growing in Europe and in the United States. In development scholarship, early applications of the term empowerment came to be articulated in the 1980s and 1990s as there was a call for women's empowerment. The result of the reflection of feminist researchers, activists, and political leaders from the Global South, the publication of *Development, Crises and Alternative Visions: Third World Women's Perspectives* (Sen and Grown, 1985) ushered in the broad principles that would go to define a new approach to the role of women in development, what would come to be known as the "empowerment approach" (Moser, 1989).

Discussing standpoints and approaches needed by women so as to enable them to begin to transform "gender subordination and in the process break down other oppressive structures" (Sen and Grown, 1985, p. 22), the publication critiques the women and development programs implemented during the United Nations Decade for Women (1976-1985), which premised that the primary problem facing women in the Global South was that they are not sufficiently integrated in the development process. For these feminist scholars, the economic development

programs for basic survival needs implemented during this period were not sufficient in the address of unequal power relations and in the reinforcement of women's power.

What these feminists were calling for was a radical transformation of the economic, political, legal, and social structures that perpetuated gender, race, and class subordination. A radical transformation that would be led by women themselves, by grassroots women's organizations who were the "catalysts of women's visions and perspectives," the spearheads that will bring about the structural changes needed to satisfy their strategic needs (Sen and Grown, 1985, 114). As a radical approach concerned with transforming power relations, this approach to empowerment was used to describe grassroots struggles advocating for women's rights and greater equality between women and men (Batliwala, 1993, 2007; Cornwall, 2016). Like the process of conscientization for transformative development described by Freire, for feminists working and writing during this time, empowerment was believed to be an unraveling process of changes in consciousness and changes in collective power. The assertion and understanding was that empowerment was not something that could be imparted or given by others, but like Freire discusses, is about recognizing inequalities in power, proclaiming an individual's power and right to have rights and taking action to bring about structural change in favor of greater equality (Cornwall, 2016; Batliwala, 1993; Kabeer, 1994; Rowlands, 1997; Sen, 1997).

A dramatic increase of publications exploring empowerment, gender, agency and development followed the groundbreaking publication of Sen and Grown (1985). The 1990s saw a greater exploration of the meaning of empowerment, as feminists further explored other faces and meanings that this term could carry. Indian researcher and activist Srilatha Batliwala asserted that with the growing exploration of the term empowerment, empowerment "was in danger of losing the concept's transformative edge," and called for a clearer and more precise understanding of power and empowerment (Cornwall, 2016, p. 343). Calves (2009) draws on Batliwala and argues:

Batliwala defines empowerment as a process of transforming the power relationships between individuals and social groups. Batliwala argues that power relationships can only be changed through action on three different fronts: by questioning the ideologies that justify inequality (such as social systems determined by gender or caste), by changing the means of access and control of economic, natural, and intellectual

resources, and by transforming the structures and institutions that reinforce and preserve existing power systems (such as family, the state, the market, education, and media) (p. 741).

Calves (2009) further asserts that:

Joining Batliwala are other feminists, such as Naila Kabeer (1994), Magdalena León (1997), and Jo Rowlands (1995), who emphasize the multifaceted nature of the empowerment process for women in the Global South and developed theories on the links between empowerment and power. For these feminists, empowerment differs from holding “power of domination” over someone else (“power over”); it is more of a creative power that can be used to accomplish things (“power to”), a collective political power used by grassroots organizations (“power with”), and also a “power from within,” referring to self-confidence and the capacity to undo the effects of internalized oppression (p. 741).

With a commitment to radical transformation and to change that was beyond personal economic empowerment, the feminist theoretical approaches from this particular period make it clear that empowerment is not something that could be done to or for anyone else. Empowerment is supposed to be achieved by women themselves through the exercise of agency (Wilson, 2008). Processes of grassroots conscientization and mobilization give people the opportunity to make sense of the world they know, to analyze their relationships, their beliefs, practices, and values and discern by themselves how they could potentially transform those spaces and bring about transformational change. This agency, the capacity of individuals to act independently, to make their own free choices and make sense of their own world. Within the political project of feminism, it has been a primary concern to urge women to strive for autonomy, understood both as freedom from patriarchal oppression and as freedom to realize their own capabilities and aspirations, and exercise agency understood as the assuming of responsibility of one’s own success (Madhok and Rai, 2012). The concept of agency has historically been associated with the liberal construction of the free individual and which speaks to multiple forms of resistance and contestations of hegemony and requires discovering agency even in the least favourable situations (Wilson, 2013).

Agency in this context refers to women's ability to make decisions and choices under given circumstances, where women are not invariably seen as passive victims but as women who are the authors of their own voice, capable of exercising and promoting their own free will (Wilson, 2008; Kabeer, 1999). As such, "to assume that women have no voice other than an echo of prevailing discourses is to deny them agency and simultaneously, to repudiate the possibility of social change" (Wilson, 2008, p. 84). On the issue of agency, Kabeer (1999) writes:

Agency is the ability to define one's goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose which individuals bring to their activity, their sense of agency, or "the power within." While agency tends to be operationalized as "decision-making" in the social science literature, it can take a number of other forms. It can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive processes of reflection and analysis. It can be exercised by individuals as well as by collectivities. Agency has both positive and negative meanings in relation to power. In the positive sense of the "power to," it refers to people's capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Agency can also be exercised in the more negative sense of "power over," in other words, the capacity of an actor or category of actors to override the agency of others, for instance, through the use of violence, coercion and threat. However, power can also operate in the absence of any explicit agency. The norms and rules governing social behaviour tend to ensure that certain outcomes are reproduced without any apparent exercise of agency (p. 438).

Cornwall (2016) writes that the writings from the 1990s period offer us three important insights which go to complicate what mainstream development understands about the narratives of women's empowerment and agency:

First, these writings suggest a version of empowerment that is fundamentally about changing power relations. What they give us [...] is an account of power and empowerment in which change involves building critical consciousness. It is this process of changing the way people see and experience their worlds that can raise awareness of inequalities, stimulate indignation about injustice and

generate the impetus to act together to change society. [...]. Second, they offer a view in which empowerment is relational. Current metrics and rubrics strip away its relational dimensions. Yet any account of the lived experience of empowerment and disempowerment must embrace the essential sociality of the concept. There is in this an intimate imbrication of the personal and political. Third, these writings insist that empowerment is a process, not a fixed state nor an end-point, let alone an easily measurable outcome to which targets can be attached. Empowerment can be temporary, and some pathways of empowerment can lead women into experiences of disempowerment, from which they may or may not surface empowered. What empowers one woman might not empower another: there are no one-size-fits-all recipes for empowerment. And empowering experiences in one area of a woman's life do not automatically translate into greater capacity to exercise agency and transform power relations in another part of her life

Based on these feminist conceptualizations on the subject of empowerment, empowerment is as such not only about the exercise of choice, voice and agency, but stands as a tool of transforming power relations that go beyond the realm of the self. Feminist empowerment, or transformative empowerment, is about overcoming structures of domination through consciousness raising mechanisms such as the open address of social and cultural discrimination. One of the goals in this empowerment is for the subject to become aware of the structural barriers impeding the expression of her rights. Moreover, the multifaceted nature of the empowerment process as discussed by Nabeer (1994) call for power from within so as to undo internalized oppression, but nonetheless also calls for collective power to end structural forms of domination working against the power and agency of women. As will be discussed in this thesis, the empowerment approach propagated by neoliberalized feminism is one that has been co-opted and depoliticized emphasizing individual profit-empowerment, losing radical roots that call for collective action in the name of transforming policies that impact the exercise of rights of all women. Below I discuss the theoretical underpinnings of this phenomenon that feminists are distinguishing as neoliberalized feminism, as I begin to trace its emergence. Moreover, based on the theoretical discussion that I present, I introduce the theoretical framework guiding this research work.

2.4 Neoliberalized Feminism: Tracing the Emergence of a Feminism?

An interdisciplinary emerging field of research, neoliberalized feminism is a critique of the smart economics ideology (see Chapter 4) that has co-opted and depoliticized feminist notions of women's empowerment and transferred the concept of women as an underutilized and efficient market from WID, to conduct women as neoliberal subjectivities. Smart economics calls for the expansion of opportunities for women through economic driven empowerment initiatives that include access to credit, entrepreneurship training and business education. What is unique about this neoliberal empowerment framing is that smart economics projects (SEPs) are advanced with private sector engagement through public-private partnerships (PPPs). Borrowing from Adrienne Roberts's (2012) historical setup on neoliberalized feminism, the critical point to start this theoretical discussion on the emergence of this research field is the 2008 financial crisis (although the smart economics ideology as will be discussed in Chapter 4 traces back to the 1990s). After the 2008 financial crisis, the smart economics discourse proliferated and took a life of its own as the "financial responsibility" of woman, and a "healthy dose of femininity," which could then re-establish a "rational" and sustainable global financial system, was brought to the fore as an efficient response to counteract the masculine financial irresponsibility that caused the 2008 financial crisis (Roberts, 2012, p. 90; Prügl, 2012). As gender was used as a category to analyze the power relations that led to the financial crisis some of the responses to this crisis were too, gendered in nature. Calling for a greater presence of women or a healthy dose of femininity in the top ranks of the financial sector and in its boardrooms, such an approach was envisioned as the most practical way to inhibit the risky, speculative and highly masculinized behavior of financial firms and their brokers that ultimately engendered the 2008 global financial crisis (Prügl, 2012; Roberts, 2012). Building on the influencing force of the smart economic discourse and persuaded by liberal feminists, states, corporations, universities, non-governmental (NGO) entities and many others, these gendered responses to the crisis explain and approach gender in ways that empty this feminist political notion of its politics, power and history (Roberts, 2012).

Transnational public-private partnerships (PPPs) are not a new phenomenon in the international system. Although often overlooked, these hybrid links have steadily risen to the forefront of international relations and international organization frameworks and are presenting a new set of challenges and complexities in global governance (Acuto, 2011). As

neoliberal norms continue to flourish including in the public sector, and as public institutions continue to face funding challenges resulting in the restructuring of their organizations, private corporations have never looked more “attractive” as “development partners” (Prügl and True, 2011). Consequently, the embedding of private corporations is restructuring the institutions for world politics as non-governmental organizations and transnational corporations “increasingly engage in authoritative decision-making” about issues of social justice and human rights (Schäfferhoff, Marco et. al., 2009, p. 452). Through these PPPs for development and gender equality, private corporations continue to expand their presence, legitimize their voices and accumulate more power to define the “contours of development and the social relations of gender” (Roberts, 2012, p. 3). This engagement of the private sector includes changes in the ways in which development has traditionally functioned and historically done “empowerment,” and who the type of woman is that these initiatives have for so long targeted.

**SMART ECONOMICS/ THE BUSINESS
CASE FOR GENDER EQUALITY:**

WHAT:

- Intellectual super structure of the project that feminists critically analyze as neoliberalized feminism
- Feminist-inflected neoliberal ideology/ agenda that looks to expand opportunities for women through economic driven empowerment initiatives that include access to credit, entrepreneurship training, business education etc.
- It supports the constellation of social forces, that is private sector engagement through public-private partnerships (PPPs)

WHO:

- Purported by public and private actors namely the World Bank, the International Finance Corporation (IFC), the United Nations, intergovernmental organizations, governments, NGOs, educational institutions, private corporations, transnational corporations etc.

NEOLIBERALIZED FEMINISM:

WHAT:

- Developed from the framework introduced by Prügl (2014) to critique the ideology of smart economics/ the business case of gender equality
- The critical analysis of the processes by which select feminism movement ideas are being integrated into neoliberal rationales and logics
- The critical analysis of how smart economic projects (SEPs) conduct and construct neoliberal subjectivities

WHO:

- Critical scholars

This phenomenon that scholars are studying has been critically theorized variously as the neoliberalisation of feminism or neoliberalised feminism (Prügl, 2014), hegemonic feminism (Eisenstein, 2009), transnational business feminism (Roberts, 2012, 2015), neoliberal feminism (Rottenberg, 2013), post-feminism (Elias, 2013), market feminism (Kantola and Squires, 2012), as a corporatist type of feminism or rogue feminism (Bedford, 2009) and governance feminism (Halley, 2006). Critical scholars engaged in this realm “differ in what they do not like about this transformed feminism, but for all it is somewhat suspect, far removed from the challenges of power that underlies the contentious politics of feminist movements” (Prügl, 2014, p. 2). Below I outline six of these frameworks so as to elucidate the nuances between these recent “feminism” types. Each of these perspectives serves specific objectives, contributing important conceptual components to the feminist analysis of this phenomenon. Furthermore, I discuss why in this research I chose to approach this phenomenon not as a new type of feminism but as the “neoliberalization of feminism” or “neoliberalized feminism,” following in the theoretical tradition introduced by Elisabeth Prügl (2014).

Hegemonic feminism

Similar to Nancy Fraser’s (2009) account which recounts the second wave as an ideologically purer time, Eisenstein’s (2009; 2014) discussion on the rise of *hegemonic feminism* too carries a nostalgic undertone, as she historicizes an idealized second wave feminism that, with its left-wing politics and class-based analyses, “should have been part of the resistance to globalization” (2014, p.2), challenging the hegemony of neoliberalism across the globe. In her analysis, instead of that resistance, capitalist processes have seduced feminism allowing its liberal basis to become hegemonic. Using Gramsci’s term hegemony “to refer to the dominant set of ideas established by ruling elites and accepted without question as the “common sense” of a society,” she references hegemonic feminism as “that form of bourgeois feminism that argues for women’s full incorporation into the economic life of capitalism, as workers, or managers, or investors” (Eisenstein, 2014, p.2). Hegemonic feminism as such redirects its interests towards those of the educated middle classes, failing to address the differences amongst women, including those found in-between racial and class lines, thereby contributing to a fracturing of solidarity in the women’s movement (Eisenstein, 2009). In this bourgeois feminism, it is the women most oppressed by unequal relations of power that have been left to struggle alone in the neoliberal era (Eisenstein, 2009).

Neoliberal feminism

In what is a similar framework to Eisenstein's hegemonic feminism, Rottenberg's (2013) *neoliberal feminism* emphasizes how liberal feminism is being folded into neoliberal modes of governmentality and producing a particular kind of feminist subject. The feminism of this peculiar feminist subject is so individuated that it has been completely detached "from any notion of social inequality and consequently cannot offer any sustained analytic of the structures of male dominance, power, or privilege" (p. 425). Neoliberal actors are in particular depoliticizing the classic, mainstream liberal feminist notions of equality, opportunity, and free choice and "displacing and replacing" their content to construct a particular feminist subject "who is not only individualized but entrepreneurial in the sense that she is oriented towards optimizing her resources through incessant calculation, personal initiative and innovation" (p. 422). In this light, neoliberal feminism is not so much concerned about inequality between men and women or about social justice but about creative and individual solutions that it recasts as feminist and progressive. Interestingly, according to Rottenberg (2013), in a context where neoliberal rationality is the dominant or hegemonic mode of governance, the construction of a neoliberal feminism with its neoliberal feminist subjects becomes one more domain that neoliberal governmentality forcefully inhabits and reconstitutes as its own, helping itself by neutralizing the potential critique from other strands of feminism.

Rogue feminism

With an analysis that is founded on international financial institution's engagement with development initiatives that promote women's entrepreneurship and labour market participation as anti-poverty strategies, Bedford (2009) introduces a *corporatist type of market feminism* or what she renders *rogue feminism*. Rogue feminism rests on a knowledge base with a discursive construct of "feminism," that positions women's entrepreneurship and labour market participation as anti-poverty strategies, merging women's empowerment with free market rationales. In the process of this free market empowerment, this feminism differentiates "women workers" from "women entrepreneurs," shifts focus from the former to the latter, marking itself as a feminism that embraces and celebrates the transnational class of women whose fates are deeply enmeshed with those of multinational corporations. Although this feminism targets wealthy business owners, rather than women workers, as they are the exemplars of how market openness can empower the disadvantaged, the two groups (of women workers and women entrepreneurs) are usually collapsed in its projects. This is a new type of

gender project that rests on distinctive “transnational networks of expertise,” that carry a unique vision of gender and development. Projects implemented by this feminism rely heavily on transnational advocacy networks being pulled together by public sector institutions but with heavy input from corporations. *Rogue feminist projects* support women who are leaders of a “transnational entrepreneurial class” with the interests of CEOs situated as central in the name of gender empowerment and equality (Bedford, 2009).

Post-feminism

Concerned with the disappearance of traditional forms of feminist mobilization for Elias (2013), this project, which she refers to as *post-feminism* is founded upon deeply essentialist notions about gender, and about women, which characterize women as having amongst them common and inborn skills and ways of being, and meanwhile ignores how gender inequality is differentially experienced, ignoring the divisions of race, class, and nationality that grant a particular privileged status to certain groups of women. This post-feminism discourse creates and produces neoliberal compatible female subjectivities such as “rational economic woman” or “Davos woman” who emerge as those in society best able to save the market economy from hypermasculinity through their feminine sensibilities, as such delivering fair and sustainable economic growth. These women are those who emerge in society as those who are most “productive” and who through their essentialized “nature” as women can effectively care about and manage the affairs and well-being of their family taking on the double burden of society’s productive and socially productive work. In post-feminism, “active and empowered female subject” serves to legitimize the ongoing capture of social justice agendas by corporate interests in contemporary practices of global governance.

Transnational business feminism (TBF)

In her development of transnational business feminism (TBF), Roberts (2012; 2015) emphasizes its nature as a politico-economic project being developed by a large coalition of feminist organizations, capitalist states, regional and international funding institutions, non-governmental organizations (NGOs) and transnational corporations (TNCs) that converge on the need to promote women’s equality, particularly in the Global South (Roberts, 2012, p. 87). Roberts argues that TBF especially gained its prominence in the aftermath of the 2008/2009 financial crisis, when it “generated new knowledges” that would serve as a cure for the problems caused by financial errant masculinity and that could be resolved by incorporating

women and feminine values into the finance realm. Smart economics or the business case for gender equality provide an epistemological underpinning for the politico-economic project of TBF, which has sought to extend and deepen capitalism, especially financially driven forms of capitalist accumulation. The tenet of smart economics or the business case for gender equality is that there is a great number of third world women who need to enter the labor force in order to boost the overall GDP and in the process, to be empowered (Roberts, 2012, p. 15). Reflective of WID efficiency arguments, this feminism reinforces deeply conservative notions of womanhood and women's role within society by recasting "women as saviors of their families, communities, and national economies, largely as a result of their naturalized positioning as mothers who have an intrinsic responsibility for social reproduction" (Roberts, 2012, p. 14). Roberts (2012; 2015) goes on to highlight that TBF also includes the participation of businesses who care more about capital accumulation and who, under the veil of corporate citizenship, care more about extending their corporate power as they create more spaces for themselves to exploit women, both as producers and consumers. Distinguishing its transnational scope, Roberts (2012) asserts that TBF describes the unproblematic marriage of women's empowerment in the Global South to neoliberal-led development.

Neoliberalized feminism

Prügl (2014) writes that in the wake of public-private partnerships, corporations have located women's empowerment as a worthy cause and by utilizing the feminist idea of women's empowerment, implement projects investing in and targeting women and girls. In her conceptualization of what she underscores as the processes of "neoliberalisation of feminism" or "neoliberalised feminism," Prügl (2014) writes that her interest is not to "talk not about a new type of feminism, but about the "neoliberalisation of feminism," recognising the diversity and shifting nature of various feminisms and the fluidity of their boundaries" (p. 2). I chose to follow this feminist critical lens analyzing this phenomenon not as a new type of feminism but as processes of the neoliberalization of feminism. More specifically I chose the framework presented by Prügl (2014) because of her imploration that in the study of this phenomenon we:

- Consider the three different facets of the neoliberalization of feminism which are:
 - a. "the co-optation of feminism into neoliberal economic projects;
 - b. the integration of feminism into neoliberal ideology, and

- c. the interweaving of feminist ideas into rationalities and technologies of neoliberal governmentality” (p. 4).
- Go beyond “the critiques of feminism as co-opted” and “rather than inventing new feminisms or taking a break from feminism,” we “examine, in concrete contexts, the way in which select feminist movement ideas are being integrated into neoliberal rationales and logics, what is lost in the process and what is perhaps gained” (p. 1);
 - Look at these “phenomena as processes of a ‘neoliberalisation of feminism’” (p.1), studying neoliberalism not a seamless monolithic apparatus but as varied, taking diverse forms in particular contexts as such shedding light on how projects neoliberalise feminism differentially including in their construction of neoliberal subjectivities;
 - Work with the understanding that neoliberalization of feminism yields a diverse array of contradictions, some of which may provide arguments for gender equality and the empowerment of women. This should push us to ask what potentially productive contradictions do SEPS or neoliberal feminism projects set up? “What alternative meanings do they open up? What spaces do they carve out for feminist politics? (p. 8);
 - Consider that neoliberalized feminism may provide arguments for gender equality and the empowerment of women, but it “retains ideological commitments to rationalism, heteronormativity, and genderless economic structures” (p. 6).

My theoretical framework

Developing on this conceptualization presented by Prügl (2014), for the purposes of this research, my reference to “neoliberalized feminism” is not an assertion that this is a new type of feminism, but that in an age of neoliberalism as this research illustrates, particular or “select” feminist ideologies are being integrated into neoliberal rationales and logics, not necessary for the benefit of women (though certain types of women do benefit), but for the advancement of market and neoliberal logics that are advantageous to the actors instigating this positioning. Moreover, neoliberalized feminism is a mode of government that conducts subjects, as subjects also learn to subjectify/ conduct themselves. Through technologies of governance, neoliberalized feminism employs a discourse which constructs individuals as entrepreneurs of the self, whose rationality is based on notions of individualism, autonomy, rationalism, freedom, choice and empowerment. Neoliberalized feminism is blind to the critical need of institutional reforms and as a technology of government, it favors the creation of external

environments, such as SEPs, that teach and “lead individuals to self-monitor so that they conduct themselves in ways that respond to market principles” (Prügl, 2014, p.7).

The application of the Foucauldian “analytics of government” can assist in the generation of insights that are able to interpret how through the art of government, defined as the conduct of conduct (Prügl, 2011), neoliberalized feminism is helping create certain types of subjectivities in the Global South which are promoting the advancement of the global neoliberal project. Foucault’s concepts form “the lexicon of critical and social analysis today,” giving us the tools to analyze how we govern and are governed in different “institutional and noninstitutional practices,” such as the technologies of government that are employed by projects like neoliberalized feminism (Dean, 2004, p. 485).

For Foucault, power did not emanate strictly from centralized structures, and thus its analysis "should not concern itself with the regulated and legitimate forms of power in their central locations", rather "with power at its extremities, in its ultimate destinations, with those points where it becomes capillary, that is, in its more regional and local forms and institutions" (Foucault, 1980, p. 96). In other words, the analysis of power should not be limited to power that is exercised within formal institutions i.e. the state, nor with the principles that justify power within those structures, but with "the point where power surmounts the rules of right which organize and delimit it and extends itself beyond them, invests itself in institutions, becomes embodied in techniques, and equips itself with instruments" (Foucault, 1980, p. 96). As was articulated by Dean, “Foucault’s discussions of governmentality [...] offer a more concentrated reflection on how one might engage in an analytics of certain kinds of power” (Dean, 2004, p. 487). Feminist understandings of Foucauldian biopower have demonstrated how for example in the area of microfinance, how “empowerment” interventions work to discipline bodies and produce particular entrepreneurial behaviors that meet the goals of neoliberalized feminism projects (Kunz, 2011; Bexell 2012)

The analytic of governmentality renders itself powerful as it provides insightful analyses even of transnational power. Governmentality as a tool of analysis has helped to uncover and bring attention to the “micropowers, strategies, rationalities, and technologies through which power moves across [and around] nation-state borders” (Dean, 2004, p. 491). Unlike what used to be the acknowledgeable image of a unitary locus of centralized power and government in the state, attention has shifted to other diverse and conglomerate actors and agencies through which

governance is being accomplished (Dean 2004). Corporations, public and private institutions and nongovernment agencies have now assumed the art of government and are thus now working above, below and around the nation-state (Dean, 2004).

With the governance of feminism as “the governmentalization of feminist knowledge” that is in other words “feminist knowledge [that] has been adapted so that it becomes available for the government of conduct” (Prügl, 2011, p. 71) feminist ideas end up creating power operations that make certain ideologies and actors conceivable while delegitimizing others. The conduct of conduct as theorized by Foucault signifies both the idea of “leading and directing, as in conducting an orchestra” and is also “about behavior, about comportment and conducting oneself” (Prügl 2011, p. 75). Utilizing the Foucauldian approach in revealing how certain feminist principles become effective co-optive tools as a result can help reveal the “types of mechanisms that lead people to behave in a particular fashion” (Prügl, 2011, p. 75).

As each of the perspectives highlighted above contribute important conceptual components to the feminist analysis of this neoliberal phenomenon, in an effort to appreciate connections and alliances that flow through the feminist body of knowledge, I would further develop my theoretical approach and understanding of the neoliberalization of feminism by making connections to some of what was discussed above from other scholars writing on this issue. Eisenstein’s (2009) hegemonic feminism and Rottenberg’s (2013) neoliberalism feminism for example, carry a somewhat problematic nostalgic attachment to the socialist feminism of the past, asserting both the need for its revival as well as lamenting its demise. As Prügl (2014) asserts though, “such nostalgias are problematic for various reasons. First, the desire to go back to the origins tends to ignore a world changed by globalisation, in which forms of governance have been massively transformed, including not just states, but – in particular in the South – international organisations, non-governmental organisations (NGOs), and increasingly also private businesses” (p.2). Nonetheless, their distinct approaches which carry similar undertones, illuminate an elitist feminism that has been accepted without question, one that has risen to the front to help itself neutralize critique from other more progressive feminism forms, and one that is constructing a particular type of “feminist” subject who is part of an educated class, is individualized, concerned more about her personal initiative and innovation than about existing gendered structural inequalities. Their contribution helps us reflect on a movement that was always politically charged and as such challenges us to begin to creatively think in what ways in this globalized context we can once again politicize the feminist project. Focused

on projects that emphasize women's labor force participation through entrepreneurship, rogue feminism elucidates how because of the engagement of private corporations in development practice, wealthy business owners, rather than women workers, have become exemplars of how market openness can empower the disadvantaged. This input brings to the frontline the emphasis of building more entrepreneurs as a solution to poverty, and reveals how in building entrepreneurs, development practice favors "wealthy business owners" rather than everyday "women workers." Post-feminism clarifies the extent to which the discourse underlying this phenomenon functions as biopolitical technologies of governance, essentializing women as having amongst them common and inborn skills and ways of being that would go to save the market economy of the world. This contribution highlights how these neoliberalized feminist projects essentialize women, erasing the nuances and complexities in individual experiences, rather casting all women as having what it takes to save the world, simply because of their "biological makeup." Emphasizing neoliberalism in development governance and highlighting the insistent integration of Global South women in "efficiency" driven strategies for capitalist expansion, transnational business feminism (TBF) establishes the relationship between the 2008/2009 financial crisis, the instrumentalization of gender equality discourses by partnerships developed between public and private sector entities. This contribution is an important one for this thesis project because of its emphasis on how the 2008/2009 financial global crisis led to a proliferation on SEPs and how there were unique strategies deployed through SEPs to in particular target women in the Global South, crafting them as rational economic actors. My research applies the concept of governmentality to identify and illuminate how this "rogue" and unrecognizable neoliberalized feminism, which is intimately working with PPPs to advance certain agendas, is shaping the subjectivities of the women it targets and creating new forms of subjectivities, illustrated by figures such as the Global Entrepreneurial Woman (GEW) (see chapter 5).

Elaborating on neoliberalized feminism as a new way of doing "business"

A dynamic and emerging field of research and study, neoliberalized feminism with its strong relationship with markets, private sector organizations, transnational corporations or new governance systems that incorporate business and civil society as well as the state, poses interesting challenges as well as opportunities for scholars discussing this phenomenon. Although not an extension of WID, nor a conflation with WID, as discussed in chapter 2, in a similar manner that WID sought to make women's issues relevant to development by showing

the positive synergies between investing in women and reaping benefits in terms of economic growth, the same notions are too reflected in neoliberalized feminism. In that light, women's identities are essentialized as they are homogenously perceived as the nurturing, self-sacrificing, hardworking heroes, who in their engineering as business owners and entrepreneurs, lift their families, communities and nations out of poverty (see Cornwall, Gideon, Wilson, 2008; de la Rocha, 2007). This pervasive and growing construction of woman as "savior," which is reflected in neoliberalized feminism as it was in the WID approach, entrenches ideas of sufficiency that depend upon the success of the female body whereby it becomes the sole responsibility of a woman to lift her family out of poverty; encouraging the feminization of responsibility. Neoliberalized feminism "recasts women as saviors of their families, communities, and national economies, largely as a result of their naturalized positioning as mothers who have an intrinsic responsibility for social reproduction" (Roberts, 2012, p. 14, see also Griffin, 2009). This reinforces deeply conservative notions of womanhood and women's role within society, and predominantly for third world women, this responsabilization "subsumes [them] into an image of the protective mother who will translate any gains from the market into the means for household survival and will be prepared to make unlimited personal sacrifices to provide the household with a safety net" (Cornwall, 2008, p. 5).

Furthermore, in disregarding the diverse and gendered experiences of women, including their varied relationships with the global economic order, which privileges certain groups of women, elite in particular, while subjugating others, neoliberalized feminism casts all women regardless of their race, class, nationality as one and the same. It neglects to critically consider that the space in which women are located in the global economic order, their race, social economic class, educational background, sexuality, all of these identifying factors intersect with political and economic experiences as such manifesting differential gendered inequalities (Elias, 2013). Though feminist critique established the problematics of such an approach right at WID, according the smart economics discourse which foregrounds these partnerships between the public and private sectors, and is the knowledge project that feeds neoliberalized feminism, this policy framework casts "homogenous women" with similarly shared experiences as the saviors of the family and community is an invention that is useful to the furtherance of the economic project and one that must be fully utilized.

As women have for a long time been perceived as the deserving beneficiaries of development

programs as well as the efficient bodies by which development can advance its objectives, it is no wonder that after the 2008 financial crisis, women yet again, became the focal point of international organizations development programming and also a focal point of private corporations both in their capacities as beneficiaries and actors of neoliberalized feminism (Roberts, 2012). As scholars have shown, within the international sphere, women were once again presented as promoting collaboration, caution, and long-term results, in contrast to a competitive world of risk-taker men who caused the global economy to crumble in the first place (Roberts, 2012). Additionally, and will be discussed in the following section, issues related to gender empowerment found a place at the high-ranking private tables of capitalists, as supporters of neoliberalism tirelessly linked notions of empowerment to paid labor including through entrepreneurship and free market ideologies. The growing trend to link empowerment to neoliberalism and the ability for one to act like a free rational and economic actor is heartily being appropriated because of the “public/private dualism and the notion shared by liberal political economists and liberal feminists that the public sphere is a site of autonomy, freedom and reason” (Roberts, 2012, p. 3).

As Roberts (2012) has discussed, because third world women are paraded as the “embodiment” of the world’s untapped and underutilized market, their circumstances have located them at the heart of neoliberalized feminism (as it located them at the heart of WID) where they be empowered to enter the labor market as responsible subjects, as such making contributions that will shift the GDP of their countries’ economies, (Roberts, 2012, p. 15). What this theorizing fails to consider though is that the value for money that women seem to represent may well stem from processes of gender subordination that have left women largely responsible for socially reproductive work. “As feminist scholars have long pointed out, women’s entry into the marketized economy is efficient precisely because women take on the double burden of society’s productive and socially productive work” (Elias, 2013, p. 166). This project promotes gender equality and women’s empowerment by turning a blind eye to the unequally gendered reality of women’s experiences, a reality where as responsabilized subjects, women are both effective economic agents as they are responsible caretakers, mothers and wives (Roberts, 2012; Kantola and Squires, 2012). While women’s experiences are uncritically disregarded, this neoliberalized feminism rather centers the interests of development practitioners and corporations as it considers how to best efficiently use women to meet the objectives of its business case substituting the longstanding feminist critique of women’s dual burden with “rational economic woman” (Elias, 2013; Bedford, 2009).

Neoliberalized feminism utilizes the neoliberal machineries and ideologies of entrepreneurship and global consumerism, as well as employs feminist principles of women's empowerment, all as a means of expanding the corporate market while concealing private gains as public goods investment. With a core objective to promote export led growth strategies that rely on cheap female labor in the name of women's empowerment (Bedford, 2009), neoliberalized feminism is expressed by the participation of businesses who care more about capital accumulation and who, under the veil of corporate citizenship, care more about extending their corporate power as they create more spaces for themselves to exploit women, both as producers and consumers. There is a consensus amongst feminists, that is critical of this growing practice of neoliberalized feminism, however, there remains very little empirical research documenting what neoliberalized feminism programs and initiatives address, "what is lost in the process and what is perhaps gained" (Prügl, 2014, p. 1).

Feminist scholars discussing the implementation of WID projects point to the problematic use of Western hegemonic standards and muddy generalizations in the construction of what has come to be known as the "third world woman" as a "singular monolithic subject" (Mohanty, 1991, p. 51); they also point to the usage of the unclear notion of empowerment (Mosedale, 2005). For Chandra Mohanty (1991), the illustration of the third world woman as a "singular monolithic subject" (Mohanty, 1991, p. 51) in Western feminist discourse produces images of victimization. This construction denies third world women of agency perpetuating images about them as homogenous, powerless, and victims of socio-economic systems. As Mohanty illustrates, often the categories of analysis applied are tainted by the creation of the "other" and a uniform generalization of third world women that misses differences between and within histories, social classes, religions, economies and political systems (Mohanty, 1991). The interpretation of women's experiences in the Global South as being untapped and underutilized resources are generalized and homogenized in problematic ways, as will be evidenced through the construction of this new subject.

State actors and transnational actors can and do shape the perception of culture and its relation to women both within the national framework and at "border crossings" (Narayan, 2006). If the analysis of women's experiences does not consider such contexts as cultural, economic or historical, then the analysis will affect how one learns and perceives "about other cultures" and will continue to signify the image of third world women as weak, as vulnerable (Narayan, 2006) and as needing Western interventions. With regards to the concept of empowerment, "to

do empowerment” is an idea that is often referred to by various actors, for example the World Bank and the UN, as well as other smaller grassroots organizations (Mosedale, 2005). For postcolonial scholars, one has to be reflexive about the concept, for empowerment should start with the recognition that women in the third world are agents and not passive victims (Carruyo, 2003; and Mosedale, 2005). Thus, empowerment should not be guided by Western norms, and as agents, women should have the freedom to decide what empowerment means and how they want to go about achieving it (see Rowlands, 1998; Carruyo, 2003; & Mosedale, 2005). Conclusively, this literature begs us to ask the questions on whose voices are represented as being a part of the gender equality and empowerment initiatives. Thus, with its focus on women in the Global South, might the discourse of neoliberalized feminism and the initiatives bound within in it be limiting the voices of women, and constructing a particular type of woman, though who is unlike what we have seen, but that who is an embodiment of this era of neoliberal progression.

Conclusion

This chapter set out the theoretical lens employed throughout this thesis, emphasizing the role of development and feminist scholarship on the emergence of neoliberalized feminism. It drew attention to particularly salient findings from these various bodies of scholarship, introducing conceptual frameworks from feminist scholarship which are of interest to the analysis conducted in this thesis. The aim of this chapter was to familiarize readers with analytical themes from feminist readings that hold particular relevance for the study of neoliberalized feminism. Even though feminists have been openly critical of development efforts that have continued to instrumentalize women as tools for development, we find ourselves at a particularly critical moment as corporate actor’s engagement with gender and development unfolds radical shifts. Feminist efforts to that have effectively linked gender equality and women’s empowerment with economic empowerment are threatened as those goals are being instrumentally utilized by actors who wish to fulfill their own objectives without interest in transformative goals that confront gendered power relations. Moreover, these happenings are attributable to incarnations of Women in Development (WID) notions of efficiency which in this new corporate development institutions era have been fraught with tension over the nature of engagement as they co-opt and depoliticize feminist goals.

Given the visible prominence and increased funding of gender equality and women's empowerment initiatives that has risen as a result of neoliberal engagement and objectives, the challenges today are such that much more fraught, especially in an age marked by traditional development organizations working on gender issues seeking for new avenues for funding (see Chapter 4). The business case for gender equality agenda which continues to dominate so many powerful institutions poses significant challenges because of the extent to which it incorporates feminist language and ideas for the goals of perpetuating neoliberal economic policies and creating subjectivities that support such approaches. As aspects of liberal feminism have been successfully incorporated into neoliberal development policy, instrumentalizing feminist goals, and mediating demands through a market rationale, the result has been a largely depoliticized and decontextualized so-called feminist "agenda" that serves as a widely accepted and comfortable policy discourse for the continuation of a neoliberal agenda without so much with a goal of transforming gendered power relations and disrupting patriarchal norms, as such rendering the project of gender justice challenging to achieve.

Chapter 3: Methodology of the Research

This thesis presents the results of two different empirical pursuits, the first of which investigates the emergence of public-private partnerships for gender equality as framed in public and corporate social responsibility (CSR) policy documents and as described by both public and private actors, and the second of which explores the experiences and subjectivities of the women beneficiaries of a neoliberalized feminist initiative, namely, the Goldman Sachs 10,000 Women Initiative. Starting in 2008, Goldman Sachs implemented its women's empowerment business education initiative in 56 countries and for this research, I chose to study the very first 10,000 Women Initiative which was launched in partnership the Enterprise Development Centre (EDC) of Pan-Atlantic University in Lagos, Nigeria. As discussed in the introductory chapter, with a need to contribute empirical data that would evidence effects of neoliberalized feminism in local contexts, I carry out my research using qualitative methods. These methods are employed through discourse analysis of documents as well as a series of semi-structured interviews with public and private actors working on smart economics projects (SEPs) including the Goldman Sachs 10,000 Women (chapter 4), and semi-structured interviews with women beneficiaries of this neoliberalized feminist initiative (chapters 5-8). Utilizing a feminist perspective, the research outcomes from each of the data sets are brought together in chapter discussions. This chapter purposes to present the epistemological premises informing this thesis, and to introduce the methods used in carrying out the research. The details of how the data was generated are presented here, together with the process of how the data was analyzed with regard to all the policy documents reviewed and interviews conducted. In the paragraphs that follow, section 3.1 explains my epistemological basis, feminist methodological perspective and positionality. Section 3.2 highlights my research strategy and methods for both empirical pursuits and is followed by a discussion of Nigeria as a research context. Section 3.3 concludes with a discussion on research limitations.

3.1 Epistemological Basis

As a methodological tool, which “moves from why-questions to how-possible questions,” (Doty, 1993) constructivism starts by questioning and deconstructing the language and

assumptions that go with the idealization of such concepts as woman, gender, empowerment, equality and power. These are concepts we so often utilize without considering what they might imply or how they are constructed in context specific ways that could change their meaning from one space to another. By problematizing these concepts and approaching their meaning as less than given, this enables us to ask how-questions. When we pose a how-possible question, we can still ask why, but we must in addition inquire into the practices that enable social actors to act, to frame policy as they do, and to wield the capabilities they do (Doty, 1993).

I utilize the feminist constructivist approach because of its inclusion of ethics, morals and values expands the sociological tradition of considering in the analysis other issues such as norms, identity, socialization, human rights and gender. This approach enables feminists to explore the gendered dimensions of the international system, of neoliberalism itself, and brings to the forefront the conversation of power in light of women's experiences, sexual orientation, colonial history, race, hegemony, hierarchy, and heteronomy (Onuf, 1997, p. 92). Because of the continued globalizing order of the world, as neoliberalism becomes more influential, defining modes of thinking, being and behaving, such influences must be analyzed from a constructivist perspective. It is through this mode of questioning "methodical habits of mind," (Onuf, 1998, p. 58) that as scholars we become more critical and are able to address underlying critical questions of power (Doty, 1993). Following this logic, I take a feminist constructivist perspective where my focus on women's empowerment, gender, gender relations and gender equality are viewed as socially constructed through the collective creation of meaning in societies, as shaped by power, language, religion, culture and other social processes (Acker, 1990).

In Chapter 2 I discussed various strands of feminist scholarship which are of interest in this project. In Chapter 1, I introduced a number of research questions with which to analyze neoliberalized feminism and study this phenomenon using a feminist perspective and methodologies. As such, this research study is a feminist research project, with a feminist theoretical perspective, that applies a gender analysis which according to Browne (2007) has at its core "a concern with unjust inequalities between men and women" (p. 2).

Because feminist theory encompasses a diversity of debates, feminists claim no single standard of methodological correctness or "feminist way" to carry out research nor do they see it as

desirable to construct one (Tickner, 2005). “Many describe their research as a journey, or an archeological dig, that draws on different methods or tools” and prefer to use the term “‘epistemological perspective’ rather than methodology to indicate the research goals and orientation of an ongoing project, the aim of which is to challenge and rethink what we mean by “‘knowledge’” (Tickner, 2005, p. 5-6).

Feminist researchers continue to vigorously challenge conventional ways of collecting, analyzing, and presenting data as a way of innovatively contributing to new methodological and epistemological approaches (Doucet and Mauthner, 2005). These researchers have long aspired to distinguish their research from that which is done by their peers because as has been advocated, feminist research “should be not just on women, but for women and, where possible, with women” (Doucet and Mauthner, 2005, p. 40). Starting from the premise that the “nature of reality in Western society is unequal and hierarchical,” feminist research should be different from non-feminist research (Doucet and Mauthner, 2005, p. 40 and Skeggs, 1994, p.77). Similarly, “feminist research is imbued with particular theoretical, political and ethical concerns that make these varied approaches to social research distinctive” (Ramazanoglu and Holland, 2002, p. 3).

Coinciding with the constructivist approach introduced above, some other common tenets of feminist researchers include the recognition of power imbalances in research which can appear in many venues, the engagement with issues of broader social change, social justice and the transformation of society, the issue of power and dominance, the issue of reflexivity and the ways in which “our subjectivity becomes entangled in the lives of others,” the reflection on and acknowledgement of the social position of the researcher and the roles she plays in co-creating data and in constructing knowledge that might contribute to creating norms, the issue of overcoming biases in research (Doucet and Mauthner, 2005, p. 39). It is crucial to acknowledge the difference in feminist methodologies because so often, when “women’s lives were studied and theorized, this occurred within male stream lenses” (Doucet and Mauthner, 2005, p. 39).

Implementing feminist methods, I utilize a critical approach of feminist scholarship, amplifying the already established and close relationship between feminist and critical theory (Grosser, 2011). Critical discourse analysis is a problem-oriented interdisciplinary movement, with a variety of approaches and theories, focusing on the role of discourse and the ways in

which power, social and political domination, and inequality are reproduced in text and talk in the social and political context (Dijk, 2003, p. 352). Critical discourse analysis primarily focuses on the semiotic dimensions of power, injustice and abuse and the close analysis of language as a resource for historically contingent social practices such as the change and progression of politics, economics and culture in society (Fairclough, 2001).

Based on the discussions above, it would be insufficient for me to purpose feminist research without acknowledging my positionality, which in the interpretivist framework, impacts the collection and analysis of my data, as it speaks to the relativist character of science. As meanings are at the center of human action, and are as such attached to each specific situation, in making meaning of research data, it is important for scholars to recognize the “positionality” of their work, being conscious of their own “positionality” (Kuhn, 1979; Abu-Lughod, 1993, p. 40). In the interpretivist approach introduced above, the notion of the objective observer who allegedly stands outside of the realities of the objects/subjects being studied is challenged (Abu-Lughod, 1993). This thought process alludes to a much larger methodological and epistemological challenges discussed by feminists. Based on this reflection, while researching and writing this thesis, I strived to consistently remain conscious of my own positionality as a researcher in the way I analyzed my data. I must acknowledge that particularly in the second empirical project where I explored the discourse on the formation of subjectivities that I encountered, it was at times rather difficult to distance myself from the research because of my own personal entrepreneurship endeavors as well as the fact that I was talking to women whose transnational experiences, and experiences navigating the “African marital context,” in the most critical ways mirrored my own. I am a black, African, Western, American-raised and socialized woman, who nonetheless was raised by an African mother who for most of her marital life, exemplified creativity in navigating the patriarchal gender order that was the basis of our family. As such, as the women echoed some of their experiences navigating the patriarchal reality of Nigeria, in as much as the patriarchal order of this particular is unlike anything I have ever experienced, I could relate because of what I had seen growing up and because I had personally encountered such a relationship.

3.2 Research Strategy and Methods

As discussed in the introductory chapter, as the discussions in the emerging research field of neoliberalized feminism have thus far mostly remained at the level of theory, my contribution to this developing field of study is to provide empirical data, which will then be utilized to extend upon, as well as critique the hypothetical notions underwritten by feminists researching this new field of study. So as to gather empirical evidence that would enable me to both extend on the theorizations of neoliberalized feminism as well as nuance them in my analysis, I utilized critical discourse analysis for both empirical data sets. Using an interpretivist paradigm, I engaged with my research questions and research data using sensitization concepts. For the first empirical study my categories were focused on notions of co-optation and interviewee emphasis on why it was important for the public to partner with the private and vice-versa and the unique objectives of both parties. For the second empirical study I utilized Foucauldian categories (subjectivity, freedom, governmentality) and sensitization concepts (see below) to explore the discourse that I encountered in a critical discourse analysis logic. Using categories, my goal was to explore the construction of meaning from my interviewees.

For this research project, my first and primary role as an explorer was to discover how these particular policies and SEPs being implemented influence the functionality of gender initiatives and through the notion of empowerment they are reshaping the subjectivities of the targeted women. On one hand, I am driven by my interest on how the global governance sphere is changing as a result of both strengthened neoliberal policies and rising populism and on the other hand, by my interest in the question of identity, and in understanding how these PPPs for gender equality are essentially transforming identities and understandings and cultural settings. Since neoliberalized feminism is an emerging research field, as well as a new area of research inquiry and theory generation, I used interviews with public and private policy actors to understand the scope of “feminist co-optation” and why and my case study, the Goldman Sachs 10,000 Women initiative, to cultivate a deep and detailed investigation and to scope out the magnitude or extent of neoliberalized feminism as a phenomenon. For this research, I was concerned with discovering and understanding the process by which feminist concepts had been co-opted and for whose benefit (De Jong and Kimm, 2017) and what types of subjectivities and identities were emerging in the contexts where the initiatives and policies are being implemented, and with the elaboration and or extension of neoliberalized feminism as a theory. I wanted to see if the empirical data from my exploratory case studies could potentially present new ways and angles by which we can understand and elaborate upon the phenomenon that is neoliberalized feminism.

Since I chose to approach my research using an interpretivist paradigm and thus did not wish to make any generalizations out of my empirical data or carry any assumptions of hypotheses in as far as what I think would happen, I tightly guided the data collection and analysis process using principles from “general” data analysis and critical discourse analysis. Rowley (2002) has argued that generally, there are no agreed upon “cookbook procedures” for analyzing data results, but that these four principles make for good analysis. “1) The analysis makes use of all of the relevant evidence 2) The analysis considers all of the major rival interpretations, and explores each of them in turn 3) The analysis should address the most significant aspect of the case study 4) The analysis should draw on the researchers prior expert knowledge in the area of the case study, but in an unbiased and objective manner” (Rowley, 2002, p. 24). Combining these “general” data analysis concepts with principles from critical discourse analysis on how to critically analyze data enabled me to uncover hidden meanings rather than generalizing and predicting causes and effects. These approaches combined enabled me to understand motives, meanings and other subjective experiences which are time and context are bound.

Using critical discourse analysis as the overarching methodology for this research project was critical because of my goal was to understand and report on whether there are notions of co-optation in neoliberalized feminism and on the types of subjectivities that were being created as result of the implementation of neoliberalized feminism initiatives/ PPPs for gender equality in an unbiased manner as possible. As a practical approach for conducting research, critical discourse analysis is developed in way that allows me to analyze “the actual production of meanings and concepts used by social actors in real settings” (Gephart, 2004, p. 457). Critical discourse analysis gave me the tools to identify and explain social processes (Bowen, 2006). Through its methodological tools, I was able to come to an understanding and an interpretation of actual human behavior, as I engaged with intersubjective experiences (Suddaby, 2006).

Already having engaged with the literature on the growing phenomenon that is neoliberalized feminism and wanting to utilize principles of critical discourse analysis as part of my research design, I was undoubtedly posed with the challenge of having already developed hunches as a result of the theoretical notions presented in neoliberalized feminism. Although these hunches served to be useful in asking follow up questions to the interviewees, I acknowledge this “sensitization” to theories in its own can impact my process of gathering data. To resolve this problem, rather than looking at the theories that are here as hunches or as expectations of what

I would observe as I conducted my research, I approached them as sensitizing concepts, as issues or features I could potentially observe.

Critical discourse analysis methodology is distinctive in its relationship with different levels of analysis. It is unique in its view and its approach to the social context, that is the relationship between language and society, and in its discursive practices, that is the process in which language is created, written, spoken, read and heard (Fairclough and Wodak, 2007). In this methodological approach, it is important to note that discourse is observed as a socially constitutive category for identifying particular ways of representing social life and within it lie “situations, objects of knowledge, and the social identities of and relationships between people” (Fairclough and Wodak, 2007, p. 261). The word critical or the concept of being a critique on the other hand points to an emancipatory agenda, which uses “rational thinking to question arguments or prevailing ideas; critique is the mechanism for both explaining social phenomena and for changing them” (Fairclough and Wodak, 2007, p. 261).

Critical discourse analysis in social practice and social relationships is a form of intervention which develops a “problematique” by openly positioning itself on the side of the dominated and oppressed groups and against dominating groups in different research topics (Fairclough et al., 2011). As such, critical theory is reflected in the view of feminism as a “movement to change the way one looks at the world” (Farganis, 1996, p.196), with the aim of manifesting change. This aspect of critical theory/critical discourse analysis is reflected in my focus on how the interviewees of this project articulated their own experiences and how they understood their embedment in neoliberalized feminism. Feminism as a political project requires this approach which Calas and Smircich (2006) describe as “generally, feminist theoretical perspectives are critical discourse in that feminist theory is a critique of the status quo and therefore always political” (p. 286).

3.2.1 Methods

To understand the formation of public-private partnerships for gender equality, and to fully capture the nuances involved in this transfiguration of the public and private coming together on issues of women’s empowerment, for the first empirical pursuit both primary (in-depth interviews) and secondary data (books, publications and internet sources) were collected. The

primary data utilized for the analysis of women's subjectivities was gathered through in-depth interviews with beneficiaries of the 10,000 Women initiative in Lagos, Nigeria.

First empirical project

For the first empirical project, I analyzed public and private policy documents and conducted in-depth interviews with both public and private sector actors who continue to work in SEPs or once worked with them. This data frames Chapter 4 whose discussion is on the formation of PPPs for gender equality and on how feminist notions of women's empowerment are brought into SEPs. Beyond analyzing policy documents, I conducted 6 interviews which were done in the course of 2016-2017 and were mostly by referral using my network of contacts. It was in 2015 that I first started looking for individuals who worked in either the public or the private side of the smart economics partnerships to interview. While I had some pretty good leads, thanks to the interviews I had conducted when I was working on my master's degree and thanks to a wide network of contacts on LinkedIn because of my consulting work with international organizations, all my attempts in 2015 did not amount to much. Even though I had direct contacts to individuals working on some of these initiatives, no one emailed me back for months and phone calls were never returned. Reflective of what feminist researchers (McDowell, 1998; England, 2002) have acknowledged that "there are distinct difficulties in accessing corporate elites and international civil servants and that such difficulties are magnified by a lack of established contacts within elite networks," my challenge was that I had the contacts but that the contacts were not open to have a meeting with me, formally or informally. These individuals were extremely protective of the work that they did, and the few that I had the chance to finally interview, were very clear that they did not want their identities or roles in those organizations to be revealed in any capacity. There were some who responded to me as a favor to individuals who had to directly contact them to talk to me. After many months of silence, in 2016 I finally made some headway. With the exception of 1 of the interviews with these public and private actors, I conducted the rest of the interviews right after the first round of my second empirical project with Goldman Sachs 10,000 Women beneficiaries. Having access to beneficiaries of the Goldman Sachs initiative and being able to mention in emails that I had just returned from an exploratory study of the 10,000 Women initiative, I believe made them a lot more open and accessible. I had the opportunity to interview both individuals working in the private sector and seeking to legitimize their engagement in development by partnering with public entities, and also interviewed those working in the public sector who

because of challenge in funding and a need to produce quantifiable results, are seeking to work with private sector organizations.

In my analysis of the data from this empirical set, I was in particular looking for inferences to understand how feminist ideologies had been co-opted for the goals of public and private sector actors and were being operationalized with the neoliberal framework. Additionally, I wanted to understand how the varying objectives of public and private were being negotiated in these SEPs. The understanding of co-optation that I was working with very much reflects what Sara de Jong and Susanne Kimm (2017) write which is that “appropriation, dilution and reinterpretation of key feminist and gender concepts, discourses and practices by nonfeminist actors for different political purposes” (p. 186). I looked to understand what private and public actors gained in appropriating, diluting and reinterpreting feminist ideas.

Table 1: Organizational interviews conducted with public and private actors working on neoliberalized feminist initiatives

Interviewee	Sector (public or private)	Position in organization
Interviewee 1	Public	Mid-career level
Interviewee 2	Public	Senior-career level
Interviewee 3	Public	High-level manager
Interviewee 4	Private	Program manager
Interviewee 5	Private	Executive director
Interviewee 6	Private	Mid-level manager

Table 2: Public and private policy documents analyzed

Name of Publication/ Policy Document	Year
Women-omics Buy the Female Economy	1999
Goldman Sachs, Womenomics: Japan’s Hidden Asset	2005
Commission of the European Communities	2006
Goldman Sachs, The Power of the Purse: Gender Equality and Middle-Class Spending	2009
Achieving Gender Equality, Women’s Empowerment and Strengthening Development Cooperation	2010
Mckinsey, The Business of Empowering Women	2010
Thematic Paper on MDG 3: Promote Gender Equality and Empower Women	2010
Women’s Empowerment Principles: Equality Means Business	2010

Goldman Sachs, Womenomics 3.0: The Time Is Now	2010
Herproject: Health Enables Returns	2011
Ernst & Young, Groundbreakers: Using the Strength of Women to Rebuild the World Economy	2013
Goldman Sachs, Investing in the Power of Women	2013
International Finance Corporation, Investing in Women's Employment. Washington DC: International Finance Corporation	2013
Coca-Cola, 5by20, Unleashing the Potential of Women Entrepreneurs	2016
Stimulating Small Business Growth Progress Report on Goldman Sachs 10,000 Small Businesses	2016
United Nations Global Compact Design Manual	2016
Girl Effect Annual Review	2017
IFC and Goldman Sachs 10,000 Women: Investing in Women's Business Growth Report	2019
Goldman Sachs, Womenomics 5.0	2019

Second empirical project

To understand Nigeria as a context for neoliberalized feminism engagement, it is important to reflect back to what happened in 2008 when the 10,000 Women Initiative was first introduced in Lagos. In 2008, as the world panicked because of the global economic crisis that was quickly impacting the historical trajectory of the global market system, Nigeria's economy was neck-to-neck with South Africa's, as they remained the two economically leading countries on the African continent (Brock and Cocks, 2012). Even though Nigeria, like most countries in the world, was colossally impacted in the aftermath of the 2008 financial crisis, because of its exponentially rising oil revenues, its economy was growing and attracting foreign investors, so much so that even in mid-2008, Nigeria became a major beneficiary of crude oil price upswings, "increasing its foreign exchange reserves to an unprecedented level of about \$60 billion" (Ngwube and Ogbuagu, 2014, p. 25) and experienced one of its highest foreign investment inflows (Africa Business Magazine, 2013).

In that same year, as the worst economic catastrophe of the 21st century unfolded across the world (Rogoff and Reinhart, 2008), (but with financial "indicators" pointing to a growing Nigerian economy) one of the critical players in the crumbling world economy, Goldman Sachs, launched its women's economic empowerment initiative in Lagos, Nigeria (Shen, 2016). As will be discussed in Chapter 4, scholars argue that this move was capitalistically strategic as the "financial responsibility" of woman, and a "healthy dose of femininity," were brought in as a response to counteract the masculine financial irresponsibility that caused the

2008 financial crisis. Reflective of the unstable nature of neoliberal market systems, the following year, 2009, with the continued downturn of the global economy, global oil prices plummeted, with this sharp drop in oil revenue unleashing an external shock on the Nigerian economy, reversing years of fiscal surpluses to severe deficits (Ngwube and Ogbuagu, 2014).

In a desperate mode of recovery, Nigeria made efforts to move beyond oil to investments in telecommunications, manufacturing, technology infrastructure and services and as the global economy slowly recovered, by 2011, Nigeria once again attracted an inflow of foreign investors becoming the number-one destination for foreign direct investment, overtaking South Africa (Africa Business Magazine, 2013). By 2016 however, as Nigeria was still making recovery from the effects of the 2008 financial crisis, besides of all the foreign investments, the country slipped into a major recession, the first of its kind in decades (BBC, 2016; The Africa Report, 2019). Because Nigeria still very much depended on oil, with 70% of the governments income coming this industry, as the world energy industry took new form with many more players coming on board, the dropping oil prices caused the country to slip into a *recession* that rocked the economic infrastructure of the country, as such affecting businesses, new and old, including the profit-entrepreneurship ventures of the global entrepreneurial women at the core of discussion in this project.

When the country hurled into a recession in mid-2016, that was the time that I was right in the middle of my first set of interviews and could see how the rapidly changing economic environment greatly impacted the women I was interviewing. When I went back for my second set of interviews in 2019, the women evidently discussed how their businesses were still struggling from the effects of the 2016 recession, how they believed the country was still in another recession, and how they had not found a way to make it back, as such their profit-entrepreneurship aspirations being impacted by the unstable economy in which they were embedded. As will be discussed in Chapter 4, neoliberalized feminism initiatives were born as a response to the 2008 global financial crisis as women were essentialized and promoted as the “saviors” of the rapidly crashing economies of their countries. I highlight there that it is the same market and profit-centered logics that brought about the 2008 global financial crisis and the 2016 recession in Nigeria, whose neoliberal norms through initiatives such as 10,000 Women are being employed as the solution to a problem that they caused.

Founded in 2008 and running initially for 5 years, until 2012, (although the Nigerian program being the pilot project exceptionally run until 2014), the Goldman Sachs 10,000 Women is built on the principle that partnerships between education, development and business experts can help foster significant economic growth in communities worldwide (Goldman Sachs, 2012). 10,000 Women leverages the network of what they underscore as experts to help create opportunities for “underserved” women who as a result of financial and practical circumstances have not had access to traditional business education. The initiative’s academic and NGO partners develop and deliver locally designed certificate programs ranging from five weeks to one year. In Lagos and Abuja, Nigeria, to serve Nigeria’s “underserved” women in business/entrepreneurship training and capacity building, advisory services, mentoring, and networking Goldman Sachs partnered with the Enterprise Development Centre (EDC) of Pan-Atlantic University. Perceived as one of the more prominent universities in Nigeria, although privately owned, Pan-Atlantic University is regarded a non-profit educational institution with a mission to “form competent and committed professionals and encourage them to serve with personal initiative and social responsibility the community in which they work, thereby helping to build a better society in Nigeria and Africa at large” (Pan-Atlantic University, 2020). Moreover, the university discusses that it “also seeks, by deliberate design of the programmes, to inculcate and groom the entrepreneurial spirit in our students and participants. The university aims at nurturing individuals who are professionally competent, creative and enterprising, zealous for the common good and able to make free and morally upright decisions and who thus act as positive agents of change in service to society” (Pan-Atlantic University, 2020). Two of the school’s most prominent arms or main units are the Lagos Business School (LBS) and the Enterprise Development Centre (EDC). With a mission is to provide holistic business development and support services to small and medium enterprises (SMEs) in Nigeria, the EDC describes that its “strength lies in it’s network of partners and collaborators, hence a lot of emphasis is being placed on partnership building, collaboration and constantly searching for value-driven initiatives / projects with high societal impact” (EDC, 2020). With the EDC established in 2003, its partnership with Goldman Sachs through the 10,000 Women Initiative was its first gender equality and women's empowerment focused initiative but since then, as a result of its successful partnership with Goldman Sachs, the center has partnered with other private and public entities running different types of SEPs (and non SEPs) including with the World Bank, the Cherie Blair Foundation for Women and ExxonMobil.

Through a competitive scholarship organized by EDC, and funded by Goldman Sachs, the successful beneficiaries had access to the training sessions, plus “all” other services inclusive in the SEP and after six months to one year of training would receive the Certificate in Entrepreneurial Management (CEM). As the pilot program for the Goldman Sachs 10,000 Women Initiative, the Goldman Sachs- EDC SEP began in April of 2008 (one month after 10,000 Women was launched in New York City) and in the six years of this partnership, they were able to train a little over 500 women on entrepreneurship and management skills. According to EDC, in July of 2008 it became the first Goldman Sachs partner worldwide to graduate scholars under the SEP. The first class of graduates had undergone an EDC five-month CEM training, which came with follow up services such as business advisory, consulting clinics, networking and mentoring. The training program offered after the pilot ranged from six months to one year. With a scholarship worth 750,000 Naira (\$2,500), the women beneficiaries were chosen on a competitive basis, with information about the scholarship and initiative having been published on the school’s website and on various media platforms including blogs and newspapers.

When I traveled to Nigeria for my first round of research in 2016, my expectation was that I would be interviewing women whose life experiences would not in any way reflect my own. My expectation was that I would be talking to women who reflected the “typical development subject,” women who development portrays as being extremely poor and helplessly needing international assistance. I could not have in anyway anticipated that I would be talking to women who reflected my American privileged background of a child of immigrant Africans, women who sounded like me, women whose transnational and elite life experiences in ways went beyond my own. In gathering my data, I consistently found myself navigating this space of “insider-outsider,” “outsider-insider.” In as much as some of their experiences were relatable, it was during this research process that I was able to fully grasp how Westernized I am, and how “radical” my feminism is, because some of what they shared with me, that they thought was “our African culture” did not reflect what I knew.

I learned early on in my interview process that even though I had black skin, because I speak with an American accent, I had to share my African connection to this research, the fact that I am from Malawi, as well as explain my drive and passion for issues affecting African women. This explanation of my “Africanness” presented itself as an entry point, enabling a more personal interview process. When discussing issues about marriage and family, the women

would then explain things to me as if as I as an insider, that “as you know, this is how things are done here.”

Additionally, it was the power of identity politics that led me to have access to the beneficiaries of the 10,000 Women Initiative. Goldman Sachs has a very strict policy in as far as outside researchers being able to interview the beneficiaries of the program. I once heard a European colleague discuss how she failed to access beneficiaries of the same program in Rwanda (Allison, Gregoratti and Tornhill, 2019). When I left Geneva to go and conduct my fieldwork in Nigeria, I was not at that point sure how I was going to have access to the beneficiaries of the 10,000 Women Initiative. At that point, the only meeting I had scheduled was with the program director of EDC, the Goldman Sachs partner organization in Nigeria. It was during our meeting that he clearly affirmed that he would be more than happy to help me get access to women because he was happy to see a “young African woman like yourself pursuing a PhD. I want to help you get what you need for your project.” He was so excited about my being young, African and my pursuing Africa related issues at a doctoral level that he offered me one of his staff members to work as my “research assistant” and help schedule my interviews. Even though all of my interviews were scheduled by the “research assistant,” who works with the Goldman Sachs partner program, I insisted that before scheduling an interview she tell the women that I was an independent researcher and that they had no obligation to talk to me because I was not representing the school. At the beginning of each of my interviews, I reiterated the fact that I was working independently and that whatever they shared would not be reported back to EDC. I tried as much as possible to distance myself from EDC so that the participants could be as honest with me as possible. As such, my positionality is one which I cannot take for granted as it clearly continues to impact my work. It is through this acknowledgement of my positionality that I know that I was cognizant of some themes in interviews, and that I missed out on others. To ensure that I did not miss out as much as I could have, I was very conscious to apply reflexivity, critically analyzing my own thoughts and perspectives and consistently taking detailed notes of what was being expressed, how it was being expressed, and what initial thoughts I had about it.

Capturing the experiences and realities of the women who participated in the 10,000 Women Initiative, necessitated in-depth interviews, some visits and observations in their entrepreneurial work sites, and some informal conversations with training officers, friends, family members and colleagues. Over the course of 8 weeks, I conducted 31 semi-structured,

in-depth interviews with the women in Lagos and Abuja, who benefited from the program during the 2008-2014 (The Goldman Sachs- EDC SEP was the pilot program for 10,000 Women and run for 6 years instead of 5 years) period. In as far as the selection of my interviews, there was no structured process and it was mostly based on availability of the women. Working with my “research assistant,” we went through the list of the women who were trained in the Lagos branch (the comprehensive list of about 400 women was not emailed to me, but I was emailed the list of the women who picked up the phone and were willing to talk to me. That list spanned 90 women of which 31 of them I managed to talk to one-on-one) and called them to schedule interviews. The rest of the women who were on that list (57 women) that was emailed to me either did not return my call or were unavailable to talk to me. There were no direct refusals for interviews, although some of the women mentioned not running their businesses anymore, and unsure if I still wanted to talk to them.

The women interviewed were both those who had continued to run their business, some who had stopped, and some who had opened other businesses. The women I interviewed were between the ages of 29 and 56 being the oldest, and were women who run business in different areas including information technology, business services, luxury desserts, catering, education, fashion design, clothing boutique, veterinarian services, social entrepreneurship, beauty industry, event management, advertising services, consulting services including marketing and branding, law services, event décor, animal farming, restaurateur, agriculture, cleaning services, laundromat, printing services and hotel consulting. When asked what social economic class they come from, out of the women who openly responded (all responded with the exception of 4), a majority of the women identified themselves as coming from the middle class, about 8 coming from the middle-upper class, about 4 of women identified themselves from the upper class with one unsure but perhaps yes, about 5 coming from the lower, lower middle class. Out of the women who answered this question, 24 were married, 6 were single and 1 was divorced. All the women with the exception of 2-3 (2 who had an equivalent of a 2-year associate degree, 1 who had an equivalent of a high school diploma) have attained a bachelor’s degree, and with most of them having what they referred to as professional degrees (master’s degrees in law, banking, accounting, education, sociology, medicine).

Interviewee	Age	Marital Status	Children	Class Status	Education Background	Type of Business
Interviewee 1	48	Married	3	Middle	Lawyer	Hospital and printing
Interviewee 2	38	Married	3	Middle	Education: MA	Educational institution
Interviewee 3	55	Married	3	Lower	HND: Higher National Diploma	Bakery
Interviewee 4	33	Married	2	Upper	History: MA	Executive cleaning company
Interviewee 5	50	Married	2	Middle	MBA	Snails and gaming company
Interviewee 6	44	Single		Middle	Law: MA	Law consultant and tailoring
Interviewee 7	33	Married		Upper	Business and IR: MBA and BA	Luxury dessert company and restaurateur
Interviewee 8	31	Single		Middle	International Studies: BA	Luxury interior design
Interviewee 9	42	Married	2	Middle	Vet Medicine and MBA	Veterinarian and business leadership consulting
Interviewee 10	41	Single		Middle	English: BA	Branding, marketing, advertising
Interviewee 11	43	Married	3	Upper	Law: MA	Laundry facilities
Interviewee 12	33	Single		Middle	English (BA) and Management (BA)	Events company
Interviewee 13	37	Married	2	Middle	Accounting Management	Social enterprise
Interviewee 14	41	Married		Middle	HND: Higher National Diploma	Design solutions and advertising
Interviewee 15	50	Married	1	Upper	Law: MA	Social enterprise
Interviewee 16	55	Married	1	Upper	Law: MA	Catering and restaurateur
Interviewee 17	40	Divorced	1	Middle	History: BA	Travel agency
Interviewee 18	47	Married	2	Middle	Accounting: BSC	Farmer and food manufacturer
Interviewee 19	49	Married	3	Middle	Special Education	Special educational institution
Interviewee 20	37	Married	4	Middle	Law: MA	Premium events
Interviewee 21	48	Married	2	Middle	HND	Restaurateur
Interviewee 22	43	Married	2	Middle	Philosophy	Farmer
Interviewee 23	40	Married			Optometry	Optometry clinic
Interviewee 24	45	Married	2	Upper	Lawyer	Educational institution
Interviewee 25	43	Single		Upper	Accounting and Sociology	Catering company
Interviewee 26	36	Single			MBA	Fashion
Interviewee 27	34	Married	2	Middle	Education and Engineering: BA	Building materials
Interviewee 28	35			Upper	Hotel Management: MA	Beauty products
Interviewee 29	49	Married	3	Upper	Sociology, MA and Education MA	Educational Institution
Interviewee 30	44	Single		Middle	Math: BSC	Restaurateur
Interviewee 31	46	Married	3	Middle	Law: MA	Bakery

Table 2: Interviews conducted with Goldman Sachs women entrepreneurs

When scheduling the interviews, we informed them that I was an independent researcher looking to discuss their experiences with the 10,000 Women Goldman Sachs Initiative and the impact the program had on their lives. In our one-on-one interviews most of which lasted between 2-4 hours, I reiterated that I was not in any capacity affiliated with Goldman Sachs or EDC, and that our conversation was confidential so they could be as openly critical and frank as they wished. Alongside these face-to-face interviews, I also had a couple of interviews over the phone with women beneficiaries who participated in the same program but in the Abuja branch. The women that I interviewed came from different “class modules” hosted between 2008-2014, with just about 2-3 coming from the same module.

I also conducted some in-depth interviews with the program director, and coordinators, and engaged in informal conversation with some instructors. Fitting into the larger objective of my doctoral dissertation, which considers how these neoliberal feminist programs are reshaping women’s subjectivities in the Global South, the research looked at the beneficiaries’ life histories before, during and after program, as well as considered how activities promoting profit-oriented entrepreneurship and business prowess constructed particular neoliberal subjectivities. Moreover in 2019, I went back to Nigeria and conducted 10 follow-up interviews with some of the women that I had already interviewed in 2016. The goal of my interviews in 2019 was to further probe on how their participation in the 10,000 Women initiative had gone to impact their relationships particularly in marriage, with a goal to see how gender equality is understood and defined by these women. Even though the interviews I undertook in 2016 also include discussions on how “equality” might translate or not in the context of marriage, there was much deeper discussion on the patriarchal gender of Nigeria that I wanted to have in this thesis, but that required that I conduct more research. The data from this particular inquisition is what mostly goes to frame Chapter 7.

Even though I did not have the opportunity to attend the classes since this phase of the initiative had finished when I began my research in 2016, two years after the final course was an opportune time to interview the women as the participants by then had had enough time to reflect on their experience, and discern how the program had impacted their lives

and businesses. Moreover, by the time that the Nigeria 10,000 Women initiative was wrapping up in 2014, that was around the same that Goldman Sachs, two years after finishing its initial investment in 10,000 women, Goldman Sachs announced a partnership with the IFC to increase access to capital for women entrepreneurs. According to Goldman Sachs (2014), the partnership is aimed at deepening 10,000 Women's commitment to women entrepreneurs by inciting lending in developing countries through what they deem as "the first-ever global finance facility for women-owned small and medium enterprises (SMEs)." What they describe as the Women Entrepreneurs Opportunity Facility (WEOF) is seeded by the Goldman Sachs Foundation and IFC through investments from additional public and private co-investors to enable approximately 100,000 women entrepreneurs to access capital. When I was conducting my interviews in 2016, Nigeria had not yet become a beneficiary of the funding scheme, a decision the program director of EDC explained was perhaps attributed to the difficult economic environment and recession the country was facing.

In that same year of 2014, Goldman Sachs and The Goldman Sachs Foundation released a statement that they would continue to deepen their investment in women by continuing to operate the business and management education programs. Even though that announcement was made, most of the publicly available documents reflect the program ending in 2012/2013 with the Women Entrepreneurs Opportunity Facility picking up in 2014. Even after digging online and requesting for more information from the program manager of their partner organization in Nigeria, it remains ambiguous and unclear how many of these programs actually continued to run beyond that initial commitment of 5-years. This lack of access to clear information of what is and what is not is reflective of what Allison, Gregoratti and Tornhill (2019) write that neoliberalized feminism "programmes [reveal] themselves as hypervisible yet largely inaccessible and also as deeply protective of their practices and of the knowledge produced about them" (p. 62). Truly reflective of my own experience researching 10,000 Women, "the (hyper)visible official documentation presented for public consumption, such as the companies' sustainability reports, generally contains bright pictures and diagrams to illustrate the success of the programme but contains little information about concrete actions and few

leads for those who may be interested in finding out more” (Allison, Gregoratti and Tornhill, 2019, p. 62). In 2018, however, Goldman Sachs released a statement announcing the launch of an online education program to further *10,000 Women*, providing female entrepreneurs across the world with a digitized curriculum and interactive platform of women business owners. In its statement, Goldman Sachs stated that “leveraging technology, 10,000 Women will reach female entrepreneurs in new corners of the world” (Goldman Sachs, 2018). With a goal to democratize access to business education worldwide, in partnership with Coursera, *10,000 Women* will provide greater access to its proven curriculum, providing female entrepreneurs with a world-class business education and a global peer-to-peer network. The course is free and has been built to meet the needs of women business owners in developing markets. Women business owners with at least three employees and \$50,000 in annual revenue are eligible to receive a certificate upon completion.

Sensitizing Concepts

My data collection method was greatly aided by what I want to discuss here as sensitizing concepts. According to Bowen (2006) “sensitizing concepts draw attention to important features of social interaction and provide guidelines for research in specific settings” (Bowen, 2006, p.6). Whether they are blatantly stated by the researcher or not, or whether the researcher is aware of them or not, these are the background ideas that according to Blumer (1954) “give the user [researcher] a general sense of reference and guidance in approaching empirical instances (Blumer, 1954). Whereas definitive concepts provide prescriptions of what to see, sensitizing concepts merely suggest directions along which to look” (Blumer, 1954, p. 7).

Sensitizing concepts as defined here thus made my initial engagement with the neoliberalized feminism literature useful. Based on my review of the literature, there were a number of theoretical ideas asserted by feminists working in this research area that I had to keep in mind; in other words, these were notions that served as a guide in my data collection process, but which did not limit me to think that that was all that I would find in

the field. I highlight below the main theoretical arguments posed by researchers writing in this area, and which for me served as sensitizing concepts in both my data collection process as well as when I began to analyze and code my work, looking to extend these theorizations. These are the elements that are illustrate or speak in the following chapters of the thesis:

- **Co-optation of women’s empowerment:** [Scholars agree that there’s a co-option and depoliticization of the feminist concepts of women’s empowerment and gender equality. Bedford (2009) asserts that through this rogue, corporatist type of feminism, the interests of CEOs are being situated as central in the name of women’s empowerment and equality (Bedford, 2009)]
- **Capital accumulation as fundamental:** [Roberts (2012) highlights that neoliberalized feminism includes the participation of businesses who care more about capital accumulation and who, under the veil of corporate citizenship, care more about extending their corporate power as they create more spaces for themselves to exploit women, both as producers and consumers.]
- **Deeply conservative notions of womanhood and women’s role within society:** [Roberts (2012) stresses that neoliberalized feminism reinforces deeply conservative notions of womanhood and women’s role within society, and predominantly for third world women, this image of reason and responsibility “subsumes [them] into an image of the protective mother who will translate any gains from the market into the means for household survival.]
- **Ignores the issue of intersectionality:** [Elias (2013) asserts that neoliberalized feminism is founded upon deeply essentialist notions about gender, and about women, which characterize women as having amongst them common and inborn skills and ways of being, and meanwhile ignores the divisions of race, class, and nationality that grant a particular privileged status to certain groups of women.]

- **Feminization of responsibility:** [Cornwall (2009) asserts that these neoliberalized feminism frames women as those prepared to make unlimited personal sacrifices to provide the household with a safety net” (p. 5). It recasts women as saviors of their families, communities, and national economies, largely as a result of their naturalized positioning as mothers who have an intrinsic responsibility for social reproduction” (Roberts, 2012, p. 14.)
- **Neoliberalized feminism deeply aligns itself with the politics and practices of neoliberalism:** [Elias (2013) writes that neoliberalized feminism looks to create and produce “neoliberal compatible female subjectivities such as “rational economic woman” or “Davos woman”” (Elias, 2013, p. 152).
- **The private sector as determinants of the contours of development:** [Kantola and Squires (2012) discuss that this project promotes gender equality by turning to the channels and mechanisms offered by the market, which allow a larger space (and power) for private corporations to define the contours of development and the social relations of gender (Roberts, 2012)].

These modes of change that neoliberalized feminism scholars have discussed sensitized me and guided my approach as I collected my data. In the writing process, they also served as the basis from which I was able to extend theory, nuance and critique.

Constant Comparative Method, Reflexivity, Categorization of Data and Coding

Having already engaged with feminist literature on neoliberalized feminism which sensitized me to the concepts discussed above, I was posed with the challenge of having to control my biases, which came from my encounter with this research field. Bias control was achieved by the constant comparative method, which forced me as a researcher to state my suppositions and my own knowledge usually in the form of memos and to compare this data with other data from the study. Part of this constant comparative method was the

constant “comparison of incident to incident, incident to codes, codes to codes, codes to categories, and categories to categories” (Birks, 2011, p. 11).

Right from my first interview, I started to code and continued this process as I gathered more data. Coding was a way for me to identify important words, or groups of words, in the data which I then labeled accordingly. Coding, reflexivity and data collection with constant comparison of data were integrated activities with the data collection stage and coding stage occurring for me simultaneously. As I saw other categories start to develop, I responded and continued the coding processes until I developed individual categories from subcategories, then saw themes take shape. Sensitizing concepts introduced above thus provided me with a sense of direction, whereas the comparative back and forth, helped limit by bias as well as helped me pull out emerging themes from the data.

Writing Memos

As a critical component of analysis, writing memos was also part of my research process. According to Birks (2011), “memos are written records of a researcher’s thinking during the process of undertaking a study. As such, they vary in subject, intensity, coherence, theoretical content and usefulness to the finished product” (Birks, 2011, p. 10). Throughout the entire process of my data collection I wrote memos regarding what I was thinking based on what I was both observing and hearing. It is those memos that helped capture my thoughts that helped me develop themes and categories that were emerging and their relationship and connection to each other. It was also in the memos that I able to chronicle some of the tussles that I encountered as I went about my method process.

3.3 Research Challenges and Limitations

There are some limitations to the research presented in this thesis, some of which are presented below. One of these limitations derives from the fact that as an emerging field of research, neoliberalized feminism has been of interest to many scholars and as such, there should be other empirical studies that have been done, that I perhaps have not come across,

and that reflect nuances that might have been missed in this research. Furthermore, the arguments made in this thesis are reflective of the particular case study of the Goldman Sachs 10,000 Women initiative in the context of Nigeria, which, if we were to engage with the same initiative but in a different context, perhaps the configuration would be different affecting how gender equality and women's empowerment is experienced by women. I am aware that my results are context specific and in the interpretivist framework, cannot be transposed to other contexts.

Reflecting on what I shared earlier on my role as an “insider-outsider,” “outsider-insider,” this undoubtedly affected my analysis perhaps taking things for granted or failing to see certain “realities.” Nonetheless, even though I am a little bit familiar with Nigeria, because I am not a Nigerian and also because of my “westernized norms” I just had to be conscious to consistently be a ‘distant observer’ in order to better understand and interpret my data. Because of my passion for feminist politics which could be read “radical,” I at times found myself interpreting this data based on these ideals. Furthermore, as an activist and someone who works closely with women, I see that my biases, especially reflecting patriarchal norms and values framing the context of this study, at times drove me to analyze their experiences in subjective ways.

Furthermore, it would be interesting to study a similar program in another context, so as to understand whether the neoliberal subjectivities being defined are the same. Even though I feel that my interviews were extremely rich, and what I analyzed was transparent, I understand that because of my EDC “research assistant,” who helped me to schedule some of the interviews, even though I reiterated that I was an independent researcher, some of what they shared could have been framed by a misunderstanding of why I was there. As much as I tried to overcome that through my assertions, it is nonetheless a challenge that must be acknowledged.

Conclusion

This chapter has exposed the constructivist and interpretivist approach of my research and explained how this reflects much feminist scholarship enabling feminist the explored the

gendered dimensions of different systems. I explained that the feminist methodological perspective utilized. With reference to feminism as a reflexive, political and emancipatory practice, I explained the necessity for feminist research to meet these goals. At heart of feminist research is the need to address and critically dismantle power relations between men and women, and my research, I argue takes on the challenge of uncovering how neoliberalized feminism initiatives maintain these power relations.

This chapter has also discussed the necessity for a researcher to understand her positionality. I highlighted my positionality and discussed how it helped advanced my research as well as posed particular challenges. Furthermore, I described the use of two studies in this thesis one which gathered data on how neoliberalized feminism partnerships are created (chapter 4) and one which discussed the core interest of thesis which is on subjectivities (chapter 5-7). The data generation techniques are described in this chapter together with the methods of data analysis employed, namely critical discourse analysis. Finally, the limitations of the research have also been outlined here.

Chapter 4: Exploring the Roots of an Improbable Partnership: Feminism, Smart Economics and Neoliberalized Feminism

“One motivation for women’s empowerment is basic fairness and decency. Young girls should have the exact same opportunities that boys do to lead full and productive lives. But second, the empowerment of women is smart economics. (...) In fact studies show that investments in women yield large social and economic returns.” – Robert B. Zoellick, The World Bank Group President, April 2008 (OECD, 2012)

Conceptually founded on feminist critiques developed in Chapter 2 and empirically based on the analysis of interview data gathered from the second empirical project presented in Chapter 3, this chapter stands as the only one that draws its discussion on the analysis of the aforementioned empirical project. This chapter uses evidence collected from interviews with public and private sector actors as well as critical discourse analysis of documents to explore the rise and expansion of what is neoliberalized feminism and to analyze the co-optation of the feminist norms of empowerment and equality with a focus on highlighting how these neoliberalized feminist initiatives have positioned themselves as legitimate actors in the field of gender and development who look to “empower” women and manifest gender equality in the developing world.

The analysis of this chapter considers how through public-private partnerships, and the wide dissemination and acceptability in public institutions of the smart economics and/or business case of gender equality ideology, the private sector through these collaborative efforts with public institutions (including NGOs, governments and educational institutions) is cultivating for itself a new space for profit and legitimacy which is defined by the faces of women in the developing world.

In this chapter, I will demonstrate how through their Corporate Social Responsibility (CSR) activities, private institutions’ partnerships with the public sector have emboldened the private sector to think of itself as a legitimate actor in women’s empowerment and gender equality. Thereby, with its profit-driven and growth-strategy objectives and what it

considers are the technical skills and capabilities that differentiate it from the public sector, the private sector is introducing into gender and development a new face of the “third-world woman,” bringing to the forefront new meanings of empowerment (the concrete implementation of which will be discussed in the following chapters).

Furthermore, I make the case that through its public-private partnerships, public sector engagement with private entities highlights a shifting within public governance that has come as a result of the sustained proliferation of neoliberal norms (i.e. the acceptability of the business case of gender equality which highlights the move to quantify in economic terms what has historically been considered a human rights and social justice issue), the reshuffling and reorganization of public sector institutions such as the United Nations (i.e. UNIFEM to UN Women), and the tightening of public funds for international bodies which has resulted in budget cuts within international organizations, creating a need for those institutions to find other funding resources. In this chapter, I make the argument that the private sector co-optation of feminist norms, which comes as a result of the questionable acceptability and propagation of the business case of gender equality, cannot be taken for granted. This is a moralization of economic and business discourse that has fueled a mushrooming ideology that continues to make a human rights and social justice issue about material resources such as the expansion and continued profitability of the corporation.

This chapter contributes to the critique of smart economics and/or the business case of gender equality and of smart economics projects (SEPs)¹ by underscoring, through empirical evidence, how the private sector in working with public institutions is legitimizing their reach into “profitable” spaces that have traditionally been reserved to gender and development actors, who have as per conventional practice, been development institutions. Additionally, this chapter also contributes to the feminist critique of gender and development by demonstrating how just like during the era of Women in Development (WID) whereby the efficiency “case” (women as good for development) was utilized by

¹ As defined in Chapter 1, smart economics projects (SEPs) is a descriptive term for projects that are implemented through partnerships (PPPs and CSR partnerships) between public and private sector actors using smart economics ideology.

development actors to highlight how women could be relevant to development (see Chapter 2), notwithstanding the feminist critiques on such an approach, these neoliberalized feminism initiatives offer a similar “case.” Development and private sector actors see “women” and “their challenge of empowerment” as an opportunity for them “to be developed” as effective members of society. “Developing” women into “productive” business owners and entrepreneurs would as such impact the GDP of their countries, lifting their nations from economic chaos, and at the most basic level, saving their families from the stench of poverty.

As Chapter 2 took us through the trajectory of gender and development including the feminist critiques of these approaches, this chapter begins its discussion by delineating how we arrived at this moment where the smart economics ideology has been normalized and where we have the proliferation of SEPs in the developing world. In Section 4.1 this chapter sets off by presenting the narrative around the propagation of the business case of gender equality and using interview data and critical discourse analysis expounds on how public-private partnerships (PPPs) for gender equality and women’s empowerment came to be, and how this has led to the emergence of what is neoliberalized feminism as a new field of research. This section explores how corporations interested in using a narrative of women’s empowerment and gender equality as a CSR tool for corporate expansion and profitability in new global spaces came to legitimize their involvement in this arena of interest through partnerships with public entities. This birthed what are for the private sector, CSR initiatives targeting women’s empowerment and gender equality in the developing world, and for the public sector, public-private partnerships for gender equality, both of which are characterized by the dominant ‘smart economics’ and ‘business case’ for gender equality discourses.

Building from that overview, the following section (4.2) begins with a conversation on the private sector, distinguishing, through historical policy documents analysis and interviews, how the private sector became an actor in the creation and implementation of SEPs in the developing world. Using this historical frame, this section posits to introduce corporate social responsibility (CSR) as the policy tool which gave rise to these initiatives on the

private sector side, and from there extrapolates CSR's relationship with development, CSR's relationship with gender equality within the corporate framework, and finally concluding with CSR's relationship with the gender and development approach – models targeting women in the developing world. Section 4.3 concludes by discussing how these new private actors with their focus on the business case, a focal element in arguments for CSR, advance gender equality and women's empowerment as instrumental co-opted tools in both doing good for society and meeting profitable corporate objectives. Neoliberalized feminism, defined by its co-opted gender and development norms, shifts the focus from arguments of gender equality and women's empowerment for its intrinsic value as the right thing to do, to arguments for gender equality and women's empowerment for the interests of the expansion of neoliberal norms, business branding and profitability.

4.1 The Rise of Public-Private Partnerships (PPPs) for Gender Equality and Women's Empowerment

4.1.1. The Co-option of Feminist Norms that Gave Rise to Smart Economics

It's time to place renewed emphasis on women as a resource to move businesses and economies ahead. The learning that comes from a crisis is a terrible thing to waste.

-Ernst and Young (2013)

The 1980s were an age defined by rising unemployment, a result of economic crises and the failure of Structural Adjustment Policies (SAP) which resulted in women's informal and largely underpaid labor participation being, as the WID approach (see Chapter 2) first articulated, "efficiently" harnessed as the bread by which families and communities survived (Chant, 2012). It was during this era that the theoretical underpinnings of the smart economics and/or business case for gender equality framework originally took root (Chant, 2012). A conceptual framework and framing that characterizes "neoliberalized feminism," smart economics is a co-optation of the WID efficiency approach that "rationalizes 'investing' in women and girls for more effective development outcomes" (Chant, 2012, 199).

In light of the Fourth United Nations World Conference in Beijing in 1995, the World Bank publication, *Enhancing Women's Participation in Economic Development*, discussed how the smart economic argument ought to be evidenced. In its chapter, "The pay-offs to investing in women," the publication reports, "investing in women is critical for poverty reduction. It speeds economic development by raising productivity and promoting the more efficient use of resources; it produces significant social returns, improving child survival and reducing fertility, and it has considerable inter-generational pay-offs" (World Bank, 1995, 22). It was the publication of this 1995 report that hereafter secured a space in development for the smart economics "argument." Furthermore, as businesses and enterprises which were interested in "contributing to social good" bought into this approach, this interest was further reinforced by the 1997 appointment of Kofi Annan as Secretary General of the United Nations, who in his role, strengthened the UN's engagement with the private sector as UN policies moved from "anti-business to pro-business" (Kell, 2018; Bexell 2012; Bexell and Morth 2010; Bull 2010; Bull and McNeill 2010; Bull and McNeill 2007; Larsen, 2013). Although there exist some accounts of business partaking in shaping the United Nations (UN) political agenda since its establishment in 1945, it was not until this 1997 that there was a publicly audible utterance encouraging private sector engagement from a development institution. In that same year, at the World Economic Forum in Davos, Switzerland, reiterating this approach, Kofi Annan echoed, "there is the new universal understanding that market forces are essential for sustainable development" (Annan, 1997, p. 1).

Kell (2018) asserts that although the private sector continued to be largely hostile to the United Nations, it was on January 29, 1999 that a new phase in history began. Kofi Annan that day spoke to business executives at the World Economic Forum in Davos, Switzerland and affirmed his proposal that "that you, the business leaders...and we the United Nations initiate a Global Compact of shared values and principles, which will give a human face to the global market," and that "there is the new universal understanding that market forces are essential for sustainable development." Kell (2018) marks that moment as the day that corporations became interested in collaborations with development agencies and the day that the seeds for the modern corporate sustainability movement were planted.

Over the subsequent years following that call, with a business management background himself, Kofi Annan would introduce various discourses with regard to public-private collaborations within the UN and would push a number of UN resolutions so as to make concrete commitments between the UN and the private sector (Bull 2010). Meanwhile, business leaders and civil society from across the world would form local networks, informed by universal principles, to change business practices. Numerous business leaders for example, Sir Mark Moody Stuart, stepped forward and working with private and public entities, dedicated years to translate Kofi Annan's call into the United Nations Global Compact (UNGC), the world's largest corporate sustainability initiative and which today has more than 13,500 signatories in 160 countries (Kell, 2018).

Meanwhile, the business case for gender equality also found great support and a space to flourish in the research that was conducted by the private sector during this period. In 1999, Goldman Sachs introduced what have become a series of reports discussing the concept of *womenomics*. This term, which was first articulated by Kathy Matsui in her 1999 report, "*Womenomics: Buy the Female Economy*," primarily discussed the Japanese strategy for growth and emphasized the link between increased female participation in labor market (as both a producer and consumer) and long-term economic growth. According to *womenomics*, which carries the same line of arguments as smart economics, "increased female participation implies higher income and consumption growth, which could lift trend GDP growth" with the purchasing power of women being an untapped and easily accessible resource for companies (Matsui, et.al., 1999), *womenomics* encourages businesses (investors and corporations) to rethink their strategies by investing in women, the new potential growth 'phenomena.' As a result of the substantial growth and acceptability of smart economics, the *womenomics* approach has since received substantial attention, and Goldman Sachs has since published several other reports on *womenomics*, all of which focus on the power in harnessing the "untapped" and "underutilized" resource that is woman.

With the steady and growing acceptability of smart economics in the international community, by 2000, as a result of the establishment of the Millennium Development Goals, where Goal 3 was to promote gender equality and empower women, smart economics claimed an even wider legitimacy. With MDG 3's goal to develop policies that will foster gender equality and empower women, the gender and development policies and programs coming out during this period heavily stressed this notion of empowerment. As the empowerment agenda was framing most of the policies that came out during this period, smart economics found a new space to blossom, particularly in the context of women in the developing world, as they were reckoned the bodies most needing to be empowered (see Cornwall, Gideon, Wilson, 2008; de la Rocha, 2007). Utilizing smart economics principles and calling for public-private partnerships (PPPs) for gender equality, more and more public institutions began to seek for collaborations with private sector companies to invest in women in the developing world, as there was more and more discourse to support such a case. For instance, in 2006, the Economist published an article in which it stated: "forget China, India and the Internet: economic growth is driven by women" (The Economist, 2006). In this same 2006, as more and more noise was being made about smart economics, the World Bank publication of its Gender Action Plan (GAP): 2007–2010 titled "*Gender Equality as Smart Economics*," evidenced the maturity and status of the concept; it had indeed become a gender and development brand of its own.

The following year, 2007, the World Bank, in its World Monitoring Report, "Millennium Development Goals: Confronting the Challenges of Gender Equality and Fragile States" proclaimed that "donors and the multilateral development banks should utilize their comparative advantage and take up a visible leadership role in investing dedicated resources to include gender equality and women's empowerment in the results agenda, in leading international efforts to strengthen MDG3 monitoring, and in better assisting client countries in scaling up MDG3 interventions. The business case for MDGs' investments in MDG 3 is strong—it is nothing more than smart economics (p. 13)." A year later, just as the 2008 financial crisis was unfolding and more and more media attention and scrutiny was being directed toward the male-dominated, sexist culture of the financial sector, during that year's International Women's Day observation, Secretary-General Ban Ki-Moon

proclaimed, “investing in women was not only the right thing to do, it was the smart thing to do” (United Nations, 2008). In January 2009 in Davos, Switzerland, the World Bank launched the Global Private Sector Leaders Forum signifying a critical moment for smart economics and also one of the first large gatherings convening members of the private sector with public actors working for international institutions and governments (World Bank, 2009).

As more and more private sector entities expressed interest in the business case for gender equality and in PPPs for gender equality, by 2010, those relationships were formalized through the Women’s Empowerment Principles (WEPs). Founded on the premise that ‘Equality Means Business,’ the WEPs were launched as a partnership between the United Nations Global Compact (UNGC), the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), and the private sector. The WEPs include a set of seven principles that work together to ensure that there is a conscious awareness and policies encouraging gender equality and women’s empowerment in the private sector space of corporate social responsibility (CSR) and engagement (weprinciples.org) and are founded under the UNGC which is a non-binding UN pact to encourage businesses worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The principles are meant to ensure women’s full participation in all levels of economic life and across all sectors, a point that is seen to be significant in building strong economies, establishing stable and just societies, and in achieving international goals on human rights, sustainability and development (UN Women, 2010; UN Women, 2012).

Also, in 2010, McKinsey & Company published a report, “The Business of Empowering Women,” in which it pointed to three key links between economically empowered women and better company performance. “First, economically empowered women are potential customers; the more of them there are, the larger the market for selling goods and services. Second, skilled women represent a broad and motivated talent pool from which to hire and promote. Third, investing in making life better for women in developing countries can be an effective way to enhance a company’s reputation and brand.” (McKinsey 2010, p. 14).

According to the World Bank (2006), the implementation of “smart economics” or the “business case for gender equality,” in projects that I underscore as smart economics projects (SEPs), involves private corporations working in partnership with international institutions and/or public sector actors to begin to focus their attention on women’s economic empowerment and increase investments in women’s economic participation as business owners and employees. This “smart economics” ideology is embodied in the growing “coalition of capitalist states, regional and international funding institutions, non-governmental organizations (NGOs) and transnational corporations (TNCs)” that have “converged on the need to promote women’s equality particularly in the Global South” (Roberts, 2012, p. 1). To meet the goals circumscribed in the business case for gender equality, such partnerships must “extend beyond those between governments and development agencies to include the private sector, civil society organizations, and academic institutions in developing and rich countries” (Revenga, 2012).

Between the introduction of the MDGs in 2000, all the way until the period following the 2008 financial crisis and thereafter, there has been a great strengthening of SEPs through such PPPs. SEPs for example, the ‘Girl Effect’ campaign, the Levi Strauss Foundation HERproject, and Goldman Sachs 10,000 Women Global Initiative, although working alongside public sector organizations including NGOs, governments, international organizations and/or educational institutions, these initiatives put businesses at the center of achieving development goals and providing public goods. The “Girl Effect” campaign was created by a public-private partnership between the Nike Foundation in collaboration with the NoVo Foundation, and the United Nations Foundation and Coalition for Adolescent Girls and it focuses on developing the abilities of poverty-stricken adolescent girls with untapped potential (The Girl Effect, 2012). HERproject, a global SEPs to empower low-income women by delivering workplace-based financial education programs and appropriate financial services is a collaborative partnership between Women’s World Banking, Laborlink by Goodworld Solutions and is funded by the Walt Disney Company, General Electric Foundation, the Levi Strauss Foundation, Fung (1906) Foundation, Primark, and the Swedish International Development Cooperation Agency. According to

BSR (Business Social Responsibility), HERproject builds on BSR's successful efforts to empower women in the global economy. Another SEP, the Goldman Sachs 10,000 Women Global Initiative partners with business schools and private and public non-profit organizations and aims to provide "10,000 underserved women entrepreneurs with business and management education, access to mentors and networks and links to capital" (Goldman Sachs 10,000 Women, 2012). Using interview data collected in conversations with public sector actors working with private sector entities to implement SEPs, below I discuss, from the public sector perspective, how these relationships are formed, and also why they matter, especially to organizations which have long implemented gender and development initiatives without private sector engagement.

4.1.2 The Public Bringing in the Private

From its onset, the United Nations Global Compact (UNGC) and the Millennium Development Goals (MDGs), with Goal 8 being explicitly dedicated to global partnerships, among others, with the private sector, served to be influential in the interaction between the UN and the private sector. Development's relationship with business has continuously evolved as partnerships in the UN and with other development agencies are continuously changing, taking different forms at various sites and among many different actors. These changes are too evident to those working within the public sector organizations as they recognize the shift from an unbecoming and antagonistic relationship with the private sector, to now working alongside them, "somehow" negotiating objectives. According to a mid-level UN official who works on PPPs for gender equality, she illustrates this process as:

Quite a number of organizations in the entire system have started looking more and more into public-private partnerships. The leadership in [my organization] was very committed to looking at how to work with the business sector and we have researchers who were very keen to look for private sector engagement. I think there has always been a bit of tension between women, society and the private sector and as an organization then, the private sector wasn't something that we focused really strongly on, with the exception of a couple of donations here and there. Now we are engaging [with the private sector] at a much higher level. –*Mid-level UN official, New York, 2016*

The growing engagement with the private sector is also illustrated in the interest that public sector researchers have displayed in looking for partnerships with the private sector. As will be further illustrated in the following sections, even though the goals and objectives of gender and development continue to contradict the market led objectives, because of the “dire necessity” to further the neoliberal economic agenda which reflects the neoliberalization of global governance, they have found a space for negotiation in the realms of public decision making (De Angelis, 2005). As a result of this shifting that has welcomed business in the public debate, these organizations have found a “harmony” where they both get to “win” as they meet their respective objectives – women as efficient bodies for development for the public sector and new spaces of profit, expansion and branding for the private sector (see section below on the private coming together with the public).

SEPs, particularly those being implemented in the Global South, have been positioned to target and construct the subjectivities of women as the saviors of their families. Reflecting WID microcredit approaches to development, these new frameworks of doing gender and development, as will be discussed below, pose a threat to the political objectives of the feminist project. Due to the association that has been made between greater levels of gender inequality and greater levels of poverty, investing in women is framed like a good will project even though the ideology behind this approach instrumentalizes women for development outcomes and opens doors for corporations to have access to a previously “untapped” pool of workers and consumers. The smart economics rationale operating here is that “women,” a largely essentialized category, once they make earnings, would reinvest those earnings into improving the well-being of their families, resulting in reduced poverty levels (Roberts, 2012). This act of moral courage would as such help stimulate economic growth and improve the overall development of their countries and world. This development of public-private coalitions converging on the business case of gender equality, as has been discussed above and will be further elaborated below, is a result of supporters of neoliberalism linking feminist interests of gender empowerment to issues concerning global capitalism particularly paid labor and free market principles (Roberts, 2012). According to a senior level UN official, here’s how she describes how these public-

private partnerships came to be within her organization:

Starting around maybe the year 2000 or maybe a little bit before, there was a slow trend in the UN [to get the private sector engaged]. The year 2000 was really when the United Nations Global Compact (UNGC) was established and new ideas about corporate partnerships really started entering the UN system. Since that time, over the last 15 years, there is been quite an evolution in the way of thinking and practice. Most of us have realized that corporations aren't just going to be sources of finance, now it's about, what kind of actions can corporations take and why do we need to work together in partnerships in order to achieve long term sustainable goals and objectives. –*UN official, New York, 2016*

The push to partner with the private sector has been gradual, as neoliberal norms have further found themselves embedded in public sector organizations. Especially in a day and age when funding for international organizations coming from Member States has become even more difficult as a result of first the 2008 financial crisis and notions of populism across the globe, such financial trims have caused UN agencies, particularly those working on gender issues, to have to look for other sources of funding, be it at the expense of gender and development goals. According to a UN senior manager working on these partnerships with the private sector:

Within the UN generally, we have people that really like talking about this because they understand that the private sector is the key, that we partner with them because of their expertise, or because of their technology or because they have all these wonderful contributions they can make. Yes, but at the end of the day, we need finances as there is a lot of processes to justify our spending for and there is pressure and Member States saying we can't depend on private sector for paying a lot of money, but the question is, how does this work? Despite all that talking about how we want the transformation of partnerships and we understand that the private sector wants to be engaged in all the innovative ways and be a true partner in the development and design and implementation, what we really want is a lot of money as quickly and as easily as possible. I think that we should probably look around to other parts of the UN system, as we have not really developed very sophisticated kind of strategies and ways of working with the private sector. There is a kind of special need for resources and it's a challenging state to be working in the UN right now because the expectations are always very high and, in my mind, they never actually meet the reality of what is kind of possible or desirable in terms of conducting business. –*UN senior manager, New York, 2016*

The partnerships are as such not about how much they are progressing the gender and development objectives, but about how each party can meet their respective objectives using the co-opted notions of women's empowerment and gender equality. As is illustrated in the anecdote above, there exist a lot of tensions that illustrate that the formation of these partnerships is not a smooth process and that there are nuances in as far as what these partnerships mean for all the parties involved. With an issue of funding that has clearly redefined the norms and practices of UN organizations, the private sector although not the most objectively suitable partner becomes a viable option because of the money they are able to bring to the table. Furthermore, although there has been rather little systematic and critical thinking both on how businesses can contribute most effectively to the achievement of development objectives including on women's empowerment and gender equality, and on how development corporations should navigate, prioritize and focus their partnerships with businesses, development policy makers continue to build collaborations with businesses. This is so that development institutions can achieve their development goals, as businesses through their CSR partnerships give greater attention to the development impacts of their activities.

To be perfectly honest, it has primarily been a lot more interested corporations approaching us and wanting to partner with us as a UN institution. So that's the thing we are now really trying to do with our partnership strategy, which is really trying to strengthen our team to actually be able to be the ones that do the researching, who do we want to partner with and for what. But as of now, it's been much more the other way around with the company approaching us. – *UN official, New York, 2016*

On one hand, there is a co-optation and instrumentalization of the feminist values of women's empowerment and gender equality in PPPs that is illustrated by the disregard and erasure of the social justice objective of feminist politics. Corporate actors have jumped on the gender and development wagon not because they truly believe in women's empowerment and gender equality for its intrinsic value, but because the address of these “buzzword” topics legitimizes their engagement in this realm. Moreover, as illustrated in the anecdote above, corporations are very interested in collaborating and forming partnerships with public sector entities as for them, this presents a new space for legitimacy and profitability as they look to rebrand their images as goodwill neoliberal actors.

Furthermore, on the public sector side, knowing good and well that the private sector must have its own biased objectives, there is nonetheless a conscious disregard or “oversight” of this, a result of public actors needing to meet their own financial objectives as they seek out for new funding resources.

4.2 Introducing Gender Equality Commitments inside Corporations and Beyond

Just to shed a little historical light, before the private sector grew an interest in the business case for gender equality with respect to women in the developing world, or women as consumers of products, they were first interested in the business case of empowering women within their own corporate ladders. Even before it became about the business case of gender equality in the corporate realm, at its initial instance, it was first about the case of compliance to state laws. Right at the height of the second wave of the feminist movement in Western Europe and the United States of America, more and more women were finding themselves employed in corporations and to a lesser degree, starting businesses. As more and more women found themselves leaving the private space of the home and employed in the public sphere, it was also during this period of the late 1960s and throughout the 1970s and 1980s that they began to confront gender discrimination, which was evidenced through sexual harassment, wage gaps including inequities in incentives and benefits, and lack of career mobility and access to leadership and decision-making positions (Murrell and James, 2001; Vilke et. al, 2014). Even though legislation of the 1960s drew considerable attention to the discrimination at work faced by women, and corporations were required to comply by law, studies indicate that women continued to face widened discrimination. By 1987, the most well-known illustrations of discrimination in the work place were captured by the concept of the glass ceiling which signifies “a transparent barrier that kept women from rising above a certain level in corporations...[it] applies to women as a group who are kept from advancing higher because they are women” (Morrison et. al., 1987, p. 13).

As a result of public strengthening of labor rules and gender equality issues, through efforts such as “equal pay for equal work” (1957 for the EU, 1963 for the US and 1970 for the

United Kingdom²) and affirmative action mandates, these were meant to reduce some of this well-documented discrimination and wage gaps based on gender (Murrell & Jones, 1996). Moreover, to avoid further public and state scrutiny and deflect regulation and criticism, in a tactful move to go beyond minimum legal requirements and obligations, in the context of Corporate Social Responsibility (CSR) initiatives, at the beginning of twenty first century corporations began to address those issues in a so-called more “focused” manner. A strategic public relations scheme, addressing these issues through CSR broadened the scope of the address of gender in corporations to now include for example gender diversity on boards, wage transparency, mentoring for women in leadership as well as the topic of this thesis, women’s empowerment and gender equality in the developing world. All in all, these issues were embedded in CSR using the discourse of the business case of gender equality (Vilke et. al., 2014; Calkin, 2016; Grosser, 2009; Grosser 2016).

4.2.1 Situating the Address of Gender Inequality and Women’s Empowerment in Relation to CSR

Although CSR initiatives and research have for many years addressed a number of social issues, including international development issue areas such as environmental sustainability and public health, as addressed above, it was only at the beginning of twenty-first century that CSR identified the area of gender policy. As a result, CSR initiatives focused on gender and women now constitute a major focus of the global gender and development agenda with business playing a critical role in the issue of gender equality and women’s empowerment particularly in the developing world (see Calkin, 2016; Grosser, 2009; Grosser 2016).

Situating the address of gender inequalities and women’s empowerment in relation to CSR requires that there is first a general understanding of CSR, its development, and expansion. A corporation’s service and responsibility to society is historically situated in the social contract tradition which assumes an implicit social contract between business and society

² For the European Union, there is also the more recent 1976 Equal Treatment Directive, the 2000 Directive for equal treatment in employment and occupation, and the 2006 Equal Treatment Directive. For the United Kingdom, there is the more recent Equality Act 2010.

(Schaeffer, 2012; Garriga and Melé, 2004; Lantos, 2001). With a long and varied history, the debate on the concept of CSR, which has shaped the theories, research, and practice of socially responsible business, can be traced back to the second half of the 20th century (Schaeffer, 2012). Although evidence of corporate concern for society can be traced back to much earlier periods, the 1953 publication of *Social Responsibilities of the Businessman* by Howard R. Bowen is argued to mark the beginnings of the modern period of CSR. With the expansion of large conglomerate corporations facing ethical issues in their business practices, Bowen in this text wrote that companies must develop policies and make decisions that are in line with society's main objectives and values. As the title of the book suggests, there were no such things as businesswomen during this period, or at least their voices and experiences in business were not considered legitimate to be included in the analysis as well as in the conceptualization of CSR. For Bowen, whom some consider the father of CSR, businesses had to assume responsibilities in society that were desirable to the objectives, values and expectations of that society. In other words, it was the responsibility of businesspeople to account for their actions and the consequences of their actions in domains wider than their profit-and-loss accounts (Schaeffer, 2012).

Academics writing on the topic assert that the concept of CSR is disputed, with both narrow and broader definitions and with varied interests and objectives (Calkin, 2016; Grosser, 2009, Banerjee, 2008; Moon et al., 2005). CSR as a concept is vague and amenable to transformations and is as a concept whose definition is both opportunistically malleable and transferable based on the favorable political and economic ideology. Considering the multiplicity of terminologies and theories that go to describe this concept of CSR, Carroll as such characterizes CSR as “an eclectic field with loose boundaries, multiple memberships, and differing training/perspectives; broadly rather than focused, multidisciplinary; wide breadth; and brings in a wider range of literature (Carroll, 1994, p. 14). Votaw (1972), when writing about social responsibility, asserts:

Corporate social responsibility means something, but not always the same thing to everybody. To some it conveys the idea of legal responsibility or liability; to others, it means socially responsible behavior in the ethical sense; to still others, the meaning transmitted is that of ‘responsible for’ in a causal

mode; many simply equate it with a charitable contribution; some take it to mean socially conscious; many of those who embrace it most fervently see it as a mere synonym for legitimacy in the context of belonging or being proper or valid; a few see a sort of fiduciary duty imposing higher standards of behavior on businessmen than on citizens at large (p. 25).

As a fundamentally contested concept, tracing CSR both academically and in practice is “a somewhat fraught exercise” (Rasche et al, 2013, p. 653). Although its application is essentially disputed, often with extreme and opposing views emerging as a result of varied CSR contexts or national business systems, variable prioritization of stakeholders and the continued negotiation of priorities between social, economic, environmental and governance, CSR has generally been defined as business responsibility for its economic, legal, ethical and philanthropic activities, broadly involving unregulated and voluntary commitments to promoting sustainable development and social and/or environmental protection in the work place, in corporate operations, in the communities in which the corporation operates, and in the environment (Rasche et al, 2013; Grosser, 2009; Calkin, 2006). This includes improving the working conditions in the production and delivery of products and its services and positively impacting the lives of the people involved in those processes of production, including direct employees and those employed in supply chains (Grosser, 2009; Calkin, 2006). According to the definition presented by the Commission of the European Communities, CSR is “about enterprises deciding to go beyond minimum legal requirements and obligations stemming from collective agreements in order to address societal needs. Through CSR, enterprises of all sizes, in cooperation with their stakeholders, can help to reconcile economic, social and environmental ambitions” (Commission of the European Communities, 2006, p. 2). As a very broad concept, CSR addresses many and various topics such as human rights, corporate governance, health and safety, environmental effects, working conditions and contribution to economic development with an objective of change towards sustainability. Despite the diversity of precise definitions, the common thread running through most understandings of CSR pertains to its voluntary, discretionary and unregulated nature (Carroll 1999; Calkin, 2006).

The CSR discussion remains relevant in the address of this smart economics and/or business case for gender equality case because since contemporary globalization has

witnessed substantial privatization of governance, whereby many aspects of global affairs are today regulated in part outside the public sector, for instance, by business associations and/or civil society organizations, this governance on the private end is done through CSR initiatives (Bexell, 2012; Bull, 2007). Although prior to the mid-twentieth century societal regulation derived pretty much exclusively from, and was executed predominantly through, national institutions, contemporary governance of global affairs has pronounced a “trans-scalar” quality or “trans-scalar” governance, which captures the dense interconnections across the various jurisdictions of public and private and serves useful in analyzing phenomena whose effects are seen across multiple scales (Scholte, 2005). In this context, as new standards for corporate responsibility emerge and become institutionalized, CSR has been described as “a multi-actor and multi-level system of rules, standards, norms and expectations” (Levy and Kaplan 2008, p. 438), involving a highly political deliberation process that “aims at setting and resetting the standards of global business behavior” (Scherer and Palazzo 2008, p. 426) reflecting a contemporary privatization of governance that includes multiple, formerly antagonized actors working together (Grosser, 2016).

For some scholars working in this area, CSR is the response to growing societal needs and concerns, which governments cannot by themselves meet, and as such necessitates a new non-state-based public space and/or a multi-stakeholder process of governance to address them (Grosser, 2014; Grosser, 2009). Neoliberal privatization has increased private sector GDP and employment, resulting in corporations playing a pivotal role in delivering public goods previously provided by government including in policy areas previously regarded as inherently political (Grosser, 2009; Moon 2002; Moon et al., 2006). As governments have increasingly brought business into partnerships, the role of corporations in the distribution of public goods, of citizenship rights, such as education, community development, environmental policy and practice, health, responsible supply chain management and human rights, has become more centralized and activists and academics have shifted from primarily focusing on government to also addressing corporations (Grosser, 2009; Bendell 2004; Schaeffer, 2012).

4.2.2 How Internal Corporate Reporting on Gender Issues Met Global Corporate Commitments to Women's empowerment

“Embrace a broader definition of corporate citizenship, one that goes beyond traditional notions of CSR. Instead of treating women solely as recipients of philanthropy, companies should see them as partners critical to every part of the value chain—marketing, sales, distribution, research and development, and management.” – Melanne Verveer and Kim Azzarelli (Verveer and Azzarelli, 2017)

Unlike the public sector (governments and international organizations), which thanks to feminist activism starting at WID (see Chapter 2) has been held accountable for issues pertaining to gender equality and women's empowerment, this same accountability has not been extended to corporations (Grosser, 2009). As introduced above, it is only recent that CSR in its form of social accountability and social development commitment has raised this issue in business (Grosser, 2009; Grosser and Moon, 2006; Marshall 2011; Spence, 2016; ICRW, 2016; Grosser, McCarthy and Kilgour, 2016). Over the past decade and a half as women and girls have further unfolded as the public faces of international development, this phenomenon has converged with the rising and more engaged concern by business to develop CSR initiatives that target gender equality and women's empowerment, making the increasing role of corporations in civic processes a relevant issue to the gender equality agenda (Calkin, 2016; Grosser, 2009). According to Calkin (2016) there is a “confluence of the corporate social responsibility (CSR) agenda with the visibility of gender issues in development and the resultant corporate agenda for the promotion of women and girls' empowerment” (p. 158). This phenomenon which has unfolded in two ways involves the private sector engaging in the address of gender inequalities within its own corporate structures as well as the private sector working to address gender inequalities in developing economies in the markets where they work, at times alongside public institutions. Grosser (2009) asserts that “it is because corporations have become new arenas for citizenship that CSR, and the extent to which such processes incorporate gender equality, have become issues that are important” (p. 295).

Since what was understood as a legitimate CSR activity has shifted, and the circle of those regarded as beneficiaries has expanded, the ideas about the kinds of benefits they receive

has also enlarged (Calkin, 2016). In what is the typology of CSR developed by Ponte et. al (2009) and adapted by Calkin (2016), they describe several identities of CSR that need to be briefly discussed here so as to clarify why and how corporations would go beyond the address of internal gender issues to making global commitments to gender equality and women's empowerment. Considering the fact that like most neoliberalized feminist initiatives and/or SEPs, the initiative at the center of the study of this thesis was developed as a CSR initiative benefiting women outside of the sphere of the corporation, it is important to distinguish and understand where such an activity fits in the corporate CSR structure.

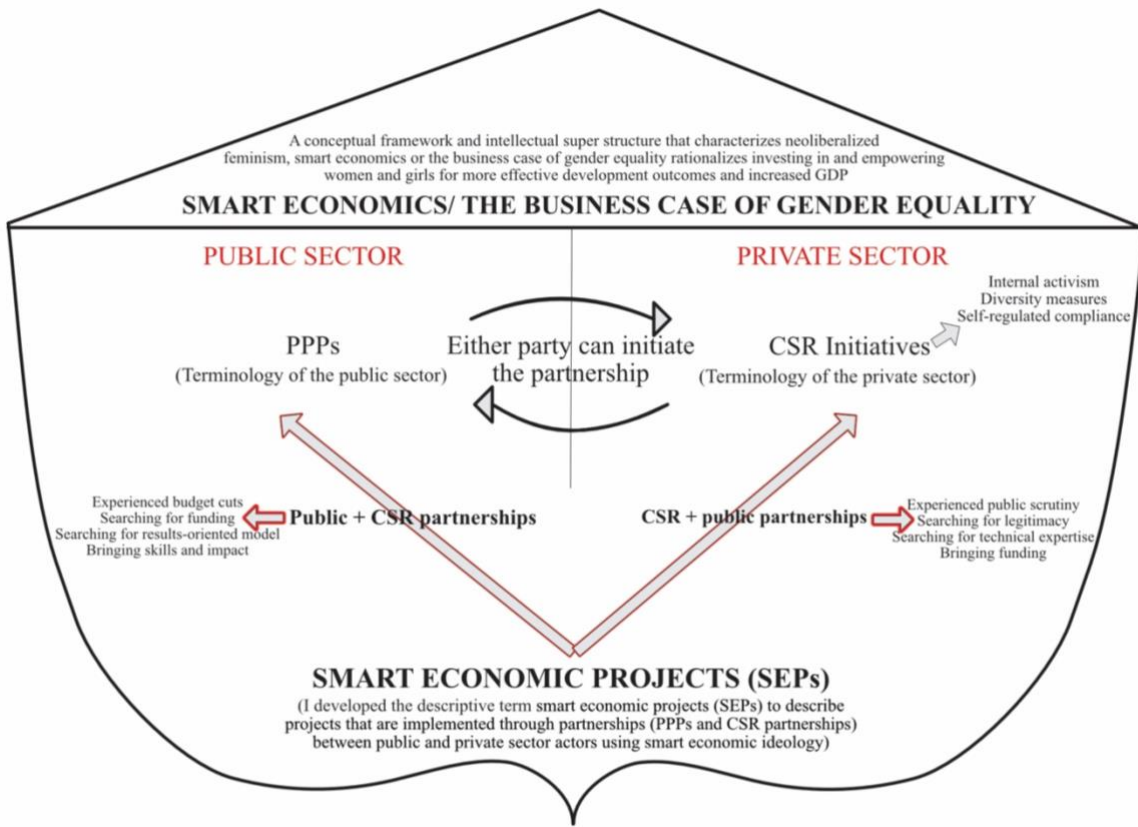
As was descriptively arranged by Ponte et.al (2009), CSR activities take multiple forms constituted across proximate vs. distant and engaged vs. disengaged. Proximate vs. distant regards:

“does the CSR activity take place in the corporation itself and with regard to the direct impact of its activities? Or, does the CSR activity take place further along the supply chain or with distant beneficiaries?” (Calkin, 2016, p. 163).

Engaged vs. disengaged regards:

“Does the CSR activity have a direct impact on company operations, employees, and suppliers? Or, does the CSR activity relate more to cause-related marketing and corporate philanthropy efforts outside of the business?” (Calkin, 2016, p. 163).

To illustrate, whereby corporations began to make commitments to address unequal gendered realities through for example training and mentoring for women so that they could attain higher managerial levels or through conscious efforts to improve conditions in their supply chains, that would be proximate and engaged CSR. While initiatives which are more related to corporate philanthropy efforts for example, the 10,000 Women's Initiative, a scholarship for underserved women to attend elite-like entrepreneurship education, would epitomize distant and disengaged CSR. Others, for example the Coca-Cola #5by20 initiative which employs direct sales strategies that employ small-scale female entrepreneurs to either farm produce for their products or sell their products would be distant and engaged CSR.



NEOLIBERALIZED FEMINISM

- Developed from the framework introduced by Prugl (2014) to critique the ideology of smart economics/ the business case of gender equality
- The critical analysis of the processes by which select feminism movement ideas are being integrated into neoliberal rationales and logics
- The critical analysis of how smart economic projects (SEPs) conduct and construct neoliberal subjectivities

Figure 1 Model Illustrating Neoliberalized Feminism

As part of their CSR objectives, these companies are investing in women's empowerment and as discussed in Section 4.1, styling themselves as advocates for women's rights. A phenomenon that began when corporations became especially interested in the issues of internal gender equality, the relationship between CSR and global women's rights can be traced back to the growing influence of business on global governance gender policies (Calkin, 2016).

Over the past forty-five years, business has witnessed the exponential inclusion of women in its structures, although women still get neither the pay nor the prestige that men do and finding a woman at the helms of key corporations remains a rare and newsworthy occurrence (Scott, 2000). Within the ropes of corporations themselves, there remain extremely wide gender gaps and inequalities that women continue to experience, for example, in recruitment, career development, board representation, promotion, pay, occupational segregation, maternity leave, flextime, childcare, just to name a few (Grosser, 2009).

With men's voices predominating in corporations, activists have been advocating changes to business, fighting for the fair treatment of women as well as the inclusion of their voices and experiences (Marshall, 2011; Martin, 1999; Squires, 2005). Regardless of present legal provisions, women working in corporations, like most women in other sectors, are often still discriminated against, are given low-paid subsidiary jobs, face discriminatory recruitment and promotion policies, are subjected to sexual harassment, barred from the decision-making process in the economy and are not recognized as economic contributors to the family (Sridevi, 2015). Although these same challenges continue to haunt public sector organizations, public sector feminist activism has however long advocated for the inclusion of women's voices and experiences (see Chapter 2) within public institutions, including entities run by governments, international institutions and civil society organizations. Outside of state mandated laws speaking against gender discrimination, it is only recently that CSR has brought about similar forms of activism within the walls of corporations through various initiatives including non-discriminative recruiting, gender

diversity measures, work-life procedures, flexible worktime arrangements, initiatives for the retention and promotion of women, maternity and paternity leave, talent review process, mentoring programs, career development initiatives (Hecki, 2010). As corporations have become more proactive about the address of gender discrimination, a result of state mandated non-discrimination laws culminating from/ a consequence of feminist advocacy, often used to avoid constraint from state and regulation, CSR engagement on issues such as gender, race, disability and other diversity issues is often viewed as an additional, voluntary, and self-regulated compliance mechanism (Grosser, 2009; Dobbin, 2009).

As the distribution of public goods has traditionally been reserved for public sector entities, varied arguments have been made as to why corporations would involve themselves with issues that clearly “extend beyond compliance” (Grosser, 2009, p. 292). With corporations increasingly sharing in this role by administering social services including the address of challenges arising as a result of gender inequalities, there are groups, academics and practitioners, raising concern about such a phenomenon, calling it a new market for profit (see Bexell, 2012; Prugl & True, 2014; Roberts, 2014; Roberts & Soederberg, 2012). Others, however, look to it as beneficial because as was heralded by former United States Secretary of State Hillary Clinton as she urged industries to invest in women: “to achieve the economic expansion we all seek, we need to unlock a vital source of growth that can power our economies in the decades to come [by] increasing women’s participation in the economy and enhancing their efficiency and productivity, [which] can have a dramatic impact on the competitiveness and growth of our economies” (see Verveer, 2017; Utting, 2007). Largely as a result of the shortage of skilled labor and as a result of the increased participation of women in the labor force, many of these gender equality and women’s empowerment issues have been increasingly addressed by corporations, as arguments for the business case for gender equality have gained ground in corporate boardrooms (Grosser, 2009; Shapiro 1999).

Empowering women and girls in the developing world has not only soared to the top of the development agenda for international development organizations, but it has also caught the

imagination of the philanthropic wing of big business and is energetically promoted by myriad organizations hosting a gamut of affiliations and ideologies (Cornwall and Anyidoho, 2010). In a series of interviews with private sector actors introduced in Chapter 3, they shared why corporations are looking to go beyond the address of gender within their corporations as they look to how they can affect gender relations and women's empowerment in the developing world.

In an interview with a senior level director representing Goldman Sachs as its partner, when asked why the interest and push for gender equality and women's empowerment initiatives in the developing context, here's what he shared:

We focus on these [particular] women [entrepreneurs in the developing world] because [Goldman Sachs] has gone into a lot of extensive research on to why investing in women in this society is good, so there is a whole body of knowledge to support why these [particular] women [entrepreneurs]. - *Director, Goldman Sachs partner, Lagos, 2016*

This anecdote illustrates that in their CSR initiatives with the public sector (CSR partnerships or PPPs as would be referred to by public actors), corporations are extremely intentional about the women that they look to “develop” and “empower” and are focused on particular developing contexts that will yield certain results. The private sector has engaged in extensive research which has proven to them that there is a business case, an economic sense, for investing in women in the developing world. As this quotation illustrates, in these SEPs, there is an emptying, a reduction of the feminist notions of transformative politics and power that have reduced the intrinsic value for women's empowerment to, “good” research whose results indicate that when there is an “investment” in women, then it yields further economic prosperity for those involved.

Furthermore, for corporations whose work involves consistently searching for new spaces of influence in which they can engage, this depoliticization of feminist politics has come as a welcome shift. As discussed above, having established initiatives to address women's empowerment and gender equality within their own internal corporate spheres, for the private sector, it was opportune that they could begin to work in distant engaged or

disengaged CSR initiatives with public partners, expanding their spaces of influence. When asked how her corporation became interested in global (distant) CSR initiatives for women's empowerment and gender equality in the developing world, this is what a mid-level manager working for an American corporation that distributes beverages and which has a partnership with UN Women had to say:

I would say that we made the decision to develop this partnership in 2007. Before then, we developed a women's leadership council which was primarily set to help women within the company who were middle or high-level managers overcome challenges, giving them access to training that they might need and kind of providing pipelines for moving through the organization. So as the group worked on that initiative, it encouraged them to help support women within our business network, and that's how the [global] initiative came to be. It started off with how we can work with women internally and kind of transitioned into what we are now doing for women in our value chain. –*Mid-level manager, private sector partners, Atlanta, 2016*

Even though studies indicate that the address of gender inequalities within corporations is far from being sufficient, with growth-oriented objectives that will yield more profit, corporations stretched their reach to now work with women in the developing world, women in their value chains. As multinational corporations search for spaces for growth in the developing world, their business case research has “evidenced” that women's disempowerment causes staggering and deeply pernicious losses in productivity, economic activity, and human capital, making for them a business case for gender equality and giving them as corporations a quantifiable reason to set out for these partnerships and establish themselves in this realm of gender and development. In the reality of these growing and strategic partnerships, both public and private entities mutually seek out this association based on what they feel is pertinent to fulfilling their objectives. According to a high-level manager of public-private partnerships of an international financial institution encouraging private sector development in less development countries:

These partnerships are happening as a result of a confluence of factors. One is it's a give and take partnership, both on the supply and demand. I think there has been more of a demand of these partnerships for several reasons: one is that as an organization, we have taken the leadership to frame this from a macro-angle and we have done a lot of work on this topic. Organizations like

the World Economic Forum and the Clinton Global Initiative, when it was still existence, have also given these kinds of partnerships lot of attention. That has helped, along with changes in the UN system and the policy commitments governments are making every year. The main change [in the development of these partnerships] however, I would say have been companies themselves. Companies now understand the business case around diverse workforces, as it leads them to perform better and shareholder pressure. Clearly in the last year [because of] the whole sexual harassment topic, boards have been pulling out from investing in companies that have been struck by and have not been preventing sexual harassment. Boards were pissed that companies fostered a culture of exclusivity with male dominated styles of management. *–High-level manager, international financial institution, Washington, DC, 2016*

It is clear that there is a particular type of neoliberal rationale that is not only shaping the discourse that governs the implementation of these initiatives, but also that determines the approaches as far as how these partnerships come to be. For companies, diversity inclusion is not because it is the right and moral thing to do, but because there a business sense, a monetary appeal, in investing in women and minorities. Moreover, as companies have been monetarily challenged by their own shareholders because of their inaction in dealing with sexual harassment, this has led them not only to begin to foster internal initiatives that would make them compliant to the law, but also to form strategic partnerships with public sector organizations that are usually perceived as staunchly standing up against gendered inequalities and as usually “friendly” and open to diversity. The rationale in the address of these challenges is neoliberal as it is tied to market logics. Boards and shareholders pulling out from company investments because of public scrutiny and pressure is not good for business, as such requiring measures to be put in place so that the market can be preserved.

In building partnerships, each of the partners come with their own objectives and agenda which they require that the partnership would fulfil. Going back to the anecdote above, it is a “supply and demand” process that must meet the objectives of each of the parties involved. Moreover, the language that is used in developing these partnerships is one that is economic, that is neoliberal, meaning there is an understanding on who supplies what in the partnership and also who is able to make what demands. Neoliberalized feminism initiatives are not conceived based on social justice objectives or a rationale of the “intrinsic good” of the initiatives. These are projects that are cultivated with a particular goal and

objective in mind, one that will “yield the returns of investment” even at the cost of the “greater” goal of empowerment and equality. When the executive director of an educational institution in a neoliberalized feminism partnership was asked how they negotiated the differential objectives in their partnership with the private sector, here is how the process was illustrated:

Partnership involves I give, you give, I take, you take, and we all arrive at something that is a consensus and that is agreeable to both parties. –*Executive director, educational institution, Lagos, 2016*

It is true that partnerships are formulated based on “mutually agreeable” objectives, that will go to fulfill the expectations of all parties involved even if that means excluding the voices and experiences of the women who these programs are created to benefit. What is interesting to note in the discussion on how these neoliberalized feminism partnerships are formulated though is how “causal and effect,” “tit for tat” the illustrations of these “so-called” social justice projects are. The complexities, ambiguities, differential experiences, nuances, that feminist scholars have time and time again called on development practitioners to consider when developing gender equality and women’s empowerment initiatives look to be replaced with a simple gesture of a particular “agreeability.”

What became clearer in conversations with both private sector and public sector actors building these partnerships is that each of them somewhat already understands the “short comings” and “expectations” of the other party, and why they might perhaps “need” the relationship. As was expressed by the private sector actor in the aforementioned anecdote, the “changes in the UN system” have helped with the building of these partnerships. These private sector organizations are aware that these changes happening on the public side have actually “opened a new space” which they can “fill,” and are as such looking to fill that gap. Although a particular public sector actor referenced that it was corporations who have mostly been seeking out for these partnerships, she too remarked that they, the UN, needed to learn to strategize and strengthen teams so that they can also be the ones to research and propose those partnerships as well as be the ones to effectively harness the opportunities presented by these collaborations.

There exist tensions between these public and private collaborations, which speak to the issue of power. Is it those who propose the partnership that have more power and say, or is it those who receive the request that have a greater level of power and say? Moreover, funding challenges for programs related to women's empowerment and gender equality and overall budget cuts experienced within the international system have resulted in organizations having to search for other funding resources, and the private sector having the opportunity to respond to this "need". Here's what a director representing a private sector organization that was in partnership with governments, NGOs and universities had to say:

I always say that there is a triangle, it's not just about public and private but it's public, private and academia. Why are these two important? When you're thinking of the ability to concentrate and to fund, usually that is easier for the private sector. But when you're thinking of skills and impact, you cannot do without a government. That is why for me it's important to look at this triangle all the time, also because academia retains the knowledge body to be able to replicate, modify and reapply similar experiences across channels. –*Executive director, educational institution, Lagos, 2016*

With funding understood to be "easier" for the private sector, as illustrated in the anecdote above, it is the assumed responsibility of the government or public sector to come to the table with skills and ability that will make impact, and where academia is involved, for them to find the means whereby initiatives can be modified, replicated and reapplied across channels. It is a very neoliberal and rational economic actor approach that everyone engaged in a project is going to come with skills that that could build a "mutually beneficial partnership." The discourse of win-win has its roots in economics whereby there is always a more efficient way, a more "rational" way, by which to capture "skills and capabilities" so as to move the project forward.

The logic of the business case of gender equality is based on this win-win economic philosophy whereby everyone involved has something to gain, although some gaining more than others. When forming partnerships, the private sector is very clear that they engage in partnerships with public sector organizations who carry a unique set of skills that they can leverage in meeting their goals. Here is how a mid-career level UN official

working with public-private partnerships further illustrated the process of how the private sector engages with them:

When this particular [corporation] approached us 4 years ago, they already had their [women's economic empowerment] initiative and were looking for partners to work in specific countries with them. When we looked at our programming, we saw there was interesting capacity from our colleagues and a good alignment in terms of women's economic empowerment programming that could work with this multinational partnership. This was really our first experience partnering with the corporate sector on a much more serious level and they were really looking to us to bring technical expertise, to help them to broaden their understanding of what it actually meant to empower women along the value chain. They were a little bit different, but they were all interested in supporting women entrepreneurs to grow their businesses. –*UN official, New York, 2016*

Speaking to this win-win logic and to why private sector actors seek for partnerships with public sector institutions, especially partnerships with those organizations they consider possess the kind of expertise and “ethical” platform to help them legitimize their cause, here is what private sector manager had to say:

In building partnerships, what we look at is leverage in unique expertise. We have partners all over the world, but we're not experts on women, we're not experts on following up with women in the domestic community. It's extremely beneficiary if we can partner with a company that has a local partner in the community and can bring expertise and all these certain things that come with it. For example, a company specializes in agricultural training and what they teach the women first and foremost is things like how they get their fair share on their crop, how they can negotiate fertilizers or how they do agriculture in drought countries like India where there is no water. It has to work on both sides, but what we always talk about is leveraging expertise. –*Mid-level manager, private sector partners, Atlanta, 2016*

As illustrated in the anecdotes above, the private sector is “cut throat,” “straight to the point,” with clear and direct objectives that are of course met with a lot of assumptions about what they can leverage from the public sector organizations and assumptions about the women whose lives they are supposed to be impacting. It is evident that even though the private sector is engaged in CSR partnerships that they themselves at times develop based on the corporate and/or value chain needs, they have very little critical information

about the gender and empowerment processes and about the “domestic community” in the local contexts. The private sector does not so much consider that perspective because these neoliberalized feminist initiatives are defined by a proliferation of economic discourse that is transforming what is supposed to be a moral project meant to advance the lives of women across the globe. The language of “capacity” and “good alignment” and “negotiation” reduces what is supposed to be transformative project, breaking down structural barriers, to a project that is just about who has the skills to do it and whether it so happens to be a good fit.

These initiatives which have gone to co-opt feminist notions that were developed to effect critical changes in society, have been replaced by very simplistic and “objective” discourse and objectives that have reduced women to bodies to further the profitability of corporate actors and bodies helping to meet development objectives. Built on the business case of gender equality, these partnerships and the women who are the “products” and “targets” of these partnerships are for both public and private sector actors “investments” looking to yield positive gains. Using that same win-win logic that has been discussed time and time again this chapter and utilizing the gender and development policy framework and norms, the private sector has developed CSR initiatives and/or PPPs encased in what is the business case for gender equality. This revolutionary attention accorded to gender and women’s empowerment issues on the international stage signals a “strategically critical moment” for gender and development, though as highlighted, with its own ambiguities and complexities (Harcourt 2012, p. 308). Decades of feminist advocacy efforts to develop gender policy narratives and discourses that resonate with policy makers have resulted in the widespread uptake of gender language in international financial institutions like the World Bank.

Hence, since the mid-1990s World Bank publication highlighting the necessity of harnessing women’s potential in economic development, this report marked as the critical foundation to the era of smart economics tied to the advancement of a neoliberal economic policy agenda that is focused on narrow economic development goals, which are not concerned with more “holistic ideas of human development rights-based development, or notions of human well-being and happiness,” (Chant 2012, p. 518).

Granted, there are reports of development practitioners needing to argue for gender equality initiatives on the basis of broader social and economic impact (the efficiency approach to women in development (see Chapter 2)), and corporate bodies on the basis of the business case of what investing women will do for the corporation, according to Chant (2012), this approach is a far cry from the “nuanced and subject-sensitive ideas of what the empowerment of women and the attainment of gender equality actually entails, to be found within the gender and development literature” (p. 518). As the “gender and development approach recognizes gender inequality as a relational issue, and as a matter of structural inequality which needs addressing directly and not only by women, but by development institutions, governments and wider society” (Chant, 2012, p. 518) as such “there are likely to be many instances where win-win arguments do not hold, where trade-offs exist and where gender equality and women’s substantive rights must be prioritized” (Razavi, 2017, p. 560), what is happening in the business case is in effect a co-option of these norms. According to a public sector actor interviewed to describe her experience working with the private sector:

In a business, they're not just going to write a cheque because they're going to have their own expectations and I think there is always the question of what the corporate sector is looking for when they approach us for partnership because they don't really need that partnership as much as we do, at least that’s my personal opinion. –*UN official, New York, 2016*

The business case for gender equality, a concept that is more properly conceivable and regarded within the realms of corporations, has been key in the address of gender inequalities encountered by women in the workplace and in the inclusion of the private sector in issues concerning women in the developing world. This business case for progressing equal opportunities became important because within the structures of commercial entities in particular, the impetus for equality could not be sustained simply by social and ethical motivations (Shapiro, 1999). Neoliberalized feminism partnerships developed in response to the call to “harness,” “hunt,” “employ” the so-called “potential and abilities” of women who are a “underutilized market resource,” work to “rationalize”, to moralize, corporate-led development by highlighting a win-win narrative of gender equality as economic growth. As introduced in Section 4.1, the implementation of SEPs,

which are developed under the business case for gender equality also reckoned as smart economics by international development organizations (The World Bank, International Finance Corporation, the United Nations Global Compact and other like-minded organizations) framework, is contingent upon the synergistic narrative of the pursuit of women's empowerment as compatible and perfectly aligned with the expansion and continued profitability of the corporation (Razavi, 2017). According to two different private sector actors who are very much in support of these partnerships and look at them as an opportunity for the corporation to make an "economic impact" as well as be able to gain legitimacy so as to be able to "operate as a company in the community:

If we can unleash the potential of 5 million women entrepreneurs, that will be a huge big thing for the economy, much bigger than [our company] objective but it would be a huge avenue for strengthening the company and the community. –*Mid-level manager, private sector partners, Atlanta, 2016*

And then of course, community engagement is very important in the sense of course if you don't have a strong engagement strategy with your community, your license of operations as a company in the community is also not very strong. We look at the business case in particular from a more risk perspective as opposed to an opportunity perspective. –*High-level manager, international financial institution, Washington, DC, 2016*

For business practitioners, a "business case" is a proposal for investment in a project or initiative that promises to yield a fitly significant return to justify the expenditure; a pitch that creates a link between good social/environmental performance and business viability (Crane, 2008; Blowfield, 2007). In community projects such as SEPs, that return, as is illustrated in the anecdote above is tied to community engagement which, without a strong engagement strategy, a corporation could potentially not harness the opportunities there. That is the reason why the business in these particular distant CSR initiatives is for the private sector "more of a risk perspective as opposed to an opportunity perspective." In what is the business case for CSR, what would need to be evidenced is that a company can do well by doing good, that it can perform better financially by attending not only to its core business operations, but also to its responsibilities toward creating a better society (Crane, 2008). Carroll (2010) writes that the business case is as such concerned with the

questions of what does the business and organization get out of that particular CSR initiative or project.

Furthermore, how do they benefit tangibly from engaging in those particular CSR activities and practices? Blowfield (2007) writes, that there exists more evidence about “CSR’s impact on business itself and the benefits for business, and least about how CSR affects the major societal issues it was intended to tackle” (p. 683). What this means is that on the side of the corporation, the business case for pursuing CSR is objectively quantifiable and looks to be yielding results. However, the same thing cannot be argued about the transformative power of such initiatives in the contexts within which they are operationalized. According to Chant (2012), “smart economics is concerned with building women’s capacities in the interests of development rather than promoting women’s rights for their own sake” (p. 527).

The changing and complex global sphere defined by neoliberal economic logic has seen a greater push for gender equality policy discourse howbeit so closely tied to market fundamentalism, deregulation, and corporate led development. There is an intentional and objective process that substantiates the creation of these partnerships, as both public and private entities carry objectives that are fulfilled through these corporate-engaged gender and development programs. Although there remain great tensions between what are the objectives of the PPPs in contrast to what is supposed to be their goal of women’s empowerment and gender equality, there is needless to say a push for greater engagement with the private sector. Through these neoliberalized feminist initiatives, the social justice and human rights aims and goals of gender and development are pushed to the margins and replaced by technologies of “efficiency processes,” based on “supply and demand” logic that looks to be “mutually beneficial.”

Whether reflected as a business case for gender equality, the business case for diversity, the business case for women’s economic empowerment or the business case for women leaders, as long as the justification for engagement on issues of equality through CSR initiatives developed in partnership with international organizations is inextricably tied to and conditional upon the existence of a business case, then that solution remains

insufficient for the feminist task of gender equality, whose ultimate goal is systemic transformation through the dismantling of norms, ideals and understandings that insidiously relegate women to inferior positions in society and exclude them from fully exercising their social, political and economic rights (Chant, 2012).

4.2.3 Corporate profitability vs. women's human rights?

As this privatized route to equality rests largely on the corporations and institutions appreciating the business case for taking action to promote gender equality, then as long as there is something for the corporation to gain, there will be investments in such initiatives, and when there is zero evidence of potential gain, then those programs will be left aside and cease to exist. As long as equality action is taken not because of its moral rightness or service to social justice but because it looks to serve particular organizational interests, then such initiatives will continue to be instrumentalized in the moralization of business that serves in its corporate reimagination as an enlightened moral agent who responds to critical societal needs, not as a response to regulation, but as a result of its reimagined goodwill. Furthermore, rather than seeing gender equality as a question of social justice and rightness, there will remain a salient co-optation of the feminist norms of equality and empowerment without the transformative nature that is embedded in their call, furthering the profitable objectives of the business operation than the transformational ability of the program itself (Colling, 1998).

For example, in reports by corporate sector actor McKinsey (2010) they write “economically empowered women can also help private sector organizations fulfill their own aspirations for growth and profitability. Indeed, those companies that invest in women are benefiting considerably or expect they soon will. [That will come] as a result of their organizations' efforts to empower women in developing countries and emerging markets” (p. 8). This business case is powerful in that corporations are able to make a substantiated case as to why engaging with issues of gender equality and women's empowerment in the developing world and emerging markets is a worth it investment. For corporations, pursuing women's economic empowerment, is not only good public relations but also good business. Companies are operating under the framework that as they embrace women's

empowerment at different levels, not only will their labor forces become more productive, the quality of their global supply chains will improve with their customer bases expanding (Coleman, 2010). This particular promotion of women's economic empowerment by mainstream development institutions working in collaboration with private sector reflects the resurgence of the WID approach that characterized liberal feminist attempts to get the development industry to take more notice of women as efficient bodies in need of use by development and now by private actors (Cornwall and Anyidoho, 2010). The world is paying attention to women not as members of society that make up more than half of the world's population but because they are efficient tools and bodies that could go to expand the profitability of corporations. The Commission of the European Communities indicates that companies are increasingly addressing the gender equality agenda and including it within their CSR programs, largely but not only, because there is a shortage of skilled labor and a growth in the participation of women in the workforce (Commission of the European Communities, 2006). In that light, McKinsey (2010) writes:

Skilled women who hold jobs and enjoy meaningful status in their communities make themselves and their societies healthier and more productive. They can also help private sector organizations fulfill their aspirations for growth and profitability (McKinsey, 2010).

As there is this propagated approach to “empower” women in the developing world and emerging markets so as “to build their skills and confidence needed to pursue them” that way “too many cases of marginalization and lost potential” will cease to exist, CSR activities targeting women have mushroomed within corporations (McKinsey, 2010, p. 5). In an interview conducted with the implementation partners of the Goldman Sachs 10,000 Women Initiative in Nigeria, here's what someone very senior in the organization had to say when asked why there is a need to target women in the developing world:

There are so many women across developing economies that have great potentials but for so many reasons including lack of capacity building and support, they are not able to reach their full potential. So, for Goldman Sachs, it was let's take the ordinary women that do not have that kind of access, let's empower them so that they can contribute meaningfully to economic development. Goldman Sachs looked for those that ordinarily would not have

that access because they're already marginalized or taken out of the system, so let's bring those ones to the system and let them contribute their quota. – *Director, Goldman Sachs partner, Lagos, 2016*

Built around notions of efficiency and a sense of bringing bank into the system those who have been marginalized or left at the periphery of society, these programs are intent on maximizing the potential of women, as they are efficient bodies that could effectively contribute to the economic growth of their families, their countries, their world. In an interview with an individual who works for a very prominent private sector cooperation on public private partnership for gender equality and women's empowerment, here is how she described how the chairman of the program argues for the necessity of these programs:

I've heard him say women are the most important people in life, my mother, my wife, my daughter, you know, he also believes strongly in the opportunity that women can play in the economy. –*Program Manager, Goldman Sachs partner, Lagos, 2016*

According to neoliberalized feminism and as illustrate above, the opportunity that women play in the economy is tied to their role as mothers and wives and efficient bodies who can advance the economy, and not simply based on the fact that as human beings they should be able walk in the full exercise of their rights. This association of women's roles as tied to their roles as mothers and wives and efficient bodies essentializes and reduces the complexities and nuances in the lived experiences of women doing what Roberts (2012) has described as a recasting of women as saviors of their families, communities, and national economies, largely as a result of their naturalized positioning as mothers who have a so-called “intrinsic” responsibility for social reproduction (Roberts, 2012, p. 14, see also Griffin, 2009).

Conclusion

Smart economic projects (SEPs) are instigated and implemented using gender and development norms of which they have co-opted and redeveloped to meet and influence their business case for gender equality. As such, even though there are many emerging programs formulated as partnerships between the public and private sectors, because of the

varied and complex set of objectives the organizations and institutions independently carry, it is difficult to measure the impact of the programs in light of the beneficiaries. Here's what a high-level manager of public-private partnerships of an international financial institution encouraging private sector development in less developed countries had to say:

It is less donor driven, and that is what is very exciting about it, [but] it's also tied back to the business needs of our client. But where we are lagging in then is, you know, impact analysis and understanding how it really has changed the lives of and beneficiaries and women entrepreneurs themselves because it's harder for us to get that level of granularity and data. –*High-level manager, Washington, DC, international financial institution, 2016*

For the private sector, because of its commitment to the business case for gender equality, it is clear that its pursuit of women's empowerment is not for the intrinsic value evident in gender equality. That is not to say that as a result of this business case the programs they are implementing are not effective, but that their objectives in engaging in these initiatives are very different from the objectives of what have previously been understood to be the norms of gender and development programs. Even though a corporate representative in an interview said "it's more about the entire impact than the fame" as has been illustrated above, it's both about the impact as well as the fame and image of the corporation. Moreover, the nature of gender and development programs are changing as a result of this neoliberal influence. Although gender and development policy has not been overtly driven by the need to justify broader economic impact in a way that instrumentalizes women, because of the era of smart economics and/or the business case for gender equality, "policymakers and practitioners report needing to argue for funding for programmes with gender equality aims on the basis of broader social and economic impact" (Chant, 2012, p. 518). According to Razavi (2012) who both works in development policy and critically analyzes it:

My perspective on this issue is a pragmatic one: if there is robust evidence to show that gender equality in a particular domain contributes to economic dynamism and growth, then we should underline the synergies. But at the same time, we need to ensure that what is presented as gender equality is substantive and meaningful (Razavi, 2012, p. 559).

The challenge with neoliberalized feminism is that what is being represented is not “substantive and meaningful” and does not even closely feign a gender and development agenda that is insistent on transformational changes that will go to improve the lives of women in the developing world. Neoliberalized feminist initiatives, as has been discussed and illustrated above, are clearly about the furtherance of both private sector and public sector objectives. The very notions that feminists were very critical of during the era of WID, are the very aspects that are being reformulated and perpetuated through these neoliberalized feminist type initiatives. Gender and development has become more neoliberalized both as a result of the engagement of private sector actors and a general growing influence of neoliberal perspectives in all realms of development and public decision making. The liberal language of the rational and individualistic actor has found ground in these initiatives through its neoliberalized feminism which disregards structural inequalities, that foregrounds the unattached, disembodied individual and sees empowerment as an individual accomplishment, rather than an outcome of socially just policies, societies, economies, structures. Such analyses that reflect that there is a co-optation of feminist notions by “smart economics actors” too call for a much deeper understanding by feminist scholars on how these processes of the neoliberalization of feminism could, where possible, present opportunities for women to be empowered. The debate does not stop at the unraveling that there is co-optation happening, but serves as an evidenced based call to either find spaces to “re-integrate the politics,” or present ideas on how these partnerships can be beneficial, starting with the people who matter the most, the people for whom feminist politics were develop, women.

Chapter 5: The Crafting of a New Subject of “Global Entrepreneurial Woman”

This chapter and the next (Chapter 6) are going to analyze and discuss how women construct their subjectivities in a particular light, countering the development construct of them as passive recipients and choosing rather to construct themselves as autonomous agents who “appropriate” themselves in certain ways (Taylor, 2014). According to Taylor (2014) “subjects are not only made, we make ourselves. In so far as we make ourselves, we can unmake ourselves, our make ourselves differently: we can use the norms and values of our society in new ways, work on creating totally new forms of subjectivity (p. 7). The discussion in these chapters will be focused on how women appropriate or not this neoliberalized feminism discourse that is proposed to them, what they make of this neoliberal discourse, what they embrace about it and how they embrace it, as well as how they use it for other reasons. These chapters are about the subjectivities that these women are crafting for themselves in light of the advent of neoliberalized feminism.

These neoliberalized feminist initiatives in co-opting gender and development norms to fit their own neoliberal objectives are stripping the gender and development agenda, whose programs and initiatives are positioned to improve the lives of women and social relations of gender in the developing world, of its transformative power. As a result of the neoliberalization of gender and development, a product of the engagement of private sector actors and a general growing influence of neoliberal perspectives in all realms of development and public decision making, the liberal theoretical approach asserting the rational, autonomous, productive, disciplined and leading actor is crafting a new global subjectivity of “woman entrepreneur” who is different from other figures of women as recipient or target of policy making that we have seen in gender and development.

Contrary to the woman that gender and development has studied and targeted for a long time, these SEPs, as is evidenced and demonstrated by the project of interest in this research, the Goldman Sachs 10,000 Women Initiative, do not target the kind of “third-world woman” that has become all too familiar to gender and development. As a result of

the emergence of these neoliberalized feminist initiatives, there is a new and unstudied face of the “third-world woman,” the “Global South woman” that is making her way in gender and development and that is crafting a new way/ her own way of “doing business” as she redefines the contours of what it means to be a woman entrepreneur stemming from the Global South.

Drawing from the data collected in the field, this chapter opens the discussion on how this emerging neoliberal way of doing women’s empowerment and gender equality is crafting a new subjectivity of “Global Entrepreneurial Woman” (GEW) who is defined by particular neoliberal entrepreneurship tenets that have yet to be fully explored by gender and development. As will be discussed in this chapter, the woman crafting this new subjectivity of GEW, who is herself being crafted by SEPs, is fundamentally rooted in a privileged economic, social and educational status that is unfamiliar to gender and development. With regard to women’s entrepreneurship as a solution to development challenges, what we have historically experienced in gender and development is the subjectivity of the Global South woman as a micro-enterprise survival entrepreneur and what is distinguishable about these new faces of women coming into gender and development is that their entrepreneurship is not driven by a need to survive. Rather, these women are driven by the need to act as capable capitalistic agents who have the skills and business knowledge to grow their “enterprises” making them capable of competing at the global level. Their entrepreneurship is profit-oriented, it is defined by the need to cultivate powerful global institutions that will “live on for generations to come” (see chapter 6).

This new GEW is the kind of woman gender and development would not regard as “underserved,” and as “deserving” of international intervention so that she can become more “empowered.” Accordingly, it is this not so “underserved” privileged status that affords her the space to appropriate these neoliberal norms in a particular light, using them to craft particular subjectivities, defined by “norms” that have not been related nor seem relatable to women from the “third-world.” Furthermore, as the discourse of these SEPs, or neoliberalized feminist initiatives, puts more emphasis on harnessing business knowledge rather than on deconstructing gendered norms that jeopardize the expression of

women's empowerment and the drive for gender equality, as they negotiate the contours of their GEW identity, their appropriation of neoliberalized feminist discourse favours the folding in of business principles and folding out of transformative gender equality norms. They regard business and business knowledge as gender neutral, as such recognize themselves more as entrepreneurs who so happen to be women and who must as such face the same challenges as other entrepreneurs who so happen to be men. Surprisingly, the women appropriating this neoliberalized feminist knowledge do not necessarily see themselves as women entrepreneurs, who despite the possession of business knowledge, might face unique challenges because of their gender. In the construction of their identity as GEW there is not much critical emphasis on the unique challenges that women entrepreneurs face because as the program premises, good business knowledge and a solid understanding of business practice and processes is all that one requires to succeed as an entrepreneur.

To demonstrate this emerging neoliberal way of doing women's empowerment and gender equality that, through SEPs, is crafting a new subjectivity of GEW, this chapter in Section 5.1 is going to open with a discussion on the project of interest of this research, the 10,000 Women Initiative by Goldman Sachs. Although briefly introduced in the Methodology Chapter, Chapter 3, I present the program again here as it serves as an illustration of the neoliberalized feminist initiatives (SEPs) that I described in the previous chapter, Chapter 4. To understand the discourse of these women and how they are appropriating neoliberal ideals to craft a new subjectivity of woman entrepreneur, it is important to contextualize the Nigerian Goldman Sachs Initiative, looking into the background of these women and how they came to be chosen as scholarship recipients and participants in this project. Moving ahead, using the analytical framework on governmentality and the formation of subjectivities, section 5.2 is going to distinguish how this GEW that is making her way in gender and development is not driven by her need to survive, or her "essentialized gendered need" to simply feed her family and send her kids to school. Rather, she is driven by her desire to harness and fully exercise her entrepreneurial abilities, creating enterprises that are profit-oriented in nature and that will compete, and function based on international standards. Section 5.3 is going to illustrate how although the program looks to target

“underserved” women, as a result of an unclear framing from the initiative on what it means to be underserved, underserved is as such redefined through a neoliberal lens. This section goes to illustrate how in the crafting of this new global subjectivity of woman entrepreneur, what is unique to these new initiatives is that the women chosen as scholarship recipients and beneficiaries are not underserved as gender and development would describe. These women are differentiated from the “traditional” development faces because their privileged economic, social and educational status serve as defining elements in why and how they choose to do entrepreneurship.

To fully illustrate this construction and how it is a new representation of the Global South woman, this section is going to historically trace and present the other constructions of third-world women evident in gender and development starting from the survival entrepreneur and finally moving into the GEW as a neoliberal economic subject. Section 5.4 closes this chapter in its discussion on how the integral element defining the GEW is how little she is concerned about the tangible relationship between her being a woman and her being an entrepreneur in the particular patriarchal context of Nigeria. Even though these women participated in what is defined and marketed as a women’s empowerment initiative giving women the business and management skills to succeed, in the discourse of the SEP itself, there is little that is done to address and challenge gendered norms that relegate women entrepreneurs to inferior positions in society. Such an approach keeps these women’s gendered experiences in the shadows, making their entrepreneurship journey and lives that much more challenging.

5.1 The 10,000 Women Initiative by Goldman Sachs: Nigeria in Context

Further to what I introduced in Chapter 3 as I situated the Goldman Sachs 10,000 Women Initiative, as one of the strongest African economies at that time, and with a strong culture and spirit for entrepreneurship, in particular women’s entrepreneurship, Nigeria was a good fit for Goldman Sachs to launch its initiative to offer business and management skills training to 10,000 women in the developing world. As the director of the program described, not only is there a strong entrepreneurial spirit amongst women in Nigeria, but also that:

Why I also like the Goldman Sachs program and our partnership is that while they were developing the women, they were developing [us] the [partner] institutions and that changed a lot of things for us as a center. Goldman Sachs built our capacity to be able to do a lot more even after the program and most programs don't do that. Goldman Sachs attached us to an advanced institution in the West and we were then able to develop and also internationalize some of our faculty. –*Director, Goldman Sachs Partner, Lagos, 2016*

Just like the women who tied their transnational and elite identity to their participation in the Goldman Sachs program (see chapter 6), for the director, a partnership with Goldman Sachs also presented for them as an educational institution the “opportunity” to be associated with a “world class institution” that would further legitimize their educational standing as an entity that offers educational opportunities that are up to par with “international standards.” The director’s “rationalization” that an association with Goldman Sachs would raise the profile of EDC is reflective of what I discussed in Chapter 2 which is that under the modernization framework, development is perceived as a linear processes which moves nation-states from what are considered to be social and economic traditional practices, towards more modernized and westernized ways of conducting themselves. This paradigm sees the relationship between countries in the North and those in the South as one of the North helping the South to climb up the ladder of development and become like the modern and industrialized North, a relationship between EDC and Goldman Sachs of which Goldman Sachs would help EDC become like those “advanced institutions in the West.” Furthermore, as I also discussed in Chapter 3, especially for the organizations operating in local contexts, whether private, public or educational, these partnerships with transnational corporations coming from the West matter extensively. Beyond the funding, as illustrated in the anecdote above, it is about the political and economic clout that comes with that association, it is about legitimacy both in the local context as well as in transnational spaces, and it is about trust. If “the” Goldman Sachs can trust an organization like EDC, so much so that they can build a partnership where EDC handles all the logistics and direct interactions with the beneficiaries, that alone speaks volumes that as evidenced opened more doors for EDC.

It is clear that Goldman Sachs being the neoliberal global enterprise that it is carries so much influence and power that not only shaped how its business knowledge was received and appropriated by the partner organizations, and its program directors and managers, but as will be illustrated below, also impacted how the women themselves appropriated that knowledge and how they used it to shape their subjectivities as global entrepreneurs. Even though the 10,000 Women Initiative in Nigeria was implemented by EDC in a “win-win,” “equal” partnership with Goldman Sachs, Goldman Sachs, as the partner providing the scholarship (*read money*) continued to play a very prominent role in the implementation process, almost playing a role that I would describe as a “watch-dog.” For example, the director discussed how in terms of which women received the scholarship, EDC would be the one to conduct the interviews, but it would be Goldman Sachs who would approve the people that would participate in the program. Furthermore, the structure of the courses and modules even though those were developed by EDC, Goldman Sachs would nonetheless need to be approve the courses before they were implemented.

The dynamics of power in as far was what knowledge was distributed and where that knowledge was coming from were very clearly defined. Goldman Sachs had clear objectives that had to be met through the partnership and it was very clear that it was their voice and position that determined so much of what was done in the program. Even though the director of EDC explained that there was no “leading partner” in their partnership, the dynamics represented indicate that Goldman Sachs did lead the narrative. The fact that it was the name “Goldman Sachs” and not EDC that was paraded to recruit women to apply to this SEP further highlights how much more influential Goldman Sachs was as well as the unequal power relational contours of the partnership. Understanding this element is critical because in looking at how the women appropriate knowledge and how they use it to craft their subjectivities, it has to be clear the kind of knowledge that is being governmentalized and where that knowledge is coming from and for what reason. Making clear this perspective assists in the analysis of how neoliberal ideals through the art of government or the conduct of the conduct are a mutually reinforcing practice where there is both the conducting as well as the appropriating.

5.2 From Micro-Enterprise Survival Entrepreneur to Global Entrepreneurial Woman

The application of the concept of governmentality also enables us to understand how neoliberalized feminist knowledge advanced through this SEP leads these entrepreneurs to conduct themselves in a particular light. Meaning, they are as active in the governmentalization of this particular feminist knowledge, with respect to how this knowledge governs them, and also with respect to how they choose to govern themselves.

As Catlaw and Marshall discuss, a product of neoliberalism needs to be “cultivated and developed through mutually reinforcing and enabling governing practices. The self must be worked on, disciplined; and enabling social conditions designed. However, at the same time, there is the implicit promise that hard work on the self will not only help to realize economic gains in the market, but also help to realize a singular aspect of each individual, albeit within the homogenizing figure of the entrepreneur” (Catlaw and Marshall, 2015, p. 15). One of the central presuppositions of neoliberalism is in terms of the notion of the individual as an entrepreneurial, self-interested, rational economic being, who is best left to calculate his or her own interests and needs (Olssen and Peters, 2005). The process of governing this entrepreneurial self is intentional and one that involves both the act of being governed and governing one’s self.

Part of a larger critical literature on the relationship between gender and development paradigms, the scholarship on development programs targeting women in the Global South can be traced back to the 1970s when women were first brought into and their needs articulated in development. Progressively moving away from social welfare programs (the welfare approach which responded to the basic needs agenda) which mostly emphasized nutritional education and home economics and were propagated by early colonial authorities and post-war development agencies and NGOs, WID was born with the need to highlight the efficiency effects of integrating women into development. The primary objective of WID was to prioritize women’s productive roles and integrate them into the economy through initiatives that would help them generate an income, as such improving their status (Mayoux, 1995; Buvinic, 1986). The mid-1970s onwards witnessed the

mushrooming of women's income generation activities (training courses on skills particularly tailoring, handicrafts, food processing and catering) and programs hosted by NGOs, funded by international development agencies and sponsored by governments (Buvinic, 1986; Mayoux 1995). The early 1980s were met by the economic failure of some income generation projects, whose objectives, during their implementation process, were transformed and reduced to fit welfare action for women (Buvinic, 1986, p. 653). Mayoux (1995) writes that the income generation programs were critiqued by feminists for failing to challenge power relations and address prejudiced notions that kept women in inferior positions and for perpetuating women's concentration in a narrow range of low-paid female skills (Mayoux 1995; Harper 1984; Rogers, 1980).

By the mid-1980s, although some development agencies chose to move away from income generation projects, others, which chose to focus on the widely hailed successes of programs like the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC), restructured their programs, and addressed criticisms, so as to make them more effective. From this period, entrepreneurship through microenterprise development for women was being promoted by agencies across the political spectrum and was specifically engineered to marketing training and then entrepreneurship training more generally (business training for women was originally introduced in the late 1970s by some NGOs who had been developing more participatory business training for women) (Mayoux 1995; McKean, 1989).

Such modern-day efforts to promote entrepreneurship in the developing world began at colonial independence, as newly independent governments became concerned about issues of poverty and sought to harness the talent of their citizenry as a means of developing the economy. It was during the early 1970s, that the ILO formally introduced the concept of the informal sector. At the onset of studies of the informal sector, the ILO focused its attention on small enterprises (with up to ten to about twenty employees), and though accounting for a disproportionate share of unregulated activities, ignored microenterprises, and any women's casual work that did not offer employment (Prugl, 1996). The shift from small enterprise promotion to microenterprise happened at the end of the 1970s as more and more women resolved to a variety of microenterprise survival activities to aid in family

survival. As women found themselves developing innovative strategies to deal with the financial crisis of the 1980s, development agencies “found a tool to support women’s unregulated activities through microenterprise development” (Prugl, 1996, p. 42).

By the early 1990s, these innovative strategies and focus and organization of particular skills and crafts into marketing cooperatives was formalized and resulted in growing interest and funding for women’s microenterprise development. Such an investment in microenterprise development was too a result of the failure of WID income generation activities, which feminists and researchers criticized for having failed to make significant changes in women’s positions. Such programs failed to provide women with the necessary financial freedom to challenge power relations and the gender division of labor in the household as well as the marketplace. This shift surfaced as multilateral, bilateral donor agencies as well as NGOs, began to emphasize the role of microenterprise development for women as the safety net solution to poverty (Mayoux, 1995; Kabeer, 1999; Rankin, 2001). Like WID projects, microenterprise development was praised for its increased efficiency, professionalism and market orientation, which was argued addressed some of the shortcomings of WID projects. Microenterprise development programs and/or small entrepreneurship development involved training, credit, producer groups and co-operatives (Mayoux, 1995; Rankin, 2001).

Popular among market-oriented governments and the Western donors who supported them, microenterprise development projects carry different and could be argued, opposed objectives (Mayoux, 1995; Haggblade, 2009; Boomgard, 1989). Microenterprise is not a one size fits all solution for all women entrepreneurs, and is a concept that has multiple purposes, a perspective that has failed to be translated in the implementation process of projects. To some, microenterprise is purposed to grow women’s survival activities into fully functioning businesses and to others, it is simply a survival strategy for women and not a means for profit, employment creation or growth. These two objectives illustrate the tension between the market approach (which looked to assist individual women entrepreneurs and encourage autonomous production and economic individualism in increasing their income) and empowerment approach (which encourages group formation

of poor women as a means of empowering them to pressure for change in the wider structures of power) (Mayoux, 1995; Mayoux, 2005; Haggblade, 2009).

Boomgard (1989) asserts that microenterprise “can be viewed as one stage on a continuum reflecting the relative complexity and sophistication of economic activity that bears different challenges in enterprise development” (p.8). The trajectory of microenterprise development is complex, with the poor in developing countries unable to surmount the relatively low entry barriers into the microenterprise sector. With the opposed goals of survival versus growth along this continuum, the microenterprise sector is positioned between the survival-oriented activities of those at the margins of the economy and the more sophisticated small-scale enterprises (Boomgard, 1989). For poor women, this challenge is amplified as a result of their position in society, social and cultural barriers or because they lack education, skill, experience or opportunity to gain experience, financial resources, and access to markets. For women struggling to make out a living through whatever means possible, their activities are minimal and are motivated by the drive to survive rather than by an urge to prosper, and income they earn from their activities is insufficient to allow for the accumulation of resources, human or financial resources hence preventing them from moving to the growth oriented end on the continuum (Boomgard, 1989)

The failure, in program implementation, to differentiate between these opposing strategies, aimed at very different groups of microenterprise entrepreneurs has resulted in the majority of programs failing to make a significant impact on women’s incomes, and on gender inequalities (Mayoux, 1995). Although there have been some success stories on microenterprise development through training and micro-credit, evidence indicates that microenterprise development programs have been observed to be more beneficial to better off and growth-oriented women entrepreneurs. Poor women on the other side of the microenterprise continuum have failed to reap the benefits of the programs that were developed to improve their economic positions in society. Where microenterprise activities are not carefully targeted towards poor and survival entrepreneurs, it is generally better-off entrepreneurs who have profit-oriented objectives who benefit from the programs (Mayoux, 1995, p. 21).

For the majority of survivalist third world women entrepreneurs, such programs cannot completely be relied on as a main focus or strategy for poverty alleviation nor as a tool to change women's status and propel gender equality. Such programs cannot be depended upon as the only strategy to transform the lives and conditions of poor women. Based on Mayoux's (1995) own research on micro-enterprise development in India, she asserts "better-off women were very interested in the possibility of entrepreneurship schemes as an improvement on the conventional income generation programs on offer to them. A few women had become relatively successful entrepreneurs. However, the majority of poor women were more interested in secure and better-paid employment than the insecurity of individual [survival] entrepreneurship" (Mayoux, 1995, p. 26). Berner (2012) conceptualizes survival-type entrepreneurs as entrepreneurs that "do not start their business by choice but because they cannot find wage employment; they attempt to increase security and smoothen consumption rather than maximizing profit; for this purpose, they diversify their activities instead of specializing" (p. 382). "Growth-oriented entrepreneurs," or entrepreneurs with growth logic enterprises on the other hand, who in this thesis I identify as profit-entrepreneurs or profit-oriented entrepreneurs, are those entrepreneurs who consciously choose and decide to utilize a particular artisan skill or line of business, with their intention, to create a means of a more permanent livelihood and their motivation to invest and build for the future (House, 1984, p. 280).

As is evidenced here, the construction of the third woman simply as a survival entrepreneur is not entirely representative of the complexities afforded in microenterprise development, where the programs also target women who are not poor and are seeking for much more than to survive. This notion of better off versus poor and who benefits more or not was extremely evident in the SEP and/or neoliberalized feminist initiative of 10,000 Women. Having discussed the theoretical assumptions and historical background of these neoliberalized feminist initiatives, I discuss not only how 10,000 Women is an extension of the micro-enterprise development initiatives of the early 1990s, but how it is its own creation as it is shamelessly focused on a particular type of better off elite subject, the profit-oriented global entrepreneurial woman.

The inclusion of the private sector in microenterprise development for women does what Berner (2012) argues which is that it approaches entrepreneurship simply as a profit-oriented activity, and as such ignores the survival-type/ survivalist entrepreneurs that development has historically targeted and that were introduced above. Unlike these new programs, which have the private sector as a leading partner, and which are undoubtedly focused on profit-oriented entrepreneurs without any qualms or apologies, more often than not, international organizations and NGOs engaged in small business development “are not sufficiently aware of the fundamental difference between the survival logic and the growth logic” (p. 382). The 10,000 Women program in Nigeria is clear that it wishes to work with businesses that have growth potential, and not the microenterprises of survivalist entrepreneurs. As was illustrated by one of the program directors:

Our focus is on small but not micro, so they're not really bottom of the pyramid [women], maybe third or second bottom. So, it's more on small not micro. We started with SME's not the MSME's. The reason is, it's a five-year program and we want to achieve certain things. If you focus on the micro your objective will be different but if you're saying job creation, the growth rate you're looking at, the micro would not be able to match it. We tried it actually. One of the batches [of students in the program] they were really micro so you could see that they were growing but it's not at the rate of the SME's. It's not that they were not growing, but the partners [Goldman Sachs] want to see growth rate and it's not at the speed that they are looking. So, it's the objective that actually matters when you're looking at things like that. –*Director, EDC, Lagos, 2016*

As is highlighted in the paragraph above, it is clear that the objective of the private sector is starkly different from the objectives of “traditional” development programs that have in the past led such women’s empowerment initiatives. Survival types and profit oriented types are two different entrepreneurship categories operating with different objectives and rationale for business. Survival entrepreneurs run necessity driven businesses, which aim to partly satisfy the basic needs of the household, whereas opportunity driven businesses seek to expand the business with an objective to move it beyond the local context and a goal to create what is understood as a “generational business.” Based on what the women engaged in the 10,000 women SEP expressed, it was evident that the discourse of business being profit-oriented and something that is much bigger than them was something that they appropriated, and in their daily business work, functioned based on that understanding.

The program made me to see even beyond what I saw before I started. Now I look at this business as establishing a world class institution. A company that will outlive me, it's going to pass from one generation to another. –34, *owner of an advertising agency, 2016*

As I wasn't just doing the business for the immediate need, Goldman Sachs was able to help me fully understand that even when we're old and no more, that our businesses can still live and be able to sustain the ones that were still alive. It's not when you die, and the business also dies along with you. That's one of the things I learnt. –33, *luxury dessert company owner, Lagos, 2016*

As a growing child I never wanted to work for anybody, I always wanted to be on my own, my vision was to have a big generational business and I kept building on it and I became an entrepreneur. –42, *cleaning company owner, Lagos, 2016*

In the discussion on governmentality and the formation of subjectivities some of what was discussed is that there are types of mechanisms, micropowers, strategies, rationalities, and technologies that lead people to behave in a particular fashion, governing their behaviour (Prügl, 2011, p. 75). In SEPs such as this such mechanisms or technologies of government can be as subtle as they are as overt. These micropowers or strategies can be applied for example through language, a language and way of communicating that shapes both how the participants discuss their experiences in the program and that informs the identities that they begin to craft as their own as they participate in the initiative. Through the discourse introduced by these neoliberalized feminist types, it is evident that there is a very strong and strategic push to have the women operating in these initiatives understand that their businesses are far beyond what they themselves can perceive, and that through the business knowledge transmitted to them, these women can actually begin to walk in the reality of that vision. Even in the context of the developing world, it is only the better-off entrepreneurs who can in effect have profit-oriented objectives and who can as such benefit from SEPs such as 10,000 Women (Mayoux, 1995, p. 21). The luxury of being able to think of one's enterprise as a "world class institution" that "can live on long after you die" is reserved in the hands of the few. The structure of these "so-called" nouveau gender and development programs is not to benefit those who are actually at the bottom of ladder of society, the ones looking to survive. Even though masking themselves behind gender and development and co-opting feminist norms, these programs have a very clear target as

to the kind of woman that they look to target. This is a woman who is not only becomes beneficial to herself with regard to how her business is able to grow, but she is also serves advantageous to the organizations who are the stewards of this sacred business knowledge transmitted to her. According to the director and project manager of the 10,000 Women in Nigeria, the profit-oriented approach is fundamental in that it enables women to grow their enterprises in such a way that not only are they empowered, but that they can offer opportunities for economic empowerment to other women by offering them employment.

I think the objective [of the program] majorly is to empower the women because when you empower them, they are likely to have more people working for them. Because of the way women are wired, when you empower them they are likely to pass on the knowledge to other women and that also reflects in their family life, so that's a major focus for Goldman Sachs. Because they need to create jobs, there is a need for growth in their business so that they able to major up and grow. –*Director, EDC, Lagos, 2016*

With an objective to build profit-oriented enterprises that would offer job opportunities to other women, and compete at the global scale, micro-enterprise according to this business knowledge cannot meet that objective. The goal in empowering the women is not simply because it is the right thing to do or because it is a cause for social justice. Empowering the woman has an objective which meets the neoliberal concern of creating more jobs and having more women engaged in the formal market. These women actually benefiting from initiatives such as this, and in that light crafting this new global entrepreneurial woman, are women who must have education, skill, experience or opportunity to gain experience, financial resources, and access to markets that would enable them to push for the growth that their companies require. They are women who are motivated by the urge to prosper with income from their activities sufficient to allow for the accumulation of resources, human or financial.

Moreover, the reference to the gendered norms evidenced in how women are “wired” fits into the larger framework of the feminization of responsibility that like other gender and development programs, premises these neoliberalized feminist initiatives. Although the woman that these neoliberalized feminist initiatives target is different in comparison to

what we have historically seen in gender and development, it is clear that the essentialistic and working assumptions as far as the “role” and “responsibility” of woman are the same. Women, whether poor and surviving or rich and profit-oriented, all have a call to give back to their families and to the growth of the communities from which they come from. This kind of essentialist stereotyping is blind to the different social economic classes and educational backgrounds that would in reality determine the kind of entrepreneurial experiences that these women would actually have, as privileged as most of them are.

As is evidenced in this SEP, survival type activities are thus more appropriate for those concerned with poverty alleviation, whereas profit-oriented enterprises such as the target of the 10,000 Women Initiative are for those interested in accumulating new spaces of opportunity and growing global enterprises. Though utilizing the language of empowerment and gender equality, the private sector has found an opportunity whereby it can “tap into the resources” of society that have been left at the margins. Moreover, the women that the SEP has its mind on targeting are also those who are extremely sympathetic to “serious” business language and to the neoliberal of expansion, growth and profit. As one of the participants discussed, there is a crucial need for these kinds of initiatives, with this type of business knowledge, as it helps them create the kinds of enterprises they desire and wish to sustain:

The program came at a crucial time for the business because we were a very small business when I did the program. We were about to make that transition to scale up, but I didn't have the proper structure to be able to sustain the scale up and I feel like if I didn't do the program, I would have not been able to manage a bigger business. Our revenues were up 400%, so if I didn't do the program, I wouldn't have put in place some structures needed to maintain the scaling up. –44, *restauranteur, Lagos, 2016*

This language evidences that the premise of the global entrepreneurial woman is that she is not a survival type. Functioning in a capitalist and neoliberal society (although one that is not quite neoliberalized enough, see chapter 6), most of these women, even before engaging in this initiative, already had the idea to scale up their businesses and also had a vision of the kind of businesses they wanted to run in the long term. It is not the 10,000 Women that introduced them to neoliberal rationale, but it is through the

governmentalization of that neoliberal rationale that they further embedded those perspectives in their businesses and subjectivities. As is illustrated from the anecdote above, this program participant was already thinking about scaling up her business but did not have the right knowledge on how to manage that growth ambition. It was her exposure to a particular neoliberal business thought that enabled her to fully encapsulate herself in this perspective and operate her business accordingly.

Perhaps Goldman Sachs could ideally or ethically believe that survival type entrepreneurs could be beneficial for development, but the reality that I found on the ground, and advocated by their partner, is that only businesses that have the potential to grow and that are run by female “deserving” entrepreneurs, are worth investing in. Goldman Sachs as a business savvy, profit-oriented, transnational enterprise is more concerned with profit-oriented business types whose level of influence and expansion is quantifiable. Although not operating as survival entrepreneurs, these “elite” and profit-oriented business owners in Nigeria operate businesses that are embedded in an environment that is precarious in nature, an environment whose market is unpredictable and an environment which is not “neoliberalized enough,” as such raising other questions that need to be considered. Although differentially, they continue to face the same gender structural inequalities as survival types, begging the question on how much different their experiences are as business owners, especially as elite women business owners operating businesses in a very conservative and gendered environment.

Looking at development literature however and studying the processes of this neoliberalization of feminism reveals that although this neoliberal paradigm borrows some tenets from the microenterprise continuum, these SEPs are a unique manifestation of the neoliberal moment in which we are engaged. Moreover, although survival and profit-oriented entrepreneurs share the common thread of woman, their motives and reasons for pursuing entrepreneurship are different, and as such, need to be differently studied, but just as carefully and meticulously. Speaking to the diverse forms neoliberalism takes in particular contexts, as shown by my research, there are varied representations of the Global South woman that are slowly emerging as a result of the neoliberalization of feminism. As important as those voices are to the politics of representation of women in the Global South,

and as critical as they are to dismantling ancient ideas that have been held about women coming from the South, the experiences of those who have traditionally been considered development “subjects” cannot be simply replaced by these emerging voices. Because neoliberalized feminism, in order to transform women into economic agents, has a strong tendency to essentialize supposedly intrinsic “female qualities,” erasing the differences amongst women, there is a need for feminist researchers to carefully nuance the analysis of SEPs, keeping in mind the complex and varied ways in which neoliberalism governs, and carefully highlighting the myriad of lived experiences of women targeted by these initiatives.

5.3 How the Subjectivity of “Global Entrepreneurial Woman” is Underserved

5.3.1 Microenterprise is Not Underserved but Five Employees is that Underserved?

As has been discussed in the previous chapters, such neoliberalized feminist projects were born with the need to incorporate more women into the labor force as a means of growing national GDPs, empowering women and encouraging gender equality. Like the WID projects that were born in the 1970s and which positioned women as the saviors of development, and the microenterprise development initiatives of the mid-1980s and beyond, which through microenterprise harnessed the entrepreneurial abilities of women so as to aid in the survival of their families at the height of the 1980s financial crisis, women are viewed as efficient and untapped resource to bring into the market, for the good of the economic system and the family. In the creation of these neoliberalized feminist projects, there is yet again a complete disregard of the critiques offered by Global South feminist scholars, which asserted that WID ignored or simply disregarded the important divisions and relations of exploitation that exist among women, such as class, race, culture, and post-colonial relations (see Rathgeber, 1990; Razavi and Miller, 1995; Singh, 2007). Because neoliberalized feminism is most interested in instating a subject who epitomizes rational self-responsibility, who is autonomous and independent, and completely distant from state welfare, this subject is “conducted” not to consider how social and political dynamics potentially obstruct the realization of her equality and exercise of her freedom and as will be further elaborated below, is governed not to consider how her gender (and other

intersectional factors) impacts her business experience (Rottenberg, 2014). Moreover, in the crafting of these projects, there has also been a neglect of the critiques offered by feminists that microenterprise projects from which it borrows, more often than not, perpetuate gender norms and stereotypes by pushing women towards “traditional” types of microenterprises that attract low paid “female skills.” As much as that is the case in some SEPs (for example the SEP 5by20 between Coca-Cola and UN women which pushes women to join its value chain as farmers or small shop retailers), it is also important to note here that because the emphasis of neoliberalized feminism is to bring as many women into the market as possible, the stereotyping and push into certain types of “traditional businesses” for women is not as evident in this project. That is not to say that these initiatives are progressive or that they are in any manner intentionally encouraging women with technology or engineering enterprises, or that most of the women interviewed (see Chapter 3) are not in more “traditionally female” enterprises, but it is to say that neoliberalized feminism has its heart on growth and profit first. What is important in this neoliberalized feminism practice is the potential for expansion that the business exhibits including how fast it can scale up and how much profit it can make, regardless of the realm it is engaged.

Needless to say, not knowing who qualifies as underserved or not, especially when the program itself has very particular requirements as to what a beneficiary’s business should look like at the time of application brought about other challenges. As was discussed by the director:

It was difficult in interviews to place who belonged where, as the women in order to qualify to apply, already had to have a business that had least 5 employees including the potential beneficiary. –*Director, EDC, Lagos, 2016*

Because the women had to have an enterprise that had at least five employees including the potential beneficiary, it proved difficult to underscore who was underserved and who was not. Unlike microenterprise initiatives which deal with businesses that mostly have one employee, who is usually the business owner herself, these neoliberalized feminist initiatives focused on companies with high growth potential and which are usually owned

by women who have been working on that business for a while, who have mostly had access to other financial resources and at times trainings, and who one cannot look at and quickly decide whether they are underserved or not, especially when the meaning of the term itself is ambiguous. Determined to target women who would plainly demonstrate the impact of the program by growing their businesses as quickly as possible, the director decided to add a “filter” that would enable them to better target the “right beneficiary.” Particularly concerned about “quick” application and “quick” quantifiable results, the director shared:

At the beginning we noticed that most of the women that were coming in were in either very micro-level and of course that would take a long time for you to be able to see the impact of the program so we decided to filter it a little bit. So for you to be a part of the program, you needed to have 5 employees including yourself, which means 4 + 1 and that changed the kind of women that we got on board and then they were still small but they were not micro and so they were able to quickly implement the learnings from the classroom and they were able to grow very quickly. *-Director, EDC, Lagos, 2016*

Because the primary requirement from Goldman Sachs was to bring into the trainings women whose businesses had high potential for growth and profit, it was up to the partner EDC to determine what that would mean and look like in their context. Having worked with businesses that were not producing the results to meet the requirements of the partners, the program coordinators chose to implement other guidelines, other “filters,” including the number of employees being “4+1” as well as the ability to pay a “responsibility fee.” Analyzing some of the information brochures and marketing campaigns that were published between 2011 and 2013/14, it is very evident that the SEP after its first initial trainings “re-strategized” to more effectively target the women who would meet its growth objectives. Although the brochures published between 2011 and 2012 made mention of “business enterprise must have high growth potential” as one of the selection criteria of the scholarship, the brochures did not make mention of the business having at least five employees. In the brochures published after 2012 however, the criteria “business must have at least 5 employees” was added and there was a shift from the company needing to have been functional for at least 3 months, to needing to have been functional for at least 6 months. Neoliberal rationale encourages the implementation of whatever policies necessary in order to meet market demands. It is of no concern to the SEP whether the

application of the filter based on employees and responsibility fee would filter out other potentially “deserving” women. The only women who “deserved” to be served by this SEP were those that could meet the basic requirements and produce the necessary quantifiable results. In that light, the first defining tenet of underserved being one who is able to prove that she has at least five employees including herself, and one who is able to quickly implement lessons learned, producing quantifiable results.

5.3.2 What is Underserved? The Upper Class as Underserved?

Utilizing the same neoliberal logics common in microenterprise initiatives, the rampant incorporation of the private sector in public decision-making has resulted in a continued resilience of market logics that perpetuate inattention to inequalities within global and local structures of power. As illustrated in this SEP, the incorporation of the private sector in gender and development has further exacerbated how language and/or discourse is taken for granted in neoliberalized feminism and how that disregard perpetuates inequalities particularly through how it frames subjects and their experiences. Particularly in the context of the SEP 10,000 Women in Nigeria, there is an inattention as to how the complexities of class in this context, determine almost all societal structures and norms, including how gender norms/roles are perceived and practiced, who are “haves” and the “have nots,” the “underserved” and the “served.” According to Goldman Sachs in its literature that discusses the 10,000 Women Initiative, the program targets underserved women who it connotes as those women that would not otherwise have access to business education. Due to this lack of preciseness on how to determine who and what is underserved, a gap that was reflected both in the literature coming from Goldman Sachs and in how the program managers could not distinguish what they meant by underserved, the 10,000 Women project in Nigeria faced some issues navigating this particular realm. Furthermore, as a result of the complex and dynamic ways in which class determines the socio-economic fabric of Nigeria, not clearly grasping what is underserved was rather an obscure area that the SEP found itself continuously negotiating.

In order to be considered to participate in the program, the potential beneficiaries and/or scholarship recipients had to undergo an intensive application and interview process, where

their entrepreneurship and economic background were scrutinized to see if they met the criteria and qualified as “underserved.” Because of this lack of clear definition and approach to underserved, it was difficult for the program managers themselves to decipher who was truly a program beneficiary, rendering the scholarship application and interview processes challenging. The information published about the program stated that the Goldman Sachs 10,000 Women Initiative in collaboration with the Pan-African University (Enterprise Development Centre- EDC) was offering a Women Enterprise and Leadership (WEL) scholarship which would award high growth potential women entrepreneurs with a one-year scholarship including a Certificate in Entrepreneurial Management (CEM) and follow up services such as business advisory, consulting clinics, networking and mentoring. The selection criteria was listed as:

- The Company must be owned/managed by a woman
- The Company should be a functional business (at least 6 months in operation)
- The business must have at least 5 employees
- The Enterprise must have high growth potential
- High local value added would be an advantage
- Preference would be given to women who cannot afford the CEM program

Moreover, another condition listed on the brochure was that “selected scholars” would be required to pay N 75,000 (Approximately USD 500 at that time) as their “counterpart fee” for the 12 months scholarship program. According to the program managers, beyond other elements on the application that would be scrutinized during the interview process, the women had to “show” financial need, proving that without the scholarship, they could not by themselves afford the EDC Certificate in Entrepreneurial Management (CEM) (see chapter 3). Ironically, after the so-called “underserved” women (who could otherwise not at all afford the CEM program) were chosen as beneficiaries of a scholarship, they had to be ready to pay USD 500 as a counterpart fee. As one of the coordinators candidly shared, some of the tenets on the application were dubious because in a social context like Nigeria where one cannot prove or disprove wealth through formal channels such as social security or tax returns, the determining factor of whether one was underserved or not was to a degree

determined by what the applicants wrote on their applications as their annual income or net worth, a point that could be true or not. Standardized and one-size-fits-all processes utilized by neoliberal mechanisms are often challenged in real life contexts because of the historical and economic conditions that render it difficult to utilize the same method in different contexts. In a country like Nigeria, that is not “neoliberalized enough,” a criteria that would determine underserved through income or net worth is difficult to reinforce because of the lack of standardized tax and social security systems that track productive labor.

Additionally, although the program was marketed as a scholarship for underserved women who would otherwise not have access to this elite type of business education, in order to encourage the neoliberal rationale of responsabilization, as highlighted above, the initiative in Nigeria required that beneficiaries pay a counterpart fee. When asked to elaborate on this matter the director shared the following:

I don't like the word free of charge. Yes, it is a scholarship, but I insist that there should be a counterpart fee in almost all the programs that I run. The fee is not with respect to the amount of money you have as a sponsor, I always insist that the recipient must pay a small fee, no matter how small. For some it is USD 500 but for some of them it could be USD 250 or USD 300. I don't care what it is [the amount] but I insist that they pay the N 75,000 [...]. When you pay me that money, I'll use the same money to buy you a tablet and to provide a telephone. I'm basically using their money to provide additional benefits for them, so the dues for me are important because there will be commitment, so you don't say it's free. If you look at my commitment rate is very, very high. I don't have people missing class and just misbehaving and all of that and whether it's the World Bank or Goldman Sachs, it doesn't matter, they must pay. – *Director, EDC, Lagos, 2016*

Based on the directors reasoning, which tightly reflects neoliberal ideology, value is reflected in monetary terms where a “scholarship” itself, though technically free, cannot be perceived to be free if it is to be truly valued. Despite the fact that he incentivizes this reasoning by alluding that the “small fee” is what he then uses to provide “additional benefits” to the scholarship recipients, nonetheless, as he insists, the fee must always be paid. Even though this fee-formality is justified as an emblematic measure to build morale and encourage consistent participation, the “small fee” is in effect a technique of government to responsabilize the self so that she is not “missing class” and “misbehaving.”

According to this rationale, the beneficiary would become committed, recognizing the “market-value” of the activity, precisely because there is a fee attached to it. This is the capitalization of social life which is at the heart of neoliberalism and which changes all social activities into commodity-status with market value (Rikowski, 2002).

Even though the director asserts that what the beneficiaries pay is a “small fee” that he can even reduce from USD 500 to USD 250 for those beneficiaries not able to pay the USD 500, this approach is nonetheless exclusionary as it limits applications to those who can imagine themselves as able to pay the counterpart fee after getting accepted into the program. Because the information about the counterpart fee was reflected on all the scholarship marketing materials, in a context like Nigeria where the middle-class person earns between USD 480-645 per month, that fee alone filters out most of the women in the country (Renaissance Capital, 2011). According to the program beneficiaries, when asked about their thoughts on the counterpart fee of USD 500, most of them agreed that in a context like Nigeria, it was a necessary measure that reflected the serious “international standards” of the program. With the exception of a few women who thought that the counter fee was high for being a scholarship and women’s empowerment initiative, most of them were just happy that they were chosen to participate in this extremely “selective” program. However, some of the public comments on the platforms where this initiative was advertised expressed much stronger opinions about the N 75,000 counter fee, both in support and not. According to comments on popular Nigerian blog, Bella Naija (2011, 2012), which advertised the Goldman Sachs and EDC SEP:

Uhm...why would the selected scholars pay to start the “scholarship” program?? O_O –*Hotpickin, 2011*

Paying 75K means that it’s not free. –*Tomi, October 17, 2011*

D course is not free duhhhh. 75K too much 4 commitment abeg...*hisses* –
Lily, 2011

Nonetheless, even on this platform, others agreed that the N 75,000 was a necessary measure expressing that:

You do not value what you do not invest in. Let them pay, then there is a measure of commitment. –*Sassy Diva, 2011*

The course is worth 500K, 75K is for commitment sake. All in all, a fantastic experience, I'd recommend anyone to attend! And yes, I am a Goldman Sachs Scholar!!! ENJOY!!!! –*Missy, 2011*

It is a capacity building program!! It is not a Grants program – if you want a grant then maybe look for other opportunities to get it. –*Betrice, 2012*

What an Awesome opportunity for us all!!! Pan African+ Goldman Sachs....you can never go wrong. –*Pelumi, 2012*

For those who were chosen and could afford to pay the N 75,000 this was a “fantastic experience,” and for those who could not afford to, it was a matter of “why does one even need to pay for a scholarship opportunity.” In that light, who is actually underserved? Not knowing in what capacity underserved was being measured, whether in terms of the inability to access elite business education, or the inability to access funds that would afford that elite business education, or the inability to scale up a business because of lack of access to elite business knowledge, further highlights the problem of taking for granted the issue of language and the meaning that it carries. Not taking language seriously perhaps could be an intentional technique of neoliberalized feminism, but one that indubitably has grave consequences on women’s empowerment. This neoliberalized framing of scholarship, responsabilization, and commitment affirms what feminists writing on neoliberalized feminism have theorized, which is that these nouveau feminist initiatives are reserved for better off women. Even though they apply the feminist ideology of women’s empowerment and gender equality to frame themselves as inclusive and as targeting all women, they

nonetheless utilize mechanisms which keep certain groups of women out, as such opposing all forms of inclusivity.

If a beneficiary in the developing context of Nigeria could afford to pay the counterpart fee of USD 500 of a “scholarship program” that costs Goldman Sachs USD 3,000 for each woman, that “filtering strategy” reflects the exclusionary nature of neoliberalized feminism, which although “by objective” alone exclusively targets wealthy business owners wants to recast itself as a gender and development initiative for “all” women’s empowerment. This reflects some of the critiques raised by Bedford (2009) that although rogue feminism targets wealthy business owners, rather than women workers, the two groups (of women workers and women entrepreneurs) are usually collapsed in its projects (see Chapter 4). In a context as Nigeria as such, when the term underserved is not clearly delineated from the onset, it can take life on its own. Underserved is a very technical term that is foreign to development but common in business, pointing to mean “an underserved niche that represents a lucrative market that everyone else has failed to spot and target,” (Martin, 2011). Based on how Goldman Sachs uses the term, it is not very clear if underserved is pointing to what Merriam Webster defines as “provided with inadequate services” or resources to function according to neoliberal standards or to be fully neoliberalized, or if it means serving a lucrative market (women in the context of Nigeria) that everyone (the State, international organizations, NGOs) has failed to target (engage and neoliberalize). As was highlighted above, in answering this question, the program coordinators themselves were not sure what was meant by underserved, they were not sure who is underserved and who is not and underserved in what capacity, it was not clear how they determined who was underserved or not and it was not clear to them and in the documents they provided whether it was the context that was underserved and thereby the women underserved, or what exactly what that whole language was about. My experience with this SEP reflects that language, discourse, concepts, ideology is something that is taken for granted in neoliberalized feminist initiatives. Because this neoliberalized feminism does not take the power of language seriously, there is a loose and insouciant transmission and/or transposition of business discourse into gender and development realms (and vice-versa empowerment and equality into business discourse) that renders

unclear definitions of vocabulary as such giving room for ideas and concepts to carry different meanings and interpretations.

Since the program was widely advertised and all women who met the criteria described above (seeking to sharpen their entrepreneurial skills) were encouraged to apply, when asked how they determined who was “underserved,” and how they came to know who was in what social economic class, so as to know who they could serve, one of the program coordinators had this to share:

For Goldman Sachs we had to be careful that, okay they're not governors' wives that can afford the program. There were people that were using cars [fancy and expensive ones with drivers] that their husbands bought for them. They have cars, but if their business is not doing well, are they underserved or not? So that was a point with Goldman Sachs [as they were] looking more for underserved [but] underserved was a word that was subject to interpretation... so we had difficulty in that and went back and said to them [Goldman Sachs], please can we define underserved...For example, we had a wife of a commissioner who came [to the interview] really dressed poorly, and she made it into the program. And then when someone was listening to the news one day, and then heard the name of the husband, they called her and told her we found this out. She said yes it was true but on the form, where we ask them are you related to a politician, she had said no because she wanted to do the program. In fact, we ask them household income, and some of them would say they only know their own income and that they don't know their husband's income, even if the husband was working in Total or Chevron. But the truth is that some of them really don't know. Not all men tell you how much they're earning and some of them [the women] know [but] they won't say it. *—Program Coordinator, EDC, Lagos, 2016*

As is illustrated above, it became a serious challenge for the program coordinators to determine who the “real underserved” beneficiaries of the program were supposed to be. For this particular coordinator, her examples of someone being the “governor’s wife,” or “wife of the commissioner” or having a husband who “was working in Total or Chevron (oil companies)” or “using cars [fancy and expensive ones with drivers] that their husband bought for them” or “related to a politician,” were illustrative of her understanding of markers of wealth and privilege, of which, associates to that, could obviously not benefit from the program. However, the program coordinators mention of the fact that it was possible that even if “they have cars, but if their business is not doing well, are they

underserved or not?” was illustrative of her awareness that in a precarious financial market system, whereby wealthy women were operating businesses that could fail, privilege and wealth did not guarantee their business success. Her engagement also highlighted how underserved could carry a multidimensional understanding or multiple meanings, going back to the issue of how loosely neoliberalism uses discourse. This begs us to consider, in the reality of these SEPs, what are the determining factors that go into understanding what it means for a woman to be underserved? These women who apply to this scholarship, are they underserved financially in terms of household income and net worth or are they underserved in terms of access to business credit? If “underserved” is not a characteristic of the women themselves, but of the environment around them, i.e. lack of access to credit, precarious context, in this sense should all Nigerian women be considered underserved? Are they women who are underserved in terms of education generally or business education more specifically? Are they underserved in terms of the skills they need to run successful enterprises? Or are they underserved in terms of lack of connection to networks? The larger question could be, are there multiple ways to be underserved, which would as such require the implementation of different forms of solution to meet those particular challenges?

Going back to what the program coordinator discussed, if the women “only know their own income and don't know their husband's income,” a point illustrative of the power relations often left unchallenged in the household, what is then the relationship between these types of women and what it means for them to be underserved or not. If the women cannot fully access their husband's income to support their own business, or to pay for business training initiatives such as 10,000 Women, are they to be reckoned underserved? If the wife of a commissioner was moved to lie about who she was married to, in order to be accepted into this program that was to serve underserved women who cannot afford the program, there is something to be said about assumptions of wealth and privilege and what they can afford and cannot afford women in Nigeria. If we take these presuppositions seriously, in one way or the other, all women, elite or otherwise could be underserved at one point or the other. Perhaps taking this approach that frames all women as being underserved in different ways would enable us to differently imagine the image of “third world woman,” following in the tradition of Mohanty who begs us to question our assumptions about those in the South.

This might also impel us to come up with creative and targeted solutions echoing the different experiences of “underserved women.” Also, taking seriously why a commissioner’s wife would lie about her social and economic positioning, this could be because class itself comes with resources and agency, that could empower one to co-opt discourse, using it to her own advantage. Moreover, because she is clearly someone who comes from the elite upper class of Nigerian society, this begs us to consider why she lied. Did she lie simply to take advantage of the program or did she lie because she did not want to spare the money to apply for a similar program? Or is it that even though she is “presumably wealthy,” as she is the “wife” of the commissioner, and not the commissioner herself, she lied because she could not access the funds to pay for a similar program? Or did she lie because she is opportunistic and knew that she would meet every other criteria for the scholarship except the one she would have to demonstrate her need? Or did she lie because she needed the capacity building but did not want to be excluded if she exposed herself? It is important to consider these questions because they reveal the complexity of neoliberalized feminist initiatives, which on one hand frame themselves as wanting to serve society by empowering underserved women but which on the other hand carry hidden meanings that obscure their real intentions. Likewise, this obscurity not only impacts who we think of as the “real” beneficiary of the program but also governs women to conduct and present themselves the “quintessential” beneficiaries without they themselves knowing exactly what that is. Here is a response from a woman who self-identified as coming from the upper class when asked why she applied to the program:

I applied because I think then I had issues, just coming into the country, I had never even held a managerial position in Nigeria. Being my first one, I wanted to have knowledge on how to run it properly and the way it should be done. They said this program was going to enlighten you about your financial taxation, the human resources aspect, the customer service and all other aspects, which we did. So that was what actually motivated me because when I saw the contents of the program I was like this is what I really want to do. –43, *catering company owner, Lagos, 2016*

Another interview respondent who also identified as coming from the upper class, when asked why she applied and if she would have otherwise afforded the program without the scholarship, she had this to say:

I've actually participated in a program called Daystar Basic Entrepreneurship Academy, which was something like this. So when my friend [who was a Goldman Sachs scholar told me], I was like wow, this is something I would really like to participate in to help me, train me, broaden my horizon and I get to meet people. Luckily, I passed the interview and I was accepted...It's a bit expensive but from what I gathered people were allowed to pay in installments. I don't know how much it costs now but as at that time it cost about 750,000 Naira which is actually a lot of money...[but] definitely I would [invest in this type of program without the scholarship]. –55, *baker and bakery owner, Lagos, 2016*

I shared the above perspectives to illustrate that although most of the women interviewed indicated that at N 750,000 (USD 3,000) they could not have afforded the program without the scholarship from 10,000 Women Initiative, there were some others who in the process of the interview expressed that they could have afforded the program without the scholarship, and had chosen to apply to it anyway. That is not to say that the women who could not afford the program were underserved or that they were not underserved, but to demonstrate how the program participants had extremely diverse profiles, unlike what was seen and studied in earlier microenterprise/ microcredit initiatives. This is also to illustrate how processes of neoliberalization in context produce results that are complex, that oppose each other, and that when studied raise more questions about neoliberalism's ambiguous nature. As demonstrated, this particular SEP had an objective to help women who were underserved, but since the conceptualization of underserved itself was not clarified, any woman could technically fashion herself as "underserved," thereby "co-opting" the initiative's own discourse to her own advantage so that she could meet her primary objective of participating in the program. As is illustrated in the anecdotes above, this woman crafts her identity in such a way that she is underserved as long as it is beneficial to her and her conduct as an entrepreneur. This logic is clearly reflective of what Olsen and Petters (2015) discuss which is that one of the central tenets of neoliberalism is the notion that the rational economic being, is best left to calculate his or her own interests, at whatever cost. Because neoliberalized feminism so much emphasizes market led objectives that lead to profit and growth, it is clear that its attachment to this rationale can come at the expense of developing a real criteria of what it means for a woman to be underserved and exactly how to serve this underserved woman. Neoliberalized feminism's target of growth-oriented businesses is more important than whether the woman running the business is

actually underserved or not and that is because neoliberalized feminist initiatives care more about profit than about empowering women and transforming gendered power relations. The only reason in emphasis women business owners is only because they are an untapped and underutilized market that needs to be fully harnessed and embedded in market logics. The only reason it embeds itself in the discourse of women's empowerment and gender equality is because it wants to frame itself as being inclusive and wants to exploit a politically established feminist agenda to meet its goals.

I argue here that these neoliberalized feminist programs are unique and come with their own set of logic that is much differentiated from what we have seen in development program before. The representation of poverty as a starting point of life for all women in the Global South, that is too commonly underlined as the logic behind the creation of women's empowerment programs, is determinedly challenged in this neoliberalized feminist program by the fact that out of the thirty-three women interviewed, and the twenty-six who shared their social-economic class, only one woman identified herself as coming from the lower class (45% of Nigerians are identified in this class), two identified themselves as coming from the lower middle class, seventeen women identified themselves as coming from the middle class (15% of Nigerians are identified as coming from this class and another 15% from middle-upper class) and six as coming from the upper class (4% of Nigerians are identified as coming from this class). As a result of neoliberalized feminism, there is a new representation of the Global South woman who is crafting a space for herself in the gender and development realm. This new subject is complex, with the representations of her identity both varied and contradictory. What I deem as a Global Entrepreneurial Woman (GEW) subject, unlike what we have seen in development literature, she is not underserved in the traditional development sense of poor and requiring international intervention.

This class of "underserved" individuals are a new category of the third world woman, that is not poor, that is not singularly a survival entrepreneur, and that is a new representation of a neoliberalized class subject. This Global Entrepreneurial Woman (GEW) neoliberalized class subject carries an air of disadvantage but deservingness and is the kind who warrants interventions from corporations like Goldman Sachs, who implement

“benevolent” SEPs in the name of social responsibility, while justifying special support to relatively well-off women and excluding poorer women. The GEW subject is very much an outcome of neoliberalized feminism, the kind of feminism that cannot see class and other norms in society that keep women relegated to inferior positions of power. In this neoliberalized feminism, the focus is on the third world woman, no longer in her poor and downtrodden form, but in the form of the deserving entrepreneur with much greater potential. As long as she can abide to market norms and meet the neoliberal objectives of SEPs, she can be framed as and frame herself as underserved. As was emphasized here, the Global Entrepreneurial Woman (GEW), is underserved in so far she advances neoliberal logics, and as will be discussed in the following chapter, this subject is too one who is economically privileged, who is highly educated, who is creative in approach, who is “responsible,” autonomous and who is truly a new face in development.

5.4 Folding in Business, Folding out Gender

Section 5.5 concludes this chapter in its discussion on how the integral element defining the Global Entrepreneurial Woman (GEW) is how little she is concerned about the tangible relationship between her being a woman and her being an entrepreneur in the particular patriarchal context of Nigeria. Even though these women participated in what is defined and or considered a women’s empowerment initiative giving women the business and management skills to succeed, within the discourse of the initiatives themselves, there is so little that is done to address and challenge gendered norms that relegate women entrepreneurs to inferior positions in society, making their experiences much more difficult and challenging.

As will be illustrated in this section, one of the defining elements of the GEW is how much she expresses to care about business knowledge so much more than her consideration and address of the challenges that come with her being an entrepreneur who is a woman. A very patriarchal country with a very precarious economy, as scholars have discussed, women entrepreneurs face particular challenges that make it difficult for them to succeed in business. As such, in SEPs such as the 10,000 Women, which in particular frames and markets itself as a women’s empowerment initiative, there is a need to move the

conversation beyond business knowledge to actually begin to address transformational tools that would create deep-seated change and make a lasting impact on the lives of women entrepreneurs. There is a need to bring in the issue of power, to address power relations and to how power relates to gendered inequalities.

Because the emphasis of this SEP is on growth, profit and market logics, even though record explicitly states that it is a women's empowerment initiative, there is little about empowerment and the address of gendered inequalities that is discussed in the program. During our interviews, even though the women mostly spoke about their experiences in "economic" and "neoliberal" terms, using market and business logic, when I would probe deeper to bring out other issues as related to their gender, the women would respond and share their perspectives. What the interviews reviewed as such is not that the women entrepreneurs were not cognizant about the challenges that they face because they are women entrepreneurs, but that because the program did not emphasize enough the gendered dynamics involved in functioning as entrepreneur in the Nigerian context, the knowledge and language of gender and women's empowerment was not one that came up readily in conversation. In discussing their experiences as women entrepreneurs, the women were more comfortable talking about entrepreneurship knowledge than about how gender stereotypes for example affect that business process. The women had mastered the art of talking about "business" and the potential that business carries to transform society but failed to discuss socio-political issues that that would structurally determine whether or not they succeed as women in those enterprises. This is not to say that the experiences of gender did not personally matter to the women, but that they had been conducted to discuss their experiences using market terms that did not consider gender, which is ironic because the issue of "gender" is what gave rise to this SEP.

Going back to the technologies utilized to govern subjectivities, it is clear that there is a particular know how knowledge that looks to be transmitted in these initiatives that has less to do with women's empowerment and gender equality and more to do with business and what it takes to build a successfully profitable enterprise. Since language, as an array of verbal and nonverbal communicative practices, is as a medium through which neoliberal

governmentality is exercised, the only language that the program beneficiaries became familiar with was the neoliberal language of business (Urla, 2019). For example, the few class modules that I was able to attend at EDC felt like I was in a traditional business school. There was nothing about the experience in that room that felt like it was women's empowerment initiative or that the experiences of women as business owners somehow mattered to the conversation that was being had. The lessons shared were general and the knowledge that was transmitted simply emphasized business and need for business knowledge in establishing successful enterprises. The conversation in the classroom was so business general that a man could have participated in the initiative and would have left without having been sensitized in anyway about the unique challenges that women face that necessitate the creation of women's empowerment programs such as this. For an initiative that clearly communicates that it is a women's empowerment and gender equality project, beyond the fact that the beneficiaries were women, there was nothing else telling about it being a project looking to transform stereotypes and power relations within society. Even though the program director and manager were adamant that it was a women's empowerment initiative based on the *womenomics* research done by Goldman Sachs, they were also very much aware that the program was not in any way intentional about discussing ways to emancipate women by transforming how they are treated as business owners in Nigeria. When asked about why the SEP took this approach of not directly confronting the unique set of challenges that women entrepreneurs face, this is what the project manager had to share:

I won't say that they were not addressed at all but those are sub skills and they will not come in a particular module and this of course is a learning process for us. We addressed some of those issues in a subtle way, so they were taught but not in a particular module but if I see the modules I can point out some of those sub skills and we wanted them to have all the [business] modules and in them we add some of the sub skills. –*Project manager, EDC, Lagos, 2016*

It is quite ironic that the address of the challenges impacting women entrepreneurs was addressed in a “subtle way” in what was supposed to be a women's empowerment initiative. It was not even that gender was folded out of these programs, but even though the initiative is framed as a gender and development extension, the issue of gender itself

was not important enough to be brought to the table as a serious matter of its own. The issue of gender and women's empowerment could only be addressed as "sub skill" under all the serious business talk that was happening in the modules. Considering that EDC was working in partnership with Goldman Sachs for this SEP, it was important for them as the implementing partners to retain the integrity of the curriculum as approved by Goldman Sachs. That is not to say they could not bring in the critical elements of gender, but that the most important element were the business modules and where they could, they would highlight issues of empowerment if they fit. There is no doubt that emphasis of this SEP was not to address the "empowerment challenge," but to give women the business skills to be able to grow and thrive in their enterprises. If it so happened that the women incorporated the business knowledge so well that their businesses economically prospered, they could then use that economic positioning to overcome the "empowerment and gender equality challenge." As was further illustrated by the program manager, the SEP was established to give women the business knowledge and skills necessary to grow their own enterprises. With regard to other women's empowerment challenges that beneficiaries might face, for example, self-confidence, access to finance, or dealing with husbands who wanted to be privy to business operations, this is what the program manager shared:

A lot of the women have now joined women's groups that can teach them all those other things. We cannot do everything, but we made them realize that now you have these business skills and they say okay this is my level now. Then they say I think I should join this group and that group, and we now have quite a number of those women who have joined business and management groups in Nigeria. –*Program manager, EDC, Lagos, 2016*

As discussed by the program manager, one of the approaches to addressing the gender problem was to have women who had been able to "harness" the serious business skills from EDC, move on to join other groups which would directly confront the other "obscure" challenges that they might face as women entrepreneurs. This is a rather interesting approach, and one which would release the SEP from the responsibility of having to teach the women about transformative politics, power, gendered inequalities and so on. The challenges associated with this approach do however carry a greater weight of consequences. For one, this approach develops hierarchies of knowledge, whereby

business knowledge is cast as being more “serious” than knowledge about gender relations. Because EDC prides itself on being a serious international-like institution, leasing the responsibility of addressing gender to other parties would buttress the idea that gender is unserious. Moreover, this approach would too reinforce the co-optation and instrumentalization of the feminist political agenda reducing it to mere optics by not engaging with its politics. Also, this approach would leave unchallenged gendered norms in business practice and strengthen the assumption that business is blind to gender. Besides, this approach casts success in business and gender equality as mutually exclusive and further bolsters the idea that there are spaces where it is not safe or necessary to talk about discriminatory behaviours encountered by individuals and finally it presupposes that after finishing this program that women would join other groups, which is not necessary the case. The superiority associated with carrying business knowledge was emphasized by some of the beneficiaries who felt that they were empowered because they now had the business language and skills to be able to succeed and prosper in their enterprises. Based on the kind of knowledge that was transmitted, another opinion that was very apparent was that men and women face the same challenges in business, as it is business knowledge that sets apart one business from the other and that enables individuals running enterprises to do really well for themselves.

They made you realize that some of the issues you think are gender issues are general issues faced by men and women. –44, *tailoring company owner, 2016*

The challenges that men and women face are basically the same. The challenges just vary with type of business, like in my husband’s business, his own challenges are different from the challenges I face in my business but when we’re talking about the major challenge, it’s the same, it’s not because he is a man and I am a woman. –43, *owner of one of the largest laundry facilities in Lagos, 2016*

Business is business, I don’t think people patronize businesses because it’s a man or a woman, I think people are beyond that already in Nigeria specifically. –46, *marketing and branding business owner, Lagos, 2016*

The interviews with the women illustrate that this SEP with its strong focus on business and how to do business, did not so much engage with the “women’s empowerment” notion,

did not discuss the challenges that women entrepreneurs might face and did not offer any critical solutions or discussions on resolving the work life balance that most of them described as an everyday challenge. Business knowledge is as such positioned as superior to any other knowledge, and women see themselves as navigating an equal playing as their male counterparts. These contradictions evident in the processes of the neoliberalization of feminism highlight why SEPs would want to frame these projects as women's empowerment initiatives when through their techniques of governing, they intentionally reduce the potency of feminist politics. Because of the emphasis on neoliberal rationale, as expected, most of what the women describe to have learned was focused on business principles, and from what some of them had to share as highlighted above, they did not think that the challenges that they face as women entrepreneurs were any different from the challenges that men might face. Based on what the beneficiaries shared, there was a presentation of business principles as blind to gender and context neutral. Even though the program is advertised as a women's empowerment initiative, to assist women in becoming better entrepreneurs, the structural challenges that women face are not addressed or confronted.

There was a class on ethics, I'll just say in general I took away the knowledge of growing my business, making it formal, putting structured in place that should ensure that the company outlives me. It wasn't just about me anymore so the company was a life of its own so I had to learn how to treat it that way. Coming out of EDC made me take my accounting records seriously, a lot of things. –38, *owner of an education institution, Lagos, 2016*

The first one is running a business as an entrepreneur, you're not an NGO, it's for profit so you should be very very concerned about your profits, another thing is keeping your records, very very important because it helps you to know where you are in your business at every point in time because if you don't keep records you don't know when you're making. –43, *farm owner, Lagos, 2016*

The interview data revealed that in the program, there is a necessitated understanding of what it means to be a “serious businessperson” or an “entrepreneur.” There is a particular knowledge, a sacred business knowledge that one must have to be a success. This knowledge introduces the entrepreneur to processes, norms and structures that are critical in running a successful business, no matter where you are in the world, or what the

economic circumstances of that context might reveal. This is a knowledge that comes through “exposure” to such business programs, and without this knowledge, one’s level of success in business is non-existent or greatly diminishes. This is a business knowledge that requires a particular type of conduct and dedication, and is a knowledge that makes one more professional, responsible, operational, dedicated, and committed and one that drives great business success. This knowledge is emphasized to be a lot more impactful than any challenges associated with gender constructions or norms.

This special business knowledge is not only folding out gender but is constructing neoliberal GEW subjectivities that view their lives through the lens of business while ignoring the reality of the gendered experiences in the context in which they are engaged. Neoliberal practice and conduct seeks to erase differences that exist between different types of people by presenting its knowledge as one that is both gender neutral and one that anyone can utilize to meet economic objectives and build the “self” that they desire. This ideology is particularly problematic in the context of these SEPs because the premise of these initiatives is the feminist agenda, but it is a feminist agenda that has been depoliticized and that is advantageous to a small group of people. When women are conducted to only think of themselves in light of the economy, this dispels a narrative whereby when business knowledge fails to produce market measurable results, because women can only analyze their experiences through market logics, they fail to recognize and engage with the myriad of structural issues that could have led them to not do as well as they should have.

Conclusion

In this chapter, I have demonstrated how this emerging neoliberal way of doing women’s empowerment and gender equality is crafting a new subjectivity that I have introduced as the subject of the Global Entrepreneurial Woman (GEW). To understand the discourse of this subject and how she appropriates neoliberal ideals to craft a new global subjectivity of woman entrepreneur, I contextualized the Nigerian Goldman Sachs Initiative, looking into the background of these women and how they came to be chosen as scholarship recipients and participants in this project. Before discussing the specificities of the initiative, to fully

illustrate this construction of GEW and how it is a new representation of the Global South woman, I historically traced and presented the other constructions of third-world women evident in gender and development starting from the survival entrepreneur and finally moving into the global entrepreneurial woman/ economic subject. Furthermore, I discussed how although survival and profit-oriented entrepreneurs share the common thread of woman, their motives and reasons for pursuing entrepreneurship are different,

In highlighting how women become beneficiaries of the SEP, I discussed the issue of the criteria that has been established for the kind of woman who can benefit from this program, and the marketing material which includes the fact that participants accepted into the program must be able to pay a counterpart fee. I discuss these types of neoliberalized feminism initiatives are more concerned about targeting growth and profit oriented businesses than about excluding women who could potentially benefit from such a program. If a beneficiary's business does not show potential for expansion and quick quantifiable results is a justifiable enough reason to not be chosen as a participant of this SEP. Furthermore, I illustrated how my analytical framework on governmentality and the formation of subjectivities introduced in Chapter 2 guided my analysis on how women are governed through particular types of discourse and language and also how women themselves use that very same discourse to govern and craft their subjectivities, rendering them not helpless or passive agents/ recipients of neoliberal discourse but also as actors.

Neoliberalized feminism is muddled with contradictions and incoherencies that are context specific and as I illustrate in this chapter, that are producing the new GEW neoliberalized feminist subject. The GEW is a new representation of Global South woman who is unlike any other "Southern" subjectivity we have confronted in gender and development. The GEW as an outcome of neoliberalized feminism is relatively better-off, is steadily concerned about her business and is defined by great potential. I closed this chapter by discussing how the GEW is conducted to be more concerned about business knowledge than how her gender impacts her experience and as such shows very little concern about the tangible relationship between her being a woman and her being an entrepreneur in the particular patriarchal context of Nigeria. As a result of neoliberalized feminism, the

experience of the GEW comes at the the overwhelming expense of the majority of poor, working class, and middle-class women who are not important figures in this new gender and development approach.

Chapter 6: The Global Entrepreneurial Woman and Her Logics of Freedom

In Chapter 5 I began the discussion on the subjectivities that are being constructed and conducted in light of Smart Economic Projects (SEPs). I discussed how the women participating in these SEPs are not only governed by this neoliberal discourse, but how as subjects, they also appropriate particular tenets of this discourse, using it to craft their own subjectivities, in ways that they find advantageous and in ways that help them make sense of their experiences.

Continuing from that discussion, this chapter and the next, Chapter 7, discuss how this subjectivity, a neoliberal identity fundamentally rooted in a privileged economic, social and educational status, is marked by the notion of a particular “entrepreneurial neoliberal freedom” that is defined by the tenets of self-made profitable entrepreneur, happiness and elitism such as neoliberal business “icon” Pannagio (2019): “entrepreneurship provides those who have the courage, drive, and desire the opportunity for self-expression, empowerment, and autonomous freedom. The rewards of such self-actualization, in time, far exceed any monetary or status payoff that one might be lucky enough to receive.”

Unlike the *modus operandi* of survival-type entrepreneurship (see chapter 5) which is rooted in the idea of business as a survival tactic, for the GEW, I argue that doing business and being a self-made profitable entrepreneur is so that she can be profitably empowered to exercise a particular type of entrepreneurial economic freedom based on profits, which I define as a neoliberal freedom. This particular neoliberal freedom is a freedom from constraints, a freedom that does not place any limitations on growth and self-expression, particularly on the movement or growth of capital and market pursuit (Adams et. al., 2019). This is the kind of freedom that this GEW believes, has appropriated, practices and wants to see manifest in her entrepreneurial experience through what are practices of self (Foucault, 1997).

Furthermore, I inquire how through strategies of legitimization employed by the Goldman Sachs SEP, women internalize neoliberal discourse using it to their own advantage. I illustrate in this chapter that the GEW elaborates a discourse which emphasizes her personal desire to be “free” so that can experiences the promises that come as a result of her self-made profit-empowerment: she wants to be “free” to live out her aspirations and reinvent herself to become what she believes she can be, she wants to be “free” to be happy, defining happiness on her own terms, she wants to be “free” to exercise her individualism, she wants to be “free” to fully explore and live out her creativity, and she wants to be “free” to exercise membership in the transnational elite class (see Chapter 7).

I argue in this chapter that the conceptualization of “neoliberal freedom” that defines the subjectivities that these women entrepreneurs are crafting for themselves is reflected through the tenets self-made profitable entrepreneur, happiness and transnational elitism constructed through practices of self that constitute what it means to be an effective and free neoliberal subject. Using the interview data, I illustrate how the program participants, using the authority of neoliberal discourse subjugate themselves to neoliberal constructions in order to gain something for themselves. Through deliberate choices, the beneficiaries exercise their agency by colluding with neoliberal assertions of profit and of self-improvement, self-determination, self-reliance, self-reinvention to get exactly what they want and what they aspire to which is profit-empowerment, happiness, autonomy, work-family balance, transnational elitism (see Chapter 7) and more leeway from their husbands (see Chapter 8).

Emphasizing the notion of women’s agency, I illustrate how freedom and choice are experienced in a neoliberal context, and how women when engaged with an authoritative discourse exercise their agency, crafting new meanings of empowerment for themselves. So as not to render invisible expressions of agency which distinguish the complexity, contradictions, ambiguities and incoherencies in neoliberal models, I highlight in this chapter how women are conducted through strategies of legitimization but also how they conduct themselves, giving meaning to their own experiences, through practices of self. To simply describe neoliberalized feminism as an oppressive and hegemonic discourse that

instrumentalizes women and feminist politics for its economic objectives is inevitably to portray the women engaged in this project as victims and deny them agency.

To illustrate this conceptualization of neoliberal freedom and how it is governing the self-made, profitable, happy and transnational elite, this chapter in section 6.1 is going to open with a discussion on entrepreneurship and how neoliberal discourse frames entrepreneurship as a tool to achieve freedom/ neoliberal freedom. Section 6.2 is going to discuss Foucauldian practices of self and their pivotal role in the making of the entrepreneurial subject pursuing entrepreneurial freedom. This section is going to illustrate the making of the self-made entrepreneurial subject and how she is as much made through strategies of legitimization as she makes herself through practices of self. The final section, section 6.3, is going to distinguish the promises of neoliberal freedom's profit-empowerment, which include the promise of self-reinvention and happiness through autonomy, creativity and work-family balance. Moreover, neoliberal freedom's profit-empowerment also promises participation in the transnational elite class, as it valorizes and reinforces the Nigerian bourgeoisie, arguments which will be fully explored and extended in Chapter 7.

6.1 Entrepreneurship as Framed in Neoliberal Discourse

Entrepreneurship as a solution to women's economic empowerment in the developing world started to be widely encouraged as early as the 1980s. Although the target of most of these micro-entrepreneurship ventures was extremely poor women who looked to business as a survival antic, as by no means would they have had the opportunity to find formal employment, since the advent of neoliberalized feminism, entrepreneurship rings not just as a solution to women's economic empowerment, harnessing the potential of an untapped market, but has become the license to freedom for the new face of development, the Global Entrepreneurial Woman (GEW) (see chapter 5). Although this GEW is embedded in a context that has always encouraged entrepreneurship as a solution to poverty, the GEW subjectivities emerging as a result of neoliberalized feminism value entrepreneurship not as survival antics but as spaces of self-reinvention, aspirations and happiness, reflecting broader neoliberal thought.

Embedded in a broadly “globalized” and neoliberalized context, the women’s discourses in as far as the reason why one pursues a particular type of “growth-oriented” business are framed by their wider participation in a world shaped by proliferating neoliberal principles. Their belief in entrepreneurship as a worthy and profitable pursuit that can impact the individual as much as the wider community is further imbued as result of neoliberalized feminist initiatives like the one discussed in this dissertation. In this context, entrepreneurship promises freedom, independence, choice, and empowerment. Thereby, the issue of women’s empowerment and gender equality is morally promoted as a goal, though operating in the shadows of a particular conceptualization and promise of neoliberal and/or entrepreneurial freedom. Before I can define what is meant by neoliberal freedom through the formation of the entrepreneurial self, I want to first historically situate and define entrepreneurship and discuss what scholars have reasoned about it.

6.1.1. Defining Entrepreneurship

Despite the academic and policy attention it has attracted, particularly over the last two and half decades, the concept of entrepreneurship has remained quite ambiguous (Yassis and Minoglou, 2005; Hebert and Link, 2006). A term first introduced in 1755 by Irish economist Richard Cantillon, entrepreneurship has been studied from diverse disciplinary perspectives (economics, sociology and management) with tensions existing between its theories and practice. In economic conceptions of entrepreneurship, most of which have dominated mainstream practice, and most of which have different developments, an entrepreneur as was defined by Cantillon is generally perceived as an “‘undertaker,’ a person that does not retreat from engaging in risky business ventures. He buys and produces goods for a certain price to sell it later on at a yet unknown price. His disposition to face risks makes him an entrepreneur” (Sledzik, 2013, p. 91). In this definition, there is a necessity for the entrepreneur to take certain risks that will yield a particular result, which is profit. Along the same lines, according to Joseph Schumpeter, an economist who worked to develop economic theory, an entrepreneur is “a newcomer swimming against the tide of established wealth, seeking to carve out new profits from opportunities that did not exist

before, and in the process, making consumers better off” (Hebert and Link, 2006, p. 266). Schumpeter (1965) further defined entrepreneurs as “individuals who exploit market opportunity through technical and/or organizational innovation” (Eroglu and Picak, 2011, p. 146; Schumpeter, 1965). Hisrich (1990) defined that an entrepreneur is characterized as “someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account and accepts risk and failure” (Eroglu and Picak, 2011, p. 146). As clearly demonstrated in the “direct quotations” above, most of the work discussing entrepreneurship is gendered, with men (“he”, “his”) exclusively framed as the subject matter, as entrepreneurs.

Whilst keeping these definitions in mind, which all highlight the nature of entrepreneurship as an economically exploratory project with a goal to make profit, my discussion in this chapter is however founded on the sociological definition of entrepreneurship, which according to Thornton (1999), regards entrepreneurship as “the creation of new organizations, which occurs as a context-dependent, social and economic process” (Thornton, 1999, p. 20). I take stock of this sociological definition because though there is an acknowledgment of the need for new and profitable organizations to be founded, this definition also highlights entrepreneurship as a complex, context-dependent, social and economic process. Treating entrepreneurship as a complex social category that is context-dependent challenges the conventional wisdom that conceives this phenomenon as purely economic in character (Zafirovski, 1999). This sociological definition highlights something that the economic definition does not, which is that how entrepreneurship is done, where it is done, and why it is done remains a critical and central factor. Writing on entrepreneurship, Thornton (1999) further discusses how sociological approaches “have examined how attributes of culture (social class and ethnic group) produce entrepreneurial behavior” (p.23). Weber (1956) famously asserted in its *Protestant Ethic* that entrepreneurship behavior might be linked to cultural values and suggested that values and beliefs are factors that encourage entrepreneurship, as such entrepreneurship manifesting itself in different ways based on cultural and national contexts (Eroglu and Picak, 2011, p. 147). This establishes the notion that there is a necessity to consider the nuances presented in the sociological definition of entrepreneurship, as this definition highlights the

entrepreneurship part of class identities that is based on values and behavior which are class related. This definition contextualizes and show that entrepreneurship is not just a rational economic behavior but a social and cultural practice, founded in the entrepreneurial experience, a conversation that is going to shape this chapter.

Entrepreneurship behavior cannot be analyzed without careful consideration about the context in which those entrepreneurial bodies/ the entrepreneurial self/ are/is engaged. That is because there are context specific social and economic processes and reasoning that shape and determine how entrepreneurs perceive and approach the idea of what being an entrepreneur is, what being an entrepreneur can do and/or what they can do with it. These are the perceptions that affect one's conceptualization of entrepreneurship, perceptions that shape how one understands entrepreneurial freedom and how she goes about incorporating this type of freedom.

The idea that entrepreneurs through start-up companies will transform depressed economic regions, generate innovation, and create jobs is at the core of pro-market ideology, and policy makers, both in the developing and developed world, find themselves operating from this neoliberal perspective (Shane, 2009; Swedberg, 2000). From an economic perspective, the perception has always been that small businesses are the cornerstone of pro-growth economic policy, stimulating the economy through the provision of jobs (Shane, 2009; Swedberg, 2000). Particularly since the 1980s, "entrepreneurial fervor became a worldwide movement, spreading across countries regardless of their level of development or even their basic mentality or value orientation towards business activities" (Swedberg, 2000, p. 8). A neoliberal pro-entrepreneurship environment flourished as a result of an interplay of causes including the global radical shift from Keynesianism to pro-market ideology, the creation of new business as a solution to unemployment in an age of a shrinking industrial labor force, and the normalization of innovation as the "industrial religion of the late 20th century" (Swedberg, 2000, p. 8).

Entrepreneurial fervor as a worldwide movement since the 1980s also found itself burgeoning in the developing world, where micro-business development continues to be

strategically utilized as a tool to alleviate poverty and unemployment and to spawn economic growth (Karides, 2005). Women, as the “untapped market,” have been particularly targeted and encouraged to form micro-enterprise ventures that would help lift their families out of the woes of poverty. The emphasis of engaging women in the developing world as entrepreneurs was further heightened after the 2008 global economic crisis, leading to the formation of SEPs such as the one being discussed in this dissertation.

Building on the literature which situates entrepreneurship as a social and cultural practice shaping notions about freedom and about class identity, this chapter argues that for the GEW, her engagement with entrepreneurship is so that she can create profitable opportunities for herself (profit-empowerment) that would ultimately lead her to exercise the promised freedoms of happiness, self-reinvention, creativity, perfect work-family balance as well as the freedom to reinforce her Nigerian bourgeoisie subjectivity (see Chapter 7). As will be demonstrated in the following sections, for the GEW, the promise of entrepreneurship plays a key role in advancing the economy as well as an ideal type³ of entrepreneurial neoliberal freedom that enables her to meet her own aspirations. I pose that for the GEW freedom is not simply an abstract ideal⁴ but is a material and technical tool that has been used to conduct her as an entrepreneurial subject and that she uses to conduct her own neoliberal subjectivity, expressing the need for a particular type of neoliberal freedom. Freedom as such is an exercise of power under which neoliberalism produces certain discourses that come in and make possible understandings of what one needs in order to be free (i.e. profit) (Rose, 2010). Moreover, the ideology of freedom is a mode of organizing and regulating through which interventions and techniques of government administer subjects using their capacity as free individuals to conduct them to think, reckon and behave as neoliberalized “free” subjects (Rose, 2010). Ideas and rationalities about

³ According to Weber’s theory of social science, in order to find the ideal type in relation to a specific point of interrogation, especially characteristic elements need to be extracted from the material of a socio-historical context and raised to the level of a ‘unified analytical construct.’ (Brockling, 2016, p. 2).

⁴ Nikolas Rose (2010) writes that “despite disputes over its definitions and debates over the relative priority of freedom as opposed to other political goals, there is agreement over the belief that human beings are, in their nature, actually, potentially, ideally, subjects of free- dom and hence that they must be governed, and must govern them- selves, as such” (p. 62).

freedom as such serve as techniques of government that administer subjects by emphasizing their individual capacity and personal aspirations to further reinforce a particular neoliberal freedom. As Rose (2010) asserts, “notions of freedom, with the associated celebration of the powers of the individual, of autonomy and choice, underpin attempts to specify and construct new forms of social arrangements” such as the productivity and profit of enterprise (p. 64).

In that light, the GEW are confronted with a neoliberalism that emphasizes freedom, particularly freedom from constraints on market growth and self-expression above other liberal values, for example, equality and civic obligation (Adams et.al., 2019). Embedded in a circular process, they are both governed by the neoliberal discourse about freedom that they receive which is then internalized and shapes their own aspirations about the kind of freedom they wish to express. The neoliberal “emphasis on freedom and self-determination is attractive, especially for upwardly mobile people eager to transcend constraints on pursuit of their aspirations. However, the promise of neoliberal freedom comes with costs that (at the extreme) include an antagonism toward social commitment that erodes democratic participation” (Adams et.al., 2019, p. 191). Accordingly, “sociocultural expressions of neoliberalism extend the logic of market-based liberal capitalism to all aspects of life, including love, family, and civic obligation” (Adams et.al., 2019, p. 191). Following scholars who have critically analyzed neoliberal discourse as techniques of government, I draw on Foucault’s discussion of practices of the self to examine how this discourse translates into subjectivities and practices.

6.2 Foucauldian Reflections on Practices of Self and Freedom

In the technologies of how the entrepreneurial self governs herself or himself and how she or he is governed, Foucault’s arguments on subjectivity helps conceptualize that subjectivity is not simply imposed externally or a state we occupy, but that we embody subject positions through activities we perform, positions which our sociohistorical context makes available to us. As such, subjects are mostly made as much as they make and shape themselves. Based on the technologies of the self we have been exposed to, we make

meaning of ourselves and our experiences as we craft new subjectivities and notions of being that make sense to the contexts in which we are situated.

Foucault writes that we govern ourselves as subjects through various "practices of the self," which according to Taylor (2014) for those situated in developed contexts include activities like writing, diet, exercise and truth-telling. For GEW such practices of self, which would lead to her neoliberal freedom would include for example internalization of business educational practices to engender certain attitudes and values of enterprise and profit, and exposure to information including through conferences, social media, television programs to implant the desire for wealth creation and personal enterprise (Rose, 2010). The governance of our subject being happens when how we undertake these practices of self is shaped by institutions such as schools, courts of law, hospitals and the state security apparatus, including the more general prevailing norms and values of the society in which we live (Taylor, 2014).

Moreover, employed by institutional social actors, strategies of legitimization are processes that justify courses of action which lead to the governing of subjects (Reyes, 2011). These strategies of legitimization can be used individually or in combination with others and justify social practices that govern. This governance can happen through for example the use of emotions that speak to the need for women to become responsible citizens that care more about their families and the future of their countries than themselves. It can happen through a hypothetical future for example distinguishing entrepreneurship as the apparatus in which women can build generational wealth by establishing global corporations that will outlive them. It can happen through voices of expertise such as a woman having the "right" business knowledge to help her overcome any barriers including institutional sexism and patriarchal norms (Reyes, 2011). The process of governing ourselves (practices of self) and being governed (strategies of legitimization) happens simultaneously through relations of power as institutions and their norms enable and constrain us at the same time. On one hand, we are made to feel empowered and free, on the other hand, the norms of those same institutions make it difficult and/or impossible for us to exercise that same freedom. Practices of the self are a technique of governmentality whereby subjectivity, like

neoliberal subjectivity or entrepreneurial subject, is shaped by these practices, which reflect an interconnection of power and truth.

In his discussion on the construction of Western subjectivity through early Christian practices of the self, Foucault (1997) discussed how the individual had to participate in various kinds of practices, “general rules, particular knowledge, precepts, methods of examination, confessions, [and] interviews” in order to access and reveal the truth about her or himself (p. 26). The subject must “be changed, transformed, shifted, and become, to some extent and up to a certain point, other than himself” (Foucault, 1997, p. 15). The individual was able to constitute him or herself a subject through the taking up these practices (Taylor, 2014). According to Taylor (2014), Foucault’s practices of self “possess a two-fold character: on the one hand they are manifestations of the norms and values of the society in which an individual lives and thus establish a relationship between the individual and others; on the other, in so far as the individual takes them up and incorporates them into the construction of his or her own subjectivity, these practices establish a relationship of the individual to her or himself” (p. 174).

By reflecting critically on the very process of becoming a subject, we resist and reshape our subjectivities by “determining ways in which existing practices have the potential to loosen constraints and thus resist normalization, and of employing those practices not only for that purpose, but also in order to develop new and different practices - new and different ways of relating to ourselves and others” (Taylor, 2014, p. 177). This critically reflective practice which Foucault refers to as “critique” enables us to unmake ourselves, and reshape ourselves, redefining freedom for ourselves. The unmaking of the subject is reflective of Foucault’s writings on freedom as an exercise whereby individuals understand the character of their particular constraints to freedom, how those constraints affect who they are and what they do, and what they might do to liberate themselves from them. Constraints to freedom are historically given and can be overcome through political resistance. For Foucault, there’s a necessity to break with the cycle of “unconditional obedience, uninterrupted examination and exhaustive confession” which underpins modern subjectivity (Taylor, 2014, p. 178). Foucault wishes to move away from “self-sacrifice not because it violates the subject’s independence and autonomy, but rather because it

cultivates a destructive and therefore harmful relationship of the self to itself” (Taylor, 2014, p. 178). Having discussed the history of entrepreneurship and highlighted how subjects make themselves through practices of self, and are also made through processes of legitimization, I want to now turn and discuss how the entrepreneurial self is a neoliberal construct that is both constructed and one that the subject constructs by altering herself or himself.

6.2.1. The Crafting of the Entrepreneurial Subject, the Entrepreneurial Self

The age of expanding neoliberalism, also marked by the rise of enterprise culture, has further globalized entrepreneurship as an acceptable solution to gross unemployment, including the abysmal unemployment birthed as a result of the 2008 global economic crisis (Cassis and Minoglou, 2005). Furthermore, the crafting of the entrepreneurial self is a product of neoliberalism that is characterized by a shift from the rights-based welfare model (see Chapter 3) governed by a “culture of dependency” or a “societal culture” to one that is based on norms defined by one’s investment in his or herself, self-reliance, self-management, self-initiative, self-responsibility, self-provider and fierce individualism and interest (Bresser-Pereira, 2010; Besley and Peters, 2007; Brockling, 2016). According to Kelly (2006, p. 18):

(Neo)Liberalism emerges, not only as a means of governing the State, the economy, and civil society, but also as a means of governing in these domains via the rational, autonomous, responsible behaviours and dispositions of a free, prudent, active subject: a subject we can identify as the entrepreneurial self.

According to Brockling (2016, p. 2),

the term entrepreneurial self does not denote an empirically observable entity but rather a way of addressing individuals as people, of altering them and causing them to alter themselves in a particular way. The entrepreneurial self is a subject in the gerundive – not something that exists but something that ought to be brought into existence. The discourse of the entrepreneurial self does not so much tell people what they are; rather, it tells them what they have to become.

Through institutional arrangements and technologies such as enterprise education, there is a neoliberal governing that focuses on individuals regulating their behavior and shaping an

entrepreneurial self who epitomizes responsibility and rational thought (Besley and Peters, 2007; Brockling, 2016). Especially for those individuals situated in western contexts, neoliberal entrepreneurial subject is shaped in such a way that he or she is an individual that is an enterprising and competitive entrepreneur who perceives personal interests as more important than collective interest (Fernandez-Herrera and Martinez-Rodriguez, 2016). These are individuals who are governed and are to govern themselves as creative and enterprising people who can assume responsibility for themselves and others. The ideal neoliberal enterprising and entrepreneurial self is “goal-oriented, self-directed, committed to acquiring skills and competences required for self-advancement; one who is optimistic, creative, takes initiatives, embraces opportunities, and seeks autonomy and self-fulfillment” (Gooptu, 2009, p. 45). According to Fernandez-Herrera and Martinez-Rodriguez (2016) neoliberalism proposes a governing of the self that is based on entrepreneurial culture, as such creating a neoliberal entrepreneurial subject who evidences: “initiative, adaptability, acceptance of risk, self-confidence, focus on results, competitiveness, and organizational skills, among others” (p. 316). According to neoliberal governmentality, the subject as an inherently manageable creation who is permanently receptive to changes in his or her environment has an identity that reflects the concept of the individual as an ‘entrepreneur of the self. That means regardless of “personal circumstances, life, understood as a business, is devoted to a single enterprise: to take measures to preserve, reconstruct, and reproduce their own human capital,” their own potential (p. 316). The entrepreneurial self-centers on individual capacity and how having a positive approach to life with an ‘I can do’ attitude promises material benefits (Holborow, 2015). According to those purporting neoliberalism, success in the business of life as such requires that subjects “apply entrepreneurial, self-directive, self-promoting, me-incorporated thinking to every aspect of [their] live,” their success in life being governed by an entrepreneurial perspective that is reflected in “[their] participation in learning activities, the way they manage their careers, their finances and investments, how they market themselves, their ability to treat their lives as business enterprises (Your Business Network 2000).

Michel Foucault (1997) was one of the first to comment on the role of the entrepreneurial subject in neoliberalism. Foucault noted how liberalism required people to see themselves differently, asserting that the self, as *homo oeconomicus*, is a commodity to be marketed, she or he is an entrepreneur of himself/ herself, conducting himself/ herself and being conducted as an active economic subject. Individuals needed to function like mini corporations with each person becoming a kind of enterprise as different sides to their identity and being reinforced, on a micro-level, market ideologies (Holborow, 2015). “Foucault identified the generalization of the enterprise form to the individual as an extension of ‘the economic model of supply and demand and of investments- costs-profit’ to ‘a form of relationship of the individual to himself’ and to ‘those around him, the group, and the family’” (Holborow, 2015, p. 77) whereby success in the enterprise of life is the sole responsibility of the individual. The neoliberal narrative asserts a reality of an energetic, disciplining power of entrepreneurship over individuals, which not only regards the “infinite” potential of the subject but also responsibility that he or she owns for any failure that incurs (Holborow, 2015, p. 77). As such, all responsibility for an entrepreneurial subject’s successes or failures become individualized; the success of a business initiative directly tied to the choices in the life of the businesswoman. “A crisis for an individual is interpreted as a personal failure, an unwillingness to take risks, an inability to self-reinvent or simply the result of making bad choices. The individual is wholly and independently responsible for the world they inhabit” (Holborow, 2015, p. 78).

In the context of this dissertation, these entrepreneurs of the self, the GEW, are individuals who are made to see and believe that they are responsible for their success or failure in the “business of life” as well as in their entrepreneurial ventures. They are seen as solely responsible for growing their enterprises enough to be able to access the freedom promised by neoliberalism. In this rationale of neoliberal thought, the entrepreneurial self as a rational and responsible entity can and should be able to achieve insurmountable levels of success that would afford him or her neoliberal freedom. In conduct of the entrepreneurial self through practices of self, these global entrepreneurial women are crafting an idea of entrepreneurial freedom that is unique to these neoliberalized initiatives.

6.3 The Promises of Neoliberal Freedom

6.3.1 “You should be very very concerned about your profits”: The Promise of Self-Made Woman through Profit-Empowerment

Based on the data, I argue in this thesis that GEW is constructed and constructs herself using neoliberal ideology which approaches the concept of women’s empowerment to only mean economic empowerment and more specifically I argue to mean profit-empowerment. Even though these neoliberalized feminist initiatives make claim to be “gender and development” programs because of what is supposed to be their focus on increased incomes for women, job creation, improved gender equality, and well-being due to women’s reinvestments in children, families, and communities, because of their sole concentration on profit-empowerment, the data revealed otherwise.

My interpretive framework approaches these types of initiatives as “tools” in the expansion of neoliberal market-based logics which have co-opted feminist norms so as to expand their reach into new markets as they construct a new class of entrepreneurial subjects. I maintain that these neoliberalized feminist initiatives are uncritical and largely indifferent about the myriad of challenges experienced by women as they pursue profit-driven empowerment. There are unresolved tensions between the pursuit of profit-empowerment in an economically precarious context ridden by patriarchy, ridden by a reduction of gender equality as a transformative agenda and ridden by the feminization of responsibility that have found little resonance within the program. I position that neoliberal discourse is politically reductive for the “greater” and communal goal of deep-seated transformation, but that where the individual lives of these women are concerned in light of their own personal aspirations and goals to be happy and elite, this discourse produces its intended effects.

This market-oriented conceptualization of empowerment which these neoliberalized feminist initiatives have chosen to valorize utilizes the technologies of the self, hard work and self-responsibility, to construct subjects who view themselves as empowered only as long as they are making profit. Between the early 1990s, when military rule ended in Nigeria, and now, the country has hastily been folded into the neoliberal system as more and more of its sectors have been privatized and as it has opened up its borders to foreign

investors with the Nigerian government vying to become a major player in the oil industry. As such, it is important to note here that the “globalized” neoliberal narrative informing individual “ways of being” protracts beyond the bounds of this initiative, and that the neoliberal ideologies that these global entrepreneurial women are confronted with are not reserved to the walls of the program. Nonetheless, it is also important to highlight here that even though Nigeria has quickly been folded into the neoliberal world order, I would argue that the country is not “neoliberalized enough,” lacking the political and economic structures to be making the types of neoliberal choices that this SEP advances. A country raided with economic uncertainty, some of the challenges the women express are inhibiting their freedom to enterprise (see below) are reflective of the much larger problem of neoliberal policies themselves.

Based on what the empirical data revealed particularly on how the program participants spoke about their experiences with the program, and how “differently” “confident” and more “empowered” they “now” see themselves, there is acknowledgement from the GEW that the program helped them to see themselves differently, as it helped them in how they conceive of themselves, making and remaking themselves as serious self-made entrepreneurs. Below I present some striking illustrations of the empirical data from the GEW discussing how because of their participation in the Goldman Sachs and EDC transnational feminist initiative, they are now transformed, more confident, knowledgeable, disciplined, informed, ready to take on the challenge of becoming profit-driven, self-made entrepreneurs.

Before EDC, I was very timid, I wasn't very sure, I knew what I wanted but I didn't have the confidence. After EDC, I could face the world, I was ready to do anything. Nothing was difficult anymore. Before EDC, I wasn't even able to express myself, but with the program, I was able to come out of my shell and with the help of EDC I can write emails, I can do anything. Not every job is my job, EDC also taught me that. I don't have to work for everybody if I don't feel comfortable, I can leave it for my competitor and aim for something higher. – 33, *owner of an executive cleaning company, Lagos, 2016*

Everything about me turned around. That's just the explanation I can give because I can't say the same person that went in, came out. When it comes to studying, being very meticulous, that hunger to get to know and seek out

knowledge, like my friends laugh at me saying, you're always reading something. I learned the business culture and I don't think it'll leave me anytime soon. –41, *design solutions and marketing agency owner, Lagos, 2016*

It has made me a more confident person and it has made me understand that even if I'm stuck there's always a way out. It has made me a more positive thinking person and somebody who is so conscious about her social environment. –37, *premium events company owner, Lagos, 2016*

This program has changed me because now I see myself as an entrepreneur who knows what she's doing. Yes, I don't have all the answers yet, I'm probably not implementing everything I learnt yet, but I know what I'm doing. I'm doing business deliberately and purposefully. –45, *advertising agency owner and new business trainer, Lagos, 2016*

When she came back from the program, she came focused, more into the business. She's always one step ahead, doing research, she's sharper, pays attention to details, remembers everything. –*Employee discusses what his boss, a 40-year-old travel agency owner, is like since her participation in the program, Lagos, 2016*

The proud “embodiment” of their entrepreneurial subjectivity and what seems to be a religious conversion to the discourse is reflected in how they talk about themselves, with their participation in the program being that moment when they became sure about what they could do, suddenly apprehending that “nothing was difficult for me.” There is a presentation of self-transformation that looks to be a result of the women's adhesion to the programs discourse as they acknowledge that something about them changed as “I can't say the same person that went in, came out” as the program offered them new meanings of self which transformed them into more knowledge hungry, research apt, meticulous and sharper individuals who are committed to continuous growth. The governmentalization of the subject in contexts such as these initiatives forms the quintessential normative neoliberal subjectivity that program participants desire to reflect and fully embody. In implementing “everything I learnt” they begin to see themselves as entrepreneurs who “know what I'm doing,” who “understand that even if I'm stuck there's always a way out.” The women present the program as having given them new meanings to their experiences, giving them new frameworks of interpretation where their lives now seem and look different because they have a “technology,” a “knowledge” that they did not have before.

Nonetheless, reflecting on how neoliberal discourse positions the confidence and assertiveness that must emanate from the entrepreneurial self, based on what the GEW expressed, this form of conduct is exactly what they left with from the program. Taking seriously that these are business women, some of whom were struggling with their confidence because their business was not doing so well, their encounter with the SEP and with the knowledge that received boosted their self-esteem so much that they began to see themselves as “capable” and as agents who “have” what is required to be able to run successful enterprises. For a woman who describes herself to have been “timid” before her participation in the program, asserting that she was now able “to face the world” after the program is an extremely powerful statement that reveals how the neoliberal practices she encountered in the SEP helped her shift the way that she sees herself and how she engages with her business including in something as simple as “I can write emails.” In being self-made entrepreneurs who “don’t have to work for everyone if I don’t feel comfortable” because of what they were exposed to in the SEP, the women understand that they must be intentional about their own pursuit of knowledge and information if they are going to make as successful entrepreneurs.

As the knowledge from the classroom revealed to them, part of being a self-made person is “being very meticulous” and “hungry,” to learn more information. According to the EDC director, as “many things [in business] are changing so fast,” the participants must learn to “quickly implement the learnings from the classroom and be able to grow very quickly.” For the GEW, this framing also spoke to them that they must consistently “seek out knowledge,” and an employee when asked to describe his boss after the program, “she’s always one step ahead, doing research, she’s sharper, pays attention to details, remembers everything.”

Considering Saba Mahmood’s (2003) discussions on how the study of Islamic scriptures affords Egyptian women an authoritative discourse to cultivate a new virtuous self, in the same vein, this neoliberal discourse transposed through its elite business knowledge and focused on profit-empowerment gives the GEW an authoritative discourse to craft a new sense of themselves. The business knowledge looks to have manifestly changed the way

that the GEW relate to themselves as entrepreneurs as the GEW, through practices of self, conducted themselves to behave ways dictated to them through the SEP.

Such governing renders women to feel that they can now run “serious” businesses because of the power of believing in themselves. They begin to practice this neoliberal identity as they now must hold themselves to high esteem because the businesses that they own actually matters, and that message must be clear not only to themselves but also to the people who work for them, as they themselves then begin to govern other subjects. Furthermore, neoliberal subjects must practice seeing themselves and their business as being important beyond the bounds of their own selves, their local context and country. They must see their businesses as a pursuit to be further engaged in the global market, as the survival of the nation, of the global order depends on them doing well.

There was a course we took, I can't remember the name, but it was talking about yourself belief and all of that. It helped us to realize that okay you can become anything that you want to become. The only person holding you back is actually you. We talked about the esteem of you knowing that the business you're doing actually matters, that you're separate from the business so your initial perspective that you can get to the office at any time has to change because you're now realizing that the business you're running is actually a serious business and if you don't do things right, you can't expect your employees to follow suit. For one I learnt to see the business not just as something to keep busy, I realize that what I do is important, even to the survival of the nation. It opened us up to a lot of things and so many of us are actually doing businesses better. I know of one lady that also went to EDC and by the time they had the HR class, she sacked all her staff, shut down her business and then started the business from the scratch. –41, *branding and advertising agency owner, Lagos, 2016*

A part of embodying the neoliberal identity of self-made GEW is seeing those who embody that same neoliberal position as empowered, self-managing and morally superior to those who do not (Scharf, 2014). The women see the program as having given them mentality and a way of being that would enable them to “become anything that you want to become” reflecting a reliance of their self and whatever abilities they believe that self has. This, for the women, frames a mentality whereby when they do things right, then the business including its employees, would be able to follow suit regardless of the context specificities. Governmentality establishes homologies between micro and macro levels of rule: the

rationalities by which social authorities rule over others are reproduced in the intimate ways individuals set about to rule themselves (Binkley, 2011, p. 386). The neoliberal subject can as such become a teacher herself, as she lives out that subjectivity and governs others to do the same. In that light, not only is she transformed because she has a new way that she sees herself, but then begins to “transform” others, dispensing neoliberal ideology.

The program transformed me, it made me to understand my business and myself better and I will say I am wiser and more knowledgeable in terms of business. I did some more courses on my own and was mentored by a firm and all that. It's been quite good because it has now transformed into why I'm in this building now because right now, based on that EDC training then, I've moved into the training business. Although our curriculum is not exactly the same, but we are very similar to the EDC. –42, *business leadership consulting owner, Lagos, 2016*

As women who were already embedded in a context that as a result of globalization was further imbued in the neoliberal system, their encounter with these neoliberal network of strategies through the program only further reinstated that neoliberal ideology. They now see themselves as truly “capable” of becoming agents of this system, as individuals who are capable of building profitable enterprises as long as they adhere to the neoliberal appeals reflected in the curriculum of the neoliberalized initiative.

There is a general and unyielding understanding that these women who mostly left their high-salary traditional careers to become an entrepreneurs chose this “line of work” not only to participate in growing the local economy, but because entrepreneurship promises a neoliberal freedom of which they can use to express their “creativity,” autonomy and transnational elite subjectivity. Neoliberalism positions its ideology on the management of the entrepreneurial self as the end all be all solution to reach market defined success. Accordingly, any problem that a subject encounters is not an issue with the ideology itself, rather reflects a subject's lack of self-responsibility in failing to fully “harness” the resources that the market has fully made available. In the neoliberal discourse of personal responsabilization, the entrepreneurial self understands societal problems as the result of poor individual choices. The entrepreneurial self through this personal responsabilization explains socially structured phenomena as the outcome of individual processes, neoliberal

ideology rendering people responsible for their outcomes (Smith et.al, 2019). In this governance, it is as such critical that individuals begin to fully see themselves as embodying the identity of the entrepreneurial self. Since the gain of profit is emphasized as the measure of entrepreneurial success, as the global entrepreneurial women pursue profit-empowerment, their perspective is fully that profit is key and that an entrepreneurial subject's success is measured by how much impact and influence she can make in the market. In being a self-made entrepreneur, whatever practice of discipline, self-responsibility, self-governance it requires, the GEW must be willing to take on this challenge so as to always meet the goal of profit.

One of the critical components that is tied to the construction of the entrepreneurial self is that the enterprising, responsible, self-directed subject is one whose self-determination and ability to exert himself or herself is going to naturally yield results in the market. The responsibility to succeed, which is measured in economic terms through the capability to financially yield profit, rests solemnly in the hands of the neoliberal subject.

Furthermore, the assertion by the GEW that “there’s something about *our* thinking,” whereby “we’re able to process things better” that enables “us,” those who have the right neoliberal knowledge, to easily discern that “this is wrong” when “they” see others running their business in a particular way, highlights how constructions of neoliberal ideology “other” those who do not respond to its conceptualizations, and how it constructs itself as the only right way by which “life” and business must be done and also her perception of herself as part of a collective identity of entrepreneurs. In that light, because neoliberalized feminism is individualized and works as the politics of one (as opposed to feminist politics of collectivity) for the GEW, as long as she is personally moving ahead, her concern is not so much about the other women. Her concern about the “other” is only in light of how she can use her “superior” knowledge to begin to conduct others to behave in ways that are like her own.

As Scharf (2014) asserts, “the empowered, female neoliberal self is often constructed in opposition to allegedly powerless ‘other’ women,” these entrepreneurial subjects

constituting themselves “through distinction from those regarded as lazy, insufficiently hard working and vulnerable. Arguably, neoliberal subjectivity is formed through processes of abjection, which position empowered and self-managing subjects as morally superior. The ‘other’ of the neoliberal subject – vulnerable, powerless, passive, and dependent – is often constituted along all too familiar hierarchies of power” as illustrated in how the women seek to construct subjectivities that think and behave as they have learned (Scharf, 2014).

For the GEW, the embodied neoliberal modes of thinking and behavior described above shape her profit-empowerment journey as who she is and the knowledge that she has is measured by her impact and influence in the market; the ability to make profit being the measure by which GEW constructs her identity and measure her success. A 43-year-old farm owner with a philosophy and training administration background discussed that an entrepreneurs first concern must always be profit as “you’re not an NGO, [business] is for profit so you should be very very concerned about your profits.” For these women, it is clear that without profit, then there is a knowingness that their business would not be regarded “serious enough” and could potentially “run the risk” of having it be considered a hobby. Additionally, without profit, they cannot exercise what they have come to idealize as their neoliberal freedom.

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As a 30-something year old optometrist who owns her own clinic discussed:

My business then was more like a hobby, the business aspect of it wasn’t there until I participated in this business program. That’s when I turned it around, started to make profit and life has been lovely since then. –30, *optometrist, Lagos, 2016*

There is such a great emphasis on the kind of knowledge received from the program, that is directly tied to the ability of the entrepreneur to make profit and or increase earning power. As was discussed by 41-year-old English language graduate turned advertising and marketing agency owner:

Since the program our earning power has actually increased. Now we charge more because we’ve built confidence in what we do, we’re getting better at what we do and that has given us the confidence and the permission to actually charge what we

think we deserve for the services that we render. –41, *Advertising agency owner, Lagos, 2016*

Beyond their emphasis on knowledge that is tied to profit and/or earning power, the empirical data above reveals several interesting elements about the ideologies perpetuated by neoliberal systems that go to craft neoliberal profit-empowerment driven subjectivities, including its attached responsibility to the business owner as the reason why a business would make profit or not. In the case of the optometrist, the emphasis on the business being more like a hobby and her lack of understanding of the business aspect *before* the program reveals that her *encounter* with the program was what brought about the *revelation* that what she was doing before was more of a hobby since it was not yielding profit. Taking individual ownership of success or lack thereof, she reckons that it was a result of this encounter with the program that *she* was able to understand that the reason why *she* had not turned the business around to be able to make profit was because *she* was missing the business aspect. However, as a result of her learning this “business aspect,” on how to effectively exploit market opportunity, that is when *she* turned things around, started to make profit, with life being “lovely” ever since. She further discusses that “before the Goldman Sachs program it was business as usual but after it ended, I had to consider a lot of things, how can we improve this thing, how can we make more profit and all that. I had to put in a lot of things in place.”

The earning power and profitability of the GEW supposedly increases precisely because she has *the* knowledge, has been able to build confidence in what she shoes, and as such as the permission to fully exploit market opportunity, making connections between neoliberal ideologies and what they can create in the life of entrepreneurial subjects. Moreover, life as being “lovely” as the optometrist expressed is seen through the lens of profit, whereby things being lovely in one’s life are seen through the eyes of the economy, a neoliberal product suggesting that her primary need as a subject is fundamentally material. Beyond your business being seen as serious because it is profitable, profits also enable a freedom “to be who you want to be” that can only be exercised through such economic gains. The same program participant explains, “[through how well my business is doing] I’m my own boss, I can change things around when I want, the way I want.” As entrepreneurial subjects

epitomizing their neoliberal subjectivity, the ownership, whether through success or failure of their business is personalized, as they see themselves as being able to do more or less as a result of how financially well their businesses are doing, or at least at the promise of how financially well their businesses are supposed to do because of the business knowledge that they “own.”

6.3.2 “The Promise of Happiness” through Autonomy, Creativity and Work-Family Balance

Turning to the happiness that they assert neoliberal freedom can literally and figuratively afford, for this GEW, there is an emphasis on doing profit-empowerment because its neoliberal freedom affords time, the accumulation extra economic resources through creativity and since one is self-made and not having to work for a corporation, neoliberal freedom certainly affords autonomy and work-family balance, all of which combined meet the promise of happiness.

I borrow the term “the promise of happiness” from the work of Sara Ahmed (2010) who in her book *The Promise of Happiness* provides an analysis of how technologies of neoliberalism operate to craft and shape individual desire for happiness. Situating her analysis in affect and feminist cultural studies, Ahmed (2010) claims that “happiness involves affect (to be happy is to be affected by something), intentionality (to be happy is to be happy about something), and evaluation or judgment (to be happy about something makes something good)” (p. 21). As a technology of the individual, happiness is offered as a promise of the future, if only one can orient herself toward the proper object, which in this case would be neoliberal freedom as realized through profit-empowerment. Ahmed (2010) further illustrates how negative feelings, like feelings of unhappiness, have no room in this construction of happiness, and in this structure, those negative feelings can and must be converted into good and positive feelings in order to maintain “the promise of happiness,” as such obscuring and covering suffering in big and small ways. As illustrated by Rottenberg (2014) “the very turn to a language of affect, namely, the importance of the pursuit of personal happiness (through balance), unravels any notion of social inequality

by placing the responsibility of well-being, as well as the burden of unhappiness, once again, on the shoulders of individual women” (p. 431).

Following these theoretical insights, using the neoliberal discourse that they have assimilated, women become responsible for walking in the promise of happiness, and eliminating forces, including social, political and economic structural forces, that would otherwise come against this happiness. In neoliberalized feminism, the GEW is consistently mobilized to convert continued gender inequality from a structural problem into an individual affair as individual solutions are presented as feminist and progressive. Furthermore, she becomes a subject who is constantly turned inwards, monitoring herself, and who through notions of responsabilization is “oriented and orients herself towards the goal of finding her own personal and felicitous work–family balance” (Rottenberg, 2014, p. 432). In reference to neoliberalized feminist subjectivities such as the GEW, Rottenberg (2014) illustrates this as “to make good on the new millennium’s feminist promise, then, it seems that ‘progressive’ ambitious women are compelled and encouraged to pursue happiness through constructing a self-tailored work–family balance” (p. 429). As this notion of pursuing happiness is identified through market-led ideology, each woman functioning under this model must quantify, based on a cost-benefit calculus, the right balance between her profit-empowerment pursuit and the commitment to her family (Rottenberg, 2014). In whatever form this notion of happiness is oriented, whether from the outside, or from within, or like the circular process we earlier discussed, what is clear is that the GEW wants and aspires to this happiness and will use whatever discourses at her disposal to actually legitimate her endeavor.

The GEW emphasizes the pursuit of profit-empowerment because of the power and freedom to be able to live out the different tenets of the promise of happiness. Autonomy as a product of profit-empowerment and as a promise of happiness is important to the GEW because of the freedom it offers particularly in comparison to the life and work that she had before. A 50-year-old program participant who was in her former life a very successful banker with an MBA, the highest qualification one could get in her former line of work, expressed that “being a banker was very tedious and I have family to think about.” As much as she was very good at what she did, and as a matter of fact enjoyed it, it was because

family was very important to her that she decided to pursue a line of work that would enable her to work autonomously. For this particular GEW, the pursuit of entrepreneurship afforded her the opportunity to escape a line of work that she discussed was very tedious with long working hours, to independently pursue a more “balanced” life that would afford her time for her family. Because business knowledge affirms that growing an enterprise is a trying task, particularly one that is focused on profit and growth, distinctions between the self and the business, between personal and professional life, are blurred where “creating an enterprise and creating a self is the same activity” (Szeman, 2015, p. 482; Scharff, 2016; Wee and Brooks, 2012). Nonetheless because neoliberal discourse on entrepreneurship promises freedom through profit, that task, no matter how difficult it might be was expressed to be much better than waking up on a Monday morning to go and work for a bank. As one of the program participants further elaborated:

People do business because they want freedom. You want to be able to pick your kids from school anytime. I mean go and talk to a banker. Just walk into one of the Nigerian banks or if you have any friend that works in the banking sector, ask them, when they wake up Monday morning, they're usually very sad. They do it [go to work in the bank] because okay maybe they've taken a mortgage and it has to be paid, students school fees have to be paid and all of that. –41, *marketing and branding company owner, Lagos, 2016*

For a lot of the program participants, in the promise of autonomy, their desire for more free time was tied to both notions of responsibility as well as their wanting to pursue activities that reflected their personal life aspirations. Most of the discussion in this area expressed three main reasons as to why the women chose to pursue entrepreneurship and its promise of happiness:

to create more time for their family and “comfortably” fulfill what they felt were their familial responsibilities in as far as care work (see chapter 8), to escape work they felt was infringing upon their creativity and to pursue work that was both exciting, creative but also lucrative. For these women, the neoliberal model of entrepreneurship gave them the space and freedom to be able to pursue those activities. As 42-year-old veterinarian, turned clothes retailer, turned management trainer explained, “doing a 9 to 5 job was tedious

because there was always extra hours and closing needs, so being in charge of my time to manage my kids well was a motivation to starting my business.”

Most/all Women I interviewed wanted to be able to “own” their own time, being able to harness and exploit that time in such a way that is exciting and flexible for them, and being able to make profit so as to experience the other promises brought by neoliberal freedom. Notwithstanding their former “career” backgrounds, which most of these women expressed to have had thriving careers, life’s myriad responsibilities as well as being able to do “what makes them happy,” drew them away from those traditional trajectories into the more unfamiliar route of profit-growth business pursuit. According to 31-year-old restaurant owner who studied international relations and business information technology and comes from a family of serial and extremely successful entrepreneurs (parents and husband), she pursues entrepreneurship because “I want to be in charge of my own time, and the opportunity to be able to create something out of nothing is very exciting for me.” As illustrated by a 37-year-old lawyer turned event management firm owner:

I started seeing how good it is to actually be an entrepreneur cause you’re getting good income and feeding one or two members of the family. I have the ability to be able to take care of my family and plan myself around my family needs. I have children that are growing and I’m able to go to their schools for programs and all and I’m able to do a lot of family things I can’t do when I’m working for someone. My freedom, to be able to plan my time, myself and there is this satisfaction that comes from earning money with your own creativity unlike when you’re working for someone. –37, *event management firm owner, Lagos, 2016*

Personal achievement and drive is reflective of neoliberal norms that emphasize individual capacity and how having a positive approach to life with an ‘I can do’ attitude promises material benefits. As the women express, they feel good, feel a sense of “satisfaction” from being able to earn money from something that they create themselves, money that they can use to feed one or two members of their family. In as much as this neoliberal pursuit is individualized to the personal goals and ambitions of the women themselves, it is still tied in some ways to what that “pursuit and promise” can afford them and their families and what other ways that they can use that money that comes from their creativity. As illustrated

in the examples above, there is an emphasis on the “freedom” that comes from one being able to own their own time and do such activities as pick up their kids themselves from school. On one hand this neoliberalized feminism instrumentalizes women to meet its own market goals, and on the other hand, its discourse affording women the opportunities to meet their personal aspirations and experience their own version of happiness.

It is very clear however that there is an emotive psychology that is working here where on one hand, the women I interviewed believe that her “unhappiness” or “sadness” is tied to having to go to work at the bank on a Monday morning and on the other hand that their being happy is manifesting as a result of the opportunity that they have to work for themselves, enthusiastically pursuing their version of neoliberal freedom. Following Ahmed, because neoliberalism gives no room to explore “negative” feelings attached to different forms of market-based work, when such bad feelings do come up, they are converted into good and positive feelings in order to maintain “the promise of happiness.” Within the neoliberal framework, rather than understand what is making one “sad” to go to work on a Monday morning, the response becomes “I will start my own business,” thereby obscuring and covering suffering in big and small ways. Furthermore, according to Tornhill (2019), market-based, individualized development agendas are contingent upon emotional strategies influenced by self-help psychology (352). These emotional strategies are neoliberal technologies being utilized as a result of “hegemonic forms of psychological science having been thoroughly implicated and complicit in the neoliberal project” (Adams et. al., 2019). Adams et. al. (2019) writes that “knowledge products and practices of psychological science reproduce, legitimize, and bolster the authority of neoliberalism and its colonization of everyday life” as emotions and popular psychology are deployed to enhance entrepreneurship (Tornhill, 2019).

Furthermore, neoliberal thinking persuades material benefits and personal satisfaction that comes as a result of the pursuit entrepreneurship because not only is one able escape from having to work in the formal industry sector, for example the bank, but one is also not having to just pursue “work” all because they have a mortgage and school fees to pay, and not having to pursue “work” that they just simply feel is tedious. According to a 34-year-

old trained engineer who is now owner of an early age educational institution, entrepreneurship has offered her “freedom, time control, it adds value and it comes out good. I come into the office by 6 a.m., I’m doing what’s making me happy, I have my time to myself.”

This neoliberal reasoning of the need for self-expression that comes with the pursuit of profit-entrepreneurship was evidenced in discussions with the global entrepreneurial women who shared that the need to express their individuality is the reason why they pursued profit-entrepreneurship. The neoliberal freedom and self-reinvention that comes from being “able to express myself” is one that no one can find in formal corporate work.

I love the freedom to express myself and I had to leave office politics. The one great freedom about entrepreneurship for me is the way I dress, just the fact that I can wake up in the morning and wear whatever I want for myself. As a creative, my clothes are an expression of my creativity and individuality. –44, *business consulting firm owner, Lagos, 2016*

I’ll say it’s the creativity process, being an entrepreneur in Nigeria is not the easiest thing at all, so I would say that we have more bad days than good days but just the idea that you could create something, that alone is amazing. –31, *premium dessert company owner, Lagos, 2016*

I just felt I needed to express myself more and I knew even though I couldn’t put a finger on what it, but I knew there was something more to me than just being a secretary. –48, *restaurant owner, Lagos, 2016*

I was thinking of what I could do to sustain myself in the future and I decided the food industry was the perfect one cause people always have to eat and I’ve always been creative and wanted a way to express my art so I decided, I could do cake designing. It was a business I could easily enter into. –44, *catering business owner, 2016*

The desire for self-expression and the need for one to reinvent themselves through creativity is a privileged notion that most individual in the world cannot afford. For the Global Entrepreneurial Woman, that desire for self-expression which is a defining element of her self-determination is so critical that she was willing to leave simply because of office politics and wear clothes that express her “individuality.” Regardless of the challenges that she understands she might encounter those challenges cannot be more than her being to

“create something.” Neoliberal ideology thrives on notions of entrepreneurial selves that continuously pursue and are able to see their lives as being able assume more than the present conditions of their reality. This need for neoliberal self-reinvention calls for one being able to know that “there was something more to me” that was calling them to find ways to express themselves, and “create that idea” that would enable them to “express my art.” These are classic notions of neoliberalism that are amplified because the women who are expressing them are those who belong to a class that can enable them to make such choices. A uniquely Global Entrepreneurial Woman phenomenon that is affordable because of the patriarchal financial security that defines these women’s lives, as will be discussed in the following chapter.

6.3.3 Deconstructing Happiness

Neoliberalism is associated with an emphasis on feelings which highlight freedom of choice and the pursuit of happiness (Adams et.al, 2019), and which according to Foucault’s discussions on neoliberalism, “the individual, precisely on the basis of the capital he has at his disposal, will produce something that will be his own satisfaction” (Foucault, 1997, p. 226). The emphasis here being that with neoliberal freedom, which manifests as a result of profit-empowerment, one can lead the kind of life that he or she desires, and one which will be satisfying, happy, in every way precisely because he or she has capital at his or her disposal.

A 48-year-old former secretary turned restaurateur expresses this idea when she discusses her experience as an entrepreneur. To explicitly note, she is one of the few women in the program without a university degree (she has a diploma), she is hailed as the poster child for the 10,000 Women Initiative for having been able to come from “nothing” and having made herself into “something.” Her story is on the front page of the Goldman Sachs website as her story is one that is rallied as a representation of the program’s true success. According to the program manager, this just happens to be “one of those” success stories that show you that sometimes “numbers are just numbers.” As someone who was not a “typical” 10,000 Women program participant, Goldman Sachs kept on giving her

opportunities because they knew her “story” and saw the progression of her business. This participant had started her business with Naira 1000 (USD 2.75) and by the time she was finishing the program, she had a monthly turnaround of USD 16,0000. Here’s what she had to say:

I like the fact that I have my time, I can draft my life, I’m flexible, I’m not caged and I’m able to impact lives more especially [the lives of] my staff. And of course, I make more money which means I can go on vacations when I want, I can be with my family when I want. Of course, I still have a structured routine, but I actually have much more flexibility than when I was in paid employment.
–48, *restauranteur, Lagos, 2016*

In the neoliberal system, there is a working insinuation that there is a certain level of promised pleasure that is possible in this neoliberal pursuit of entrepreneurship whereby entrepreneurship as developed in the minds of these subjects not only “frees” up time but also propels the idea that one can lucratively do so well that one does not have to *sadly* relegate themselves to the *bank* on a Monday morning just to be able to make ends meet and that one can do so well that she can go on vacation whenever she wants and of course spend time with family as she wishes. Neoliberalism sells the idea of entrepreneurship as fun and glamorous furthermore decontextualizing, deterritorializing and ahistoricizing experiences and “selling” its technologies as neutral and objective and with the power and ability succeed anywhere (Adams et.al, 2019). According to Eagleton-Pierce (2016) “the figure of the business entrepreneur is often depicted in the media as glamorous and exciting. Such constructions are ‘pre-made’ due to the historical ties of meaning between, on one hand, entrepreneurship and, on the other hand, themes of individualism, freedom and the wealth and power derived from the creation of new economic value (p. 59).

These neoliberal norms are evidenced in the experiences of these global entrepreneurial women as they appropriate the liberal narrative of individualism, of one “embodying the power” to conceive of themselves as “the masters of their own fate, captains of their own souls,”⁵ The neoliberal emphasis on individualism is manifested in such a way that the women believe that it is their responsibility to “draft” the kind of life that would evidence

⁵ Reference to *Invictus* by William Ernest Henley whose poem reflects neoliberal subjectivity through self-efficacy and self-authorization (Barnard, 2019).

material benefits, enabling them to not feel “caged,” to not have to do “tedious tasks” and actually experience neoliberal freedom. As discussed by a 48-year-old British trained lawyer who failed at 3 businesses before starting the one that led her into the program:

I like that whole self-made thing. I like the fact that you take something and build it into something bigger and I think that’s what propelled me and makes me want to succeed. I don’t really look at others, I’m my own competition so I always try to be better. –48, *printing company owner and hospital administrator, Lagos, 2016*

The emphasis on one being able to be “self-made” and having the ability to “take something and build it into something bigger” is reflective of neoliberal system’s norms in as far as how they promote entrepreneurial selves who are not only able to create profitable value by exploiting market opportunity (Eroglu and Picak, 2011, p. 146; Schumpeter, 1965), but who also believe that the responsibility for any “value-added” rests solely in their hands.

Following Adams et al. “Neoliberal systems promote entrepreneurial selves that continuously pursue growth, self-development, and refinement of their own capital. Neoliberal systems do so not only by providing a sense of *freedom from constraints* (including interference of oppressive others who would impose rules and regulations), but especially by providing *freedom to pursue* defining aspirations—to do what you want or what you like—and thereby to achieve happiness and well-being” (Adams et.al., 2019, p. 195). According to 37-year-old geographer turned events management and educational institutions business owner,

The challenges are there, but I also like fact that I can make as much money as I want if I’m ready to. I like being able to create things out of nothing and have people pay for it. When I wake up, I’m always happy that I could create something new out of what I’m already doing. –37, *event managing company, Lagos, 2016*

Reflecting on the above a technique of the neoliberal system is to present an abstraction of self from context, a world where one has freedom from constraint and can freely pursue his or her aspirations, make as much money as they want and create a sense of happiness for themselves. Whether challenges exist or not, it remains the responsibility of the self to create an atmosphere where she can be happy as she creates material value out of nothing

and have people pay for it. In the neoliberal system, a central theme is that self-esteem and happiness are matters of choice and personal responsibility (Adams et.al, 2019) as subjects are induced to work on themselves as open-ended problems of self- government (Binkley, 2011). In this system, there's an emphasis that one carries the responsibility for her life, and as such, must do the work necessary, and make the sacrifices need to be able to walk in her most optimum being.

As illustrated by 41-year-old owner of a tailoring shop:

You find what's important to you and go for it. If you need to lose some things along the way, you're not going to cry gender whatever because you're a woman, no. You say this is what I want, and you go for it.

According to neoliberal ideology, social constraints do not hold meaningful value in the one's individual success, as it stands meaningless for one to focus on her status as a woman. Rather one must simply affirm, "this is what I want and go for it." This is reflective of Sheryl Sandberg's idea of "*lean in*" whereby as women attain the highest levels of education and work as hard as they can, all they have to do is continue to "lean in" as the "system" responds, enabling them to reach their highest levels of success (Sandberg, 2013). Black feminist author and cultural critic bell hooks criticized this "lean in" method affirming its collaboration with neoliberal ideals and the fact that it does not consider the myriad of intersectional challenges that most women encounter, whereby unless speaking to a privileged class, "leaning in" for most women is simply not enough (hooks, 2013).

Accordingly, in the neoliberal system, "individual qualities such as intelligence are not fixed or limited capacities, but instead are qualities that an entrepreneurial self can cultivate and extend through effort and hard work" (Adams et.al., 2019, p. 204). As asserted by 50-year-old former banker and owner of a gaming competition company:

I feel like if I fail at something it should be a learning process for me and failure shouldn't make me to stop wanting to venture into something else, it just shows me that this one isn't right for me, I should see what I can do and do better. It should be a learning curve for me, I should have learnt so many things from it which I'll use next time. –50, *gaming competition company, Lagos, 2016*

In that regard, neoliberal subjects not only bear the onus for making good things happen, but also must shoulder blame when bad things happen, using those experiences to further and more correctly embody their neoliberal subjectivity (Adams et.al., 2019, p. 203).

Furthermore, there's an assertion of responsibility whereby as long as the individual chooses and is ready to make anything happen, then it will happen, and that includes the accessibility to market resources and profit. Meaning, regardless of the challenges, which based on the examples above are admittedly there, there is nonetheless the *imagined* so-called choice which represents itself as "I can make as much money as I want if I'm ready to." The essence of choice and its importance is very evident in the Global Entrepreneurial Woman subjectivity as it is through this assumed choice that she is able to exercise her freedom (brought to her by profit-empowerment) to be as "creatively" expressive as she wants and to be exercise her transnational subjectivity.

Conclusion

The promise and potential of the businesses of GEW being able to make profit is tied to their identity and performance as entrepreneurial subjects. The notion that profit and growth matters is a central element in measuring the success of women entrepreneurs in neoliberalized feminist initiatives such as this (Adema, et.al, 2014). This neoliberal discourse is a tool for shaping practices of self that conduct subjectivities as such transforming the ways in which these GEW relate to both to their context and to themselves.

The business knowledge provided to women who attended the trainings greatly contributes in crafting their new subjectivities as neoliberal entrepreneurs, placing profit at the center of their concerns: the ability to make profit through business opens up more avenues that will not only enable the business to grow but could also afford the entrepreneurial subject the lifestyle that she deems worthy of her pursuits. Part of that pursuit in this gendered version of neoliberal entrepreneurship profit, which is intimately linked with the promises of happiness through profit, freedom from time constraints and life-family balance while disregarding the impact of the context specific constraints they themselves express. For the GEW neoliberal freedom matters because it is tied to a profit-empowerment that would

enable her to make re-invent herself in ways that she sees fit. The ways she chooses to re-invent herself through profit are gendered as they further reinstate the double burden of women as both primary caretakers and “effective” person in the market space. From that gendered dynamic, a male entrepreneur would not make an argument that he wants to make profit so that he can have a better life-family balance. This affirms again that neoliberalism seeks to protect traditional family dynamics where women accept traditional gender roles in the name of “I am choosing to reinvest myself in this capacity.”

Chapter 7: Reinforcing Transnational Bourgeoisie through Strategies of Distinction in Nigeria

As one of the promises of neoliberal happiness, the Global Entrepreneurial Woman (GEW) pursues profit-empowerment so that she can further reinforce her identity as a transnational elite subject. In this chapter I discuss how women I interviewed, using the neoliberal discourse that they encounter, and their “intimate” connection to what they consider to be an elite program, use strategies of class distinction to further legitimize her identity as a transnational bourgeoisie and reinforce themselves as a member of the Nigerian bourgeoisie class. As much as the GEW serves as an extension of the traditional bourgeoisie conceptualization, she nonetheless parades a unique and emerging phenomenon of transnational elitism, which in itself reinforces and strengthens the bourgeoisie class.

In this chapter I argue that the women’s participation in this SEP serves as a strategy to distinguish themselves, as they internalize what they believe is an authoritative discourse, that they use to craft themselves as exceptional, different and elite. As they encounter new types of resources and knowledges, some of which some of the GEW already had, but some of which are new to others, this reinforces for some, and actualizes for others, membership in the Nigerian bourgeoisie class. Moreover, because these GEW are embedded in a precarious, underdeveloped, “not neoliberalized enough” market infrastructure that is consistently confronted with challenges which without doubt gravely impact their entrepreneurial endeavors, the women deal with a lot of angst. Although such precariousness threatens their growth-profit business model – and thus threatens their promise of happiness – it does not threaten their survival. Their angst can in fact be interpreted as a fear that economic precariousness may threaten their membership to the bourgeoisie. Profit-empowerment is tied to the promise of transnational elitism. In an economically developing social context that has a blooming middle class and extremely marginal upper class, a context that is “ripe” with opportunities for “new money,” and where individuals not only aspire to move up in class but to reinforce their class,

precariousness becomes a threat which can impact these women's social class standing through the fear of losing everything, everything meaning their profit-empowerment and higher class status.

The chapter proceeds as follows. In section 7.1 I distinguish transnational gendered bourgeoisie identities and introduce the strategies of class distinction as discussed by Bourdieu. Section 7.2 follows with a discussion on how through strategies of class distinction the GEW reinforces her membership as a traditional bourgeoisie subject. The chapter ends in Section 7.3 with a discussion on the precariousness of the Nigerian context and how its economic state as an underdeveloped, "not neoliberalized enough" country, threatens the elite class position of the GEW. As the economic conditions make it challenging for the GEW to run such profitable businesses that enable her to remain a player in the economy, this I argue, threatens her position as a member of the transnational bourgeoisie.

7.1 Strategies of Class Distinction and Transnational Bourgeoisie Identities

Strategies of Class Distinction

I argue in this chapter that some of the ways in which the GEW reinforces the traditional Nigerian bourgeoisie class and how she distinguishes herself as a particular type of bourgeoisie, what I consider the transnational elite, is through what Bourdieu (1984) discusses as strategies of class distinction. For Bourdieu capital is a sum of particular assets put to productive use, which take various forms, principally, economic, cultural, symbolic and social capital. In a capitalist neoliberal society, these forms of capital are about power or status of which one can procure through various means. Economic capital is reflected in monetary or exchange-value, wealth, financial inheritances, monetary assets and profit-empowerment serves an example of such; cultural capital can be attained through assets including formal education, competencies, skills, qualifications, which enable holders to mobilise cultural authority; social capital is "the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or

less institutionalized relationships of mutual acquaintance and recognition” (Bourdieu, 1992, p. 119; Skeggs, 1997; Khan, 2012; Cousin and Chauvin, 2014). As Skeggs (2010) discusses on symbolic capital:

Symbolic capital is the form the different types of capital take once they are perceived and recognised as legitimate. Legitimation is the key mechanism in the conversion to power. Cultural capital has to be legitimated before it can have symbolic power. Capital has to be regarded as legitimate before it can be capitalised upon. All capitals are context specific (p. 347).

Although knowledge would be recognized as a form of cultural capital according to the framework presented by Bourdieu, for the purposes of this research, I want to nonetheless extend his conceptualization on cultural capital by bringing in the work by Gramsci (1971) who not only underscores that knowledge is central to the maintenance of elite power but who also analyzes it as an exercise of hegemony (Khan, 2012). According to Khan (2012) who writes on Gramsci:

The classic articulation of the role of knowledge in elite rule comes from Gramsci’s idea of hegemony. Gramsci (1971) noted that, rather than rule by force, the dominant classes often used cultural knowledge to subsume the interests of the dominated under their own interests or persuade the dominated to share or adopt the values of the dominant. For Gramsci, hegemony is a process whereby the many are ruled by the few through consent insofar as their interests and values are aligned with bourgeois values (Khan, 2012, p. 370).

Individuals and families continually strive to maintain or improve their position in social spaces by pursuing strategies of distinction. Class distinctions are determined by a combination of the varying degrees of social, economic, symbolic and cultural capital with “differences in cultural capital” particularly marking “the differences between the classes” (Bourdieu, 1984, p. 69). Bourdieu asserts that dominant classes and/or elites distinguish themselves as a class particularly through cultural capital as revealed in tastes, values, culture, presentation and ways of being. As cultural constructions serve as markers of elite status, in addition to reflecting social position, culture also helps to produce it (Bourdieu, 1984, 1993). According to Khan (2012) elites use “culture both to help constitute their own identities and through boundary-drawing, to exclude others” (p. 368). As such, not only is

cultural capital an outcome of elite status but serves as an explanation for it and as a marker to exclude others (Khan, 2012). Although Bourdieu does not refuse to acknowledge the importance of social, symbolic and economic capital, in the formation of cultural capital, he maintains that “respondents are only required to express a status-induced familiarity with legitimate [...] culture” (Bourdieu, 1984, p. 63). Bourdieu (1984) determines that class distinction and preferences are reflected through choices one makes based on status-induced cultural exposure. In that regard, Bourdieu states that class distinction is “most marked in the ordinary choices of everyday existence, such as furniture, clothing, or cooking, which are particularly revealing of deep-rooted and long-standing dispositions because, lying outside the scope of the educational system, they have to be confronted, as it were, by naked taste” (p. 77).

Transnational Elitism

The concept of transnational elitism is closely linked to the expansion of neoliberalism which is crafting new subjectivities. Even though the scholarship on transnationalism mainly emerged from studies of international migration, it has over time extended to areas beyond that. Emerging in the early 1990s, the concept of *transnationalism* was utilized to describe the situation of various immigrant groups who made their way into western industrial societies in North America and Western Europe (Basch et al. 1994; Portes, 1998; Smith and Guarnizo, 1998). Studies on transnationalism have however proliferated, with transnational practices of the contemporary period shaped by technological advancement, globalization and neoliberalism, becoming one of the fundamental ways of understanding the contemporary practices taking place across national borders.

Vertovec (1999) observes that transnationalism was extended to generally refer to multiple ties and interactions that linked people or institutions beyond the borders of nation-states. Identifying six perspectives on transnationalism which highlight grounds of different conceptual premises that the concept can take, it is important to note that these identifications are not exclusive, as some rely on others. Vertovec discusses: “transnationalism as a social morphology (as a kind of social formation spanning borders);

as a type of consciousness (presenting new subjectivities); as a mode of cultural reproduction (a process of cultural interpenetration and blending); as an avenue of capital (focusing on transnational corporations); as a site of political engagement (a global public space or forum); and as reconstruction of place or locality (by creating social fields that connect and position actors in more than one country)” (Vertovec, 1999, p. 454). In that light, transnational identity although emphasizing cultural capital reflects tenets of all the forms of capital discussed above constructing itself dynamically as a way of being and as a distinguishable class on its own.

For the purposes of my analysis in this chapter, I treat transnationalism one hand as a form of consciousness (presenting new subjectivities) that determines how one negotiates her own subjectivity, and as an avenue of capital which transnationalism has the capacity to “empower or enable” one to claim new avenues of profit as well as a distinguishable class on its own. This definition involves international immigration, but also goes beyond it by addressing transnationalism as a mental conditioning that causes one to think and live beyond the physical spatial context; to live in the “abroad.” This definition concerns itself with global connectedness and the new subjectivities it produces. It explores how transnational practices affect the way people imagine themselves, seeking to understand how the conditions of globalization affect people's worldviews.

One such condition is the need and necessity that neoliberalism creates that anyone who is serious about business ought to cultivate their business in such a way that they can participate in the global market economy. Neoliberalism underlines a class of global winners, who are avid and successful entrepreneurial participants and who could be part of what Sklair (1995) describes as the transnational capitalist class. In his work, Sklair underlines the growing importance and power of the transnational capitalist class. This class, he indicates, is “comprised of owners and managers of transnational corporations, globalizing bureaucrats, globalizing politicians and professionals and consumerist elites” (Sklair, 2001). Along the same lines, Beaverstock (2002) writes that “being a member of a transnational elite is fundamentally associated with being embedded within transnational networks, which are both cross-border and highly spatialized in the transnational social

spaces of the city” (p. 246). Elites can be defined as those with power and resources: to study elites is to study the control over, value of, and distribution of resources (Khan, 2012). Khan (2012) writes, think of “elites as occupying a position that provides them with access and control or as possessing resources that advantage them—the difference is in our unit of analysis (individuals or the structure of relations)” (p. 362).

Extending this conceptualization of transnational capitalist class, I argue in this chapter that the GEW through her participation in SEPs like the one discussed in this thesis, and her transnational exposure, is not only reinforcing the traditional Nigerian bourgeoisie class, but that she is part of the force that is building the transnational elite. Unlike the traditional Nigerian bourgeoisie class, the transnational elite, as an extension of it, is distinguished (in light of Bourdieu’s class distinction discussed above) by knowledge capital as hegemonic (see chapter 5), the accumulation of economic capital through profit-empowerment (see chapter 6), the effects produced by transnationality as cultural capital both as a result of the SEP and beyond it and by the emphasis of social capital through the GEW encounter with the “elite” program that is the Goldman Sachs 10,000 Women Initiative and the personalities the women were exposed to through the program.

7.2 Introducing the Transnational Bourgeoisie

Because for the Global Entrepreneurial Woman (GEW) survival is not the objective for pursuing entrepreneurship, her reasoning for wanting to pursue entrepreneurship point to what is her situated status of privilege, whereby the pursuit of “entrepreneurial work” should evidence not just profit but a profit that is economically explorable and yielding freedom to be and a particular transnational status of elite. Gooptu (2009) writes that :

the “wider sociological literature on work in the west has suggested that the value and meaning of work now is construed through its capacity to produce pleasure, satisfaction, and self-fulfillment but this is believed to affect mainly the upper echelons. Those coming from better off backgrounds also expressed their gratification at the range of lifestyle choices and opportunities available to them and exposure to a variety of experiences. Many refer to a sense of freedom and openness, for they see their lives as being more liberated and less constrained, less insular or limited. This is a specific form of empowerment focused on lifestyle concepts, novel experiences and individual fulfillment.

Work here is not seen as the basis of rights or dignity, but as an instrument to gain a better, freer life and consumption” (Gooptu, 2009, p. 51).

This phenomenon, whereby the value of work is defined in terms of its production of pleasure, satisfaction and self-fulfillment, characterizes the GEW aspirations to either become a member of the transnational bourgeoisie through her neoliberal conditioning or to strengthen her position in that class. For the women being discussed in this project, whom I have defined as GEW, are precisely the “upper echelons” Gooptu (2009) describes. Unlike in other more developed contexts where formations of class are more nuanced and as such difficult to distinguish, the distinction between the GEW’s life experiences and those of the survival types can easily be differentiated and juxtaposed precisely because of their being embedded in a developing context.

When the privileged status defined by profit from which you live can afford easy exercise of choice, everything including what professional career to pursue, or what business venture to close down and start again, is a simple matter of choice. The GEW as a result of their profit-ventures experience and desire to continue to experience freedom and to exercise this choice contract business ventures that provide optimal opportunities for self-expression and a transnational bourgeoisie lifestyle. In a context that is heavily defined by notions of class and gender, Nigerians, particularly wealthy Lagosians, find their class identities defined by particular distinctive elements. The new ambivalent and ambiguous Nigerian bourgeoisie transnational elite reflects the experiences of the GEW whose neoliberal freedom and profit-empowerment enable them to fully embody and exercise their subjectivity as the Nigerian Bourgeoisie. As will be illustrated below, this new transnational bourgeoisie is defined by tenets including: why one does business (self-expression, self-reinvention, “creativity”); transnational elitism defined through the lens of material benefits of profit-empowerment (where one lives in the city of Lagos, island or mainland; what car that one drives and whether one has a driver; accessibility that one has to transnational spaces also known as “the abroad”; how often and for what purpose one is able to access “the abroad,” [education, medical treatment, vacation, premium products for business, forex for business]) and one’s exposure and acceptance into to “prestigious” programs such as the Goldman Sachs initiative discussed in this dissertation.

There are acquired skills and dispositions towards international cultural capital that are for example transnational connections such as participation in a Goldman Sachs initiative (Cousin and Chauvin, 2014). As will be further discussed below, some of the participants of the initiative I studied are transnational subjects just by virtue of seeing themselves as successful recipients and users of ‘transnational’ knowledge; of appropriating particular international and borderless lifestyles of entrepreneurs; of operating with the same business knowledge as other global entrepreneurs (American, British...), whether having actually been in those spaces or not; of having gone to school “abroad”; of possessing global social and ideological knowledge; of owning businesses that have the potential of being a part of the “transnational capitalist class.”

For these GEW, being accepted into a program like the Goldman Sachs initiative was an opportunity for them to exercise a different dynamic in their class subjectivity. For women who are already highly educated and who desire to pursue entrepreneurship so that they can exercise transnational elitism, what better way to express this than as graduates of *the* prestigious transnational program hosted by *the* Goldman Sachs. According to Cousin and Chauvin (2014), “different experiences of intercultural or transnational inclusiveness are linked to specific social positions, connections, sociability practices, institutions, world views and shared narratives” of which being a Goldman Sachs “scholar” I argue is one of these.

For the Nigerian Bourgeoisie, Self-Discipline is Key Because Nothing is Free

As an institution that hosts must transnational “prestige”⁶ Goldman Sachs for most of these GEW was a link to an institution beyond the borders of Nigeria. However, the construction of the “prestige value” associated with their association with the 10,000 Initiative not only came from the position that Goldman Sachs boasts in the neoliberal market sphere, but also as a result of the program constructing itself as elite and accessible only to the very best few. As the women discussed when they spoke about their application to the program, “it

⁶ Even though Goldman Sachs as discussed earlier was one the contributors to the 2008 financial crisis, as a result of its neoliberal positioning, continues to hold a “privileged” transnational position.

was a very daunting experience” and “I was surprised when I got the call that I got it because I didn’t think would get in based on the application process.” According to 43-year-old catering business owner, getting into the program, “it felt like a dream, I was proud to be a part of and I was so happy to be there.” This construction of the program as elite and only accessible to the very few was reaffirmed by the program director stated that:

I insist that they pay 75,000 Naira (\$250) and when you pay me that money, I'll use the same money to buy you a tablet & to provide a telephone so all the women can speak to each other for free in the CUG (Closed User Group) ...the dues for me were important and that was an incentive for commitment, so you don't say it's free [the program]. If you look, my commitment rate is very, very high. I don't have people missing class and just misbehaving and all of that & whether you're with the world bank program or the Goldman Sachs program, it doesn't matter, you must pay dues. – *Director, EDC, Lagos, 2016*

Even though the women received scholarships to participate in what most of them described as, “would be otherwise unaffordable” business program, the director explained that beyond the scholarship, he insisted on a monetary contribution from the participants, so that they would take the classes that much more seriously because this initiative is that serious. The director further explained that it was necessary for him to ensure that participants not only took classes seriously, but that they would also come to class on time. There was a particular type of positioning that the program wished to emphasize, and as such, it was important that the women adhere to those rules and regulations and embody what the program described would make them more serious profit-entrepreneurs. This consciousness that was crafting these elite transnational subjects worked as the program conducted/ governed the women by emphasizing great levels of discipline, which the women adhered to because they felt that being the initiative as such a great opportunity.

I liked the sense of discipline and they made sure everybody got in on time. If you were not on time, they lock you outside for a day. And you know, most Nigerians, when we run our businesses nobody tells you you're late so the sense of getting to somewhere at a particular time is something we all lost when we left school a long time ago. There were some things I needed to understand and implement in my business, I learnt it there and I faced them squarely and sorted them out, so it helped a lot. –45, *owner of a prestigious educational facility, Lagos, 2016*

There are days that I have painful menstrual pain and I'm on my period and I don't want to go but because they've made it mandatory that if you miss a class, you have to pay (\$30), it's a form of encouragement because we were on scholarships and I know people who paid a lot for that course. Even when my period is cranking, I have to go because I know this thing is supposed to be free. So for me that was the motivational factor because most times when you don't pay for things you're relaxed about it because you know you're not losing money but when you have to pay you have to push through and me I was eager because I want to see the end, I was particular about the certificate.—34, *event planning company owner, Lagos, 2016*

With transnationalism as a mental conditioning that causes one to think and live beyond the physical spatial context, to live in the “abroad,” this technique of discipline for these GEW was part of what they felt was their learning how to do business well, as they participated in norms, such as keeping time, that were transnational, and that went beyond the local context. As illustrated in the empirical illustrations above, at some levels of personal costs, the conduct of the conduct saw that what would critically be considered as the discipline of the self, was actually what they reckoned, “encouragement” and as a “motivational factor.” For these women, this was something to learn from, to be proud about, as they believed it would help them in their own pursuits of entrepreneurship, particularly since they were looking to build global enterprises.

For the women, this sort of requirements from the school were illustrative of the fact that it was a very serious school, with very high international standards unlike the other schools in Nigeria. These women carried a particular type of transnational consciousness, by which they analyzed the program, and analyzed the type of information they were receiving from the program. Although some of the women that I interviewed were women who went to school in Western Europe or the United States, others were ones who had never been outside of Nigeria, but because of the spread of neoliberal capitalist culture, carried certain expectations for what an international program should be. As one of the program participants expressed, “EDC has international affiliation so I knew I would be able to learn more and get exposed to other things beyond Nigeria.” This transitional consciousness and the desire to emulate what was being done “abroad” enabled the women to imagine and

reimagine themselves as global entrepreneurs and as women whose business should be successful functioning beyond the bounds of Nigeria.

As the Nigerian Bourgeoisie, it is Important to Learn from and Be a Part of the “Abroad”

On ‘the abroad’ knowing how to do things ‘right,’ one of the program participants expressed, ‘that’s still the bridge that Nigeria needs to cross because I think in general, we do things without knowing if those things need to be done like that. Two days ago, a particular road was being fixed and it just got everywhere messed up, traffic buildup and somebody was saying abroad you don’t do things like this during the day, you do it at night.’ Something that has been discussed time and time again in this chapter is how neoliberal knowledge is always positioned as morally superior, and those who do not fully present an entrepreneurial subjectivity as inferior. Some of the thoughts expressed by the GEW represent just that, as they position consistently the more neoliberalized ‘abroad’ as superior to the emerging neoliberal context of Nigeria, which hasn’t fully appropriated the appropriate neoliberal norms to make it an ‘equal player.’ As expressed by another one of the program participants, on how the idea of internationality or transnationality raises the profile of a program (or individual) in a context like Nigeria:

The program was well organized, it was well structured and I always tell women you have to go for this program, if at all you don’t learn anything, you’ll see a school or Nigerian organization able to structure a program at the level of an international school, lectures are always on time, everything is done on time, breaks are at the same time every day, lunch is at the same time every day, there’s no issues of okay, today we don’t have class or the teacher is going to be 5 minutes late. –31, owner of a prestigious dessert company, Lagos, 2016

Nigeria is not a normal market so like for me my expectations for Nigeria are really low. I remember the first time I registered my business in the US, I basically walked out of the office and two seconds later my phone starts ringing and I’m like hello and they’re just like ‘oh, congratulations on your new business, you can take a walk down the street, we’re just around the corner and we can talk about all the opportunities we have for you like the loan options and stuff’ and here I was thinking to myself, you will never see this in Nigeria. – 31, owner of a prestigious dessert company, Lagos, 2016

For these women, programs like Goldman Sachs were the golden ticket needed to “make it” and become the global citizens and entrepreneurs that the classes discussed, their participation in the program raising their profile, so much so that based on what one of the GEW shared, after her “successful” participation in the initiative, insinuations were made about her moving locality to what is considered one of the more prestigious areas in the city of Lagos:

Like my cousin used to say, ‘ah you're going to move to the *island* now since everything you do now is island, and how you're going is how they do on the island.’ My sister was like ‘na wa o⁷, this school that you have gone to, everything now is very expensive.’ And I told her, yes o, you can't go there and be cheap, it's not for cheap people you know.

Based on what was taught (how they were governed) and based on the knowledge and the expectations they came in with, the women created particular meanings which construct their transnationalism. They were participating in a space they felt was special, and a space that would offer them a particular social capital that other “local” programs otherwise would not have. Moreover, being trained in business by such a prestige and selective program, that gave them a sense of elitism that they belonged to an exclusive club, one that could get them a voice at the table. As one of the program participants expressed, “my participation in EDC gave me an edge because I later got a contract to work Federal government of Nigeria, and that was because of experience I got from EDC and the name gave me an edge.”

These are women mostly coming from privileged backgrounds, having been educated abroad, being highly educated, forming what I have defined here as a bourgeoisie. These are women who held high expectations because they participated in the Goldman Sachs initiative, and who looked at that experience as a defining point in the exertion of the power founded in their transnational bourgeoisie subjectivity. According to 43-year-old owner of one of the largest laundry facilities, she admittedly stated that what she is grateful for about the elite privilege that defines her transnational subjectivity is that she can fly “back to the

⁷ Na wa o: Nigeria pidgin English expressing astonishment or admiration

US” several times in a year, especially for the medical appointments of her children whose pediatricians “remain in the US.” She later also elaborated how, “EDC is actually under Lagos Business School (LBS), so people recognize them and if you're bidding for a contract and you tell them oh you've done one or two courses at the EDC, it's always a plus for me and going to LBS and meeting people, networking because I met different people, some of them we're still liaison today, friendship, business wise & they call me once in a while and it's giving me that network thing and I would say it actually changed my perspective.” For another participant, her exercise of transitional elitism was in her use of imported premium products, which were a reflection of her brand and a demand by the kind of customers that she targets. Being able to be recognized as individuals who went to an “elite” institution is important for these GEW, especially as they look for much wider access in the market so as to further profitably empower herself, making more connections with the “right people.”

The program has also afforded me the opportunity to network with the international community, I have had the privilege of going on several programs. In 2014 I think, I was in the US on a mentoring program sponsored by the state department. It was amazing. I had 26 other women from different parts of the world to rub minds with me, to share business ideas with & I've gone on two more of these trips and it just gives me a new perspective to life and to business. –48, *restauranteur*, 2016

I had a business plan and one of the things I knew I couldn't do was I couldn't scale up with my present stock, I couldn't do what I wanted to do with the way my business was structured and I started sourcing for manufacturers out of the country, in South Africa, I got these connections by my virtue of Goldman Sachs and I remember when I went to the United States and I met the production manager and I had their contacts so when it was time to scale up and grow, I contacted all of them and some of the manufacturers in India and I was ready to go for it. –41, *owner of a tailoring company*, Lagos, 2016

One of the things I tell people is; I'm a Goldman Sachs scholar, it's a big deal in Nigeria & aside from that I've had people like my friend who has a garment factory, she got the Womenex, the world bank scholarship, I was the one who put her through on how to fill her form because people tend to look at you like you can actually help them when it comes because you know what it takes & I was very happy. –41, *owner of a branding and marketing agency*, Lagos, 2016

For the GEW the exercise of bourgeoisie matters because it distinguishes and sets her apart. In that regard, her participation in this SEP serves a tool that strengthens her exercise as a member of the Nigerian bourgeoisie class or that enables her to move beyond aspiring to be and actually become a member of that class. In a context that is defined by very evident class dynamics, the exercise of the subjectivity of bourgeoisie speaks volumes. As I have just illustrated above, the GEW spoke to particular features and attributes of what it means for them to be members of a transnational bourgeoisie. Learning “how things are done abroad” stands as a defining feature of what it means to be a member of this class, whereby self-discipline as a standard from “outside” has to begin to be conducted “inside,” itself being a reflection of class. Moreover, the fact that the GEW had fines as much as USD 30 that they were willing to pay if they so happened to miss class speaks to the “serious international norms” that the program was conducting and the women internalizing. The “abroad” through experiences, products, multiple nationalities, serves as a defining feature of the exercise of this transnational bourgeoisie. As was discussed earlier, elites are defined as occupying a position that provides them with access and control or as possessing resources that benefit them. For this group of elite women, they want to continue to occupy what they consider to be a transnational elite space for themselves and as one of the participants expressed, “the program made me to see even beyond what I saw before I started. Now I look at this business as establishing a world class institutions. A company that will outlive me, it's going to pass from one generation to another.” In the neoliberal rationale, those that have are conducted and “inspired” to have more, as they aspire to either become or remain the ruling class.

7.3 Distinguishing the Threats to Transnational Bourgeoisie Positioning

The Threat of the Economy to the Exercise of Transnational Elitism

One of the ways in which the elite distinguish themselves is through economic capital. As an emerging transnational bourgeoisie that distinguishes itself through knowledge capital that is framed to be superior because it is coming from the Goldman Sachs, any threat to the essence of that knowledge becomes a point of angst to the GEW. Moreover, as discussed in Gramsci’s conceptualization of knowledge capital, if Goldman Sachs is

perceived as producing hegemonic cultural knowledge that would foster the businesses of the GEW, any questions about the effectiveness (which is measured through profit) of that knowledge causes a threat to the integrity of the SEP and the neoliberal ideology that it conducts.

In fact, the reality experienced by women who attended the program is consistently in tension with the neoliberal discourses about freedom. The manifestations of such contradictions point to the ideological nature of this neoliberal discourse which translates into practice in complex and paradoxical ways which in effect reveal the structural constraints that the GEW are confronted with. These constraints inhibiting the exercise of their reinvented class identities is expressed as frustrations with the Nigerian context, it is expressed as the country not being “neoliberalized” enough to handle the challenges that come with running enterprises for elite women, it is expressed as the workforce not being good enough or working hard enough, it is expressed as the burden of greater responsibility that is targeted at family women who are also entrepreneurs. As illustrated below, the expressions of their frustrations are not founded in the fact that neoliberalism as an ideology is burdensome and ineffective but are highlighted in the context being the problem. Thereby, the hegemonic business knowledge retains its integrity and the issue is that Nigeria itself as the obstacle, it is the context of the country and its myriad problems that is not effective for business. According to how the women framed their experiences, it is Nigeria that is preventing them from being able to fully express themselves and live as the transnational bourgeoisie.

The complex dynamics the women were dealing with in terms of the challenges they encountered when putting into practice the knowledge that they received were expressed in contradictory ways. On one hand, the women would express that what they love the most about being an entrepreneur is the amount of freedom that entrepreneurship gives them to be able to independently manage their time as they engage in the tasks that they love, but then on the other hand would express how tired they were and how little time they actually had for themselves. The challenge in this context being that since they are business owners, their husbands, families, children, seem to think that the women had so much time and money coming in and as such increased their levels of demands. The women would then

express how they actually were having so much more to do than when they were in paid employment. This frustration for the women was not because neoliberal entrepreneurship is founded in gravely problematic norms that loads life responsibilities on the backs of women, but it was their husbands, children and families who did not understand that the women themselves actually had no more time to give than when they were in paid employment. As expressed by 41-year old lawyer turned clothing brand business owner:

A lot of people didn't feel what I felt [in terms of running the business]. Then by the time that I had staff issues, I was emotionally depressed. I was like is this really what I'm going to be doing for the rest of my life ? I had so much, but at that time I didn't have the answers, I just thought I was tired but I didn't have any reasonable explanation to give to what the issues was. It was money and I also just knew I was under a lot of pressure, I couldn't separate the issues and I was just ready to walk away at that time. – 41, *fashion brand owner, Lagos, 2016*

Even though entrepreneurship, more specifically women's entrepreneurship is lauded as the solution to economic development, Nigeria remains a “tough ” terrain as one of the program participants referenced it. According to 43-year-old catering business owner who shared her observations on what the private sector and government is doing to support women in her country, “I can see it's changing. These days they're doing their best to support women, but you know it's something [the lack of support for women] that has gone on for so long, but now they're trying, but they can do better.” As she expressed, even though the government and private sector organizations seem to be “doing their best” to support the women they have for so long left out of the conversation, as will be explored below, there are many more critical considerations that have to be made in as far as whether profit-entrepreneurship can actually serve as a transformative tool for development. As the women themselves elaborated, indeed the government, international organizations, non-profit actors, private sector entities can all do better.

In the address of the paradoxes experienced by GEW, I further highlight that these women are being taught to trust, embody and utilize the norms of a free market system that is admittedly unstable, that has made their life unpredictable and that has challenged their economic aspirations. In reference to how the GEW's businesses were impacted by the

global financial crisis which led to the 2016 recession, here is what some of them had to say:

Things have really hiked up, we can't get money to import things, everything is a struggle. People don't want to pay their bills, on the work front we still get a lot of jobs, but we can't really raise prices. So, what I'm trying to do is be practical so we're going to try to wait it out and see what happens after. The economy is bad, but we still look to grow. –48, *event business owner, Lagos, 2016*

Looking at the economy of Nigeria now, this recession is hard, but it makes you think more and be more creative, determined and diligent. I like things that make me think more and be more creative in whatever I'm doing. –49, *owner of a special education institution, Lagos, 2016*

Most of the foreign airlines have left because of the dollar issue. Since the beginning of this year [2016] I have not been able to remit money in dollars and then fuel prices are high too. Nigerians are not traveling now because they don't have money to take a trip or go for holiday. But we are still trying to struggle to make sure that we remain in business. The challenges this year are the highest I've ever had since I started this business. –40, *owner of a large travel agency, Lagos, 2016*

Beyond revealing the tensions and complexities between running a business in a failing economy and asserting the neoliberal claims of with a “practical” approach, “we will still grow,” the empirical illustrations above further reveal the transnational and elite subjectivity of these women. Because of the failing economy, individuals could no longer afford the lifestyles and luxury products that supported the entrepreneurial activities of some of these women, as such their businesses carrying the burden of that economic downturn. I conceptualize “lifestyle” or “lifestyles” based on the arguments made by Mayes (2016) in his book *The Biopolitics of Lifestyle: Foucault, Ethics and Heathy Choices*, that lifestyles are constructed through governmental technologies whereby the everyday habits and activities of individuals are made visible and governable. Employing Foucault’s concept of the *dispositif*, Mayes posits that these [habits and activities that are practiced] are not simply autonomous lifestyle choices, but rather practices of the self that are embedded in tangled networks of power. Indicative of what happens in any recession, when individuals have to quickly tighten up so as to survive, as elaborated above, parents started to complain about the exorbitant amount of fees they paid for their children to go

to prestigious private schools, and how they could no longer afford to send their children to activities such as ballet or send them on international excursions.

This reflects how the GEW are not only products of privilege themselves, but how through the kinds of businesses that they operate participate in the recreation of class specific norms that go to advance the neoliberal “way of life.” Furthermore, one of the GEW explained that because the recession hindered her business from accessing foreign currency, she could no longer afford to import the premium quality goods that her middle class customers preferred, and as such, lost most of her clientele. The particular customers were used to such premium imported products that when her business could no longer afford the upkeep, they left instead of having to “settle.” Because the neoliberal approach stands that markets are able to regulate themselves, when the markets fail to regulate themselves, the economy behaves unstably, greatly impacting the everyday operations of business owners, particularly SMEs. However, governed to behave like neoliberal entrepreneurial subjects, these women, regardless of the challenges that they experience continue to utilize neoliberal language and host a certain level of trust in the market and in themselves that with some practicality and diligence, things are sure to turn around. As Hänninen (2013) notes about neoliberalism: “Neoliberalism has taken up the task of promoting this trust and confidence by celebrating markets in all conceivable means. Neoliberalism exercises a politics of knowledge and truth which aims at making us up as self-reliant entrepreneurial individuals” (Hänninen, 2013, p. 45).

Because most of these women are highly educated and come from elite backgrounds, the process why which they continue to “find solutions” to help them succeed even in such an unstable economic environment and craft spaces for themselves in neoliberal market is reflective of their privileged experiences. For example, one of the GEW in our follow up interview in 2019 spoke about how because of the 2016 recession, her luxury dessert business was struggling so much and on the brink of closing down that she had to go back to the United States and work so that she could push dollars into her business. This program participant was very much aware of the fact that she was in a privileged position that enabled her to keep her business afloat during a “tough” economic period, by leveraging

her being a “transnational elite.” Most women in the global south who are from a lower class background, since they are all embedded in the same system neoliberal system, do not have this kind of privilege, and as such in a declining economic environment wouldn’t be able to save their business by simply getting “creative,” “remaining determined,” being practical.”

To be honest, I know everyone acts like we’re out of the recession, but we really aren’t. There was never any economic recovery and a lot of people lost their businesses and many of them closed down. I think we were able to just stay afloat by the grace of God. A lot of people didn’t have the opportunities that I had, I was able to go to the US, get a job, and start trying to help the business by sending back forex. One of the biggest issues that we had is that we didn’t have enough foreign currency to support the business because we had built the brand as this premium brand so everything about it was premium including the cups, the spoons, the look, and the feel. That starts to get affected when you’re not able to bring in [import] the cups you would usually bring in or the spoons. What you have locally is not up to the standard that people are used to, then that starts to affect the brand and the way people see the brand. When we started trying to use local products, it did affect us in a major way. We lost a lot of our customers. There’s been a mass exodus of the middle class⁸ because the recession wiped out the middle class and majority of our customers, I would say 80% of our customers, were middle class and so losing that many of them was difficult. –31, *luxury dessert boutique owner, Lagos, 2019*

The GEW in making resolve on the tensions they experienced would discuss how they had to arduously work to overcome challenges that felt impossible, but at the same time asserted that they believe they could overcome those challenges through hard work and a positive attitude. According to a 43-year-old catering company owner who previously worked in international affairs and worked as a banker:

The program helped me develop a sense of self-worth in the sense that I learned to see my business as important, as something that could grow. I learned not to be discouraged in the face of the challenges that I face, so the program helped develop my self-esteem especially as I did my best to implement everything that I was taught, it helped give a sense of direction about where I wanted the

⁸ The mass exodus of the middle class refers to the number of wealthy Nigerian families who because of the recession and volatile Nigerian economy chose to exercise their transnational elitiness and “move back” to mostly the United States and the United Kingdom and for some who don’t that residency but are educated and wealthy enough, they applied to move to Canada which is welcoming a host of migrants.

business to go and how I wanted it to grow.—43, *catering company owner, Lagos, 2016*

Even with the positive attitude, a great feeling of self-worth, and the implementation of everything taught in the program, the challenges expressed by these GEW and which render their experiences paradoxical remained visible and could be summarized by the words echoed by a 31-year-old restaurateur, “I don't know if you play tennis but if you ever go to the training court, when you have the person that just throws the ball at you, that's how business in Nigeria is. In America, I would say that your work stress is less in the sense that you have power, you have water, you have all these things, basic amenities are there. In Nigeria, you have to think about, oh the generator is bad, diesel is now whatever price it is, oh the diesel person didn't supply today, oh something happened the roads are blocked, oh the government has decided to come and lock the store, so it just feels like you have all these things you need to attend to all the time, you hardly have time to catch up and rest.” The “business knowledge” that the program pushes can't always be replicated in a context like Nigeria which comes with its own unique set of challenges, reflective of the political, economic and cultural landscape, that one would not find for example in the United States as referenced in the data illustrations above.

The Threat of “Human Capital” to the Exercise of Transnational Elitism

Neoliberal ideology tends to project its knowledge as “globally acceptable” reducing the context specific experiences of individuals, communities and countries, erasing the nuances that come with living in particular spaces in the world and as bodies embedded in those places. One of such reductions that the GEW expressed and had a difficult time reconciling, as it was properly addressed in the curriculum was the challenge of running a profit-oriented business without a “knowledgeable” and “well trained staff” that reflected the neoliberal ideals the women had begun to self-govern in themselves. Based on their discussions, presented in the empirical illustrations below, in as far as the frustrations they experienced with their staff, it was clear that because the program participants had appropriated neoliberal ideologies about work, profit and the market, as they were having to engage with individuals who had not gone through a similar and/or thorough neoliberal

governing, there were so many complaints about the inadequacy of Nigerian human capital. The duty of the neoliberal self is to hold herself as morally superior to those who do not, and to govern the other she sees as vulnerable, powerless, passive, and dependent (Scharf, 2014). The challenges that the women expressed on the lack of capacity of those who they have to work with reflected of the conditions of poverty which frame developing nations like Nigeria. If the neoliberal self is distinctly an upper-class phenomenon (Ringrose and Walkerdine, 2008) which in developing contexts targets those who are coming from the most privileged backgrounds, but who then have to run corporations working with individuals who not reflect that same privilege, this contradicts the focus of profit-empowerment. Moreover, the tensions between how they saw themselves, and how they viewed the people they had to work with revealed that regardless of how much they might feel self-empowered, because in order of them to truly be profitable they have to work with other people, that could challenge their being able to fulfill their aspiration of profit-empowerment.

That's the thing that's actually very challenging and I attribute it to the level of the educational issues that Nigeria as a country is having. And lack of structure, I feel like there's no structure for young people to learn and grow and develop goods and develop a good working culture or habits. I feel like because of that, you find a lot of times that a lot of staff aren't quick to understand anything at work. In the shop, we do a lot of training, however, we still have a high staff turnover. In Nigeria, there's no accountability, or things where you can track people like you have in the US where if you work in this company, everybody knows it, if you leave before a certain time or if you don't do the proper process or hand in your resignation, like you're supposed to, it's going to be harder for you to get another job or if you do something bad at this office, it's on your file, everybody knows. You know in Nigeria, you can just come to my company, steal from me, leave, go somewhere else, do the same thing and you do that to like 10 different other companies but there's no accountability, no one's ever held responsible and the police don't ever do anything when you report so those are the kinds of issues that I would say that we face. A lot of young people don't seem to have very good work ethics in Nigeria. –31, *owner of a premium dessert brand, Lagos, 2016*

The burden for me is my staff. I when you're on your own, there's a limit to what you can do but I also have to deal with explaining for 45 minutes something I explain for 5 minutes. Sometimes they break down your day, there are places you want to go, things you want to do, there are meetings I couldn't have outside the office because I had to do consistent oversight,

micromanaging, but that was not it. I mean if you could get the work done, the pay would come in, but you're busy managing people. When you have a vision, you have high standards, but you're just managing mediocre staff who can't execute what you want to do. –41, *owner of a clothing brand and tailoring company, 2016*

The human capital in Nigeria is scarily bad, you have to oversee everything that they do so if there's anything that would make me give up it's that. You know the education system is quite bad here so they're not very educated and this is a major problem because they can't think for themselves or think outside of a situation and it's actually quite upsetting. To be honest, Nigerians are actually quite smart but the problem we have in Nigeria is you cannot teach people to think. I make it a personal thing to always ask why to all my staff to try and encourage them to think about it but even the panic that they have when you ask them why is actually quite frightening. –48, *owner of a printing press, Lagos, 2016*

Neoliberal knowledge cannot be directly transposed and meet its desired goals when the context doesn't have the capacity and resources necessary to meet the market logic demands. The frustration that these women are expressing is precisely because beyond practicing their own self-government, or looking to conduct the behavior or their staff, there is nonetheless the need to directly confront and address the social and economic challenges that that are impeding Nigeria young people from being able to access basic learning institutions that would “develop” in them “good working culture or habits,” rendering them “accountable,” “responsible” and “ethical.” These tensions arise as a result of the abstraction from context that is a definitive element of neoliberal ideology and because neoliberal ideology positions itself as superior and its subjects as the right kind of citizens.

Additionally, this abstraction, which too folds out the issue of the address of gendered inequalities from initiatives such as these births gendered complexities that are reflective of the patriarchal context that these women are embedded in.

In terms of staff, some male staff just look at you and “be like what is this one,” I have your type at home and so they'll not want to take instructions on how to do things the way you want to, you know and then there's a whole lot of issues but of course you will move on and whoever wants to work with you will work with you and whoever doesn't want to work with you, you show the person the way out. –47, *agriculturist and owner of a farm, Lagos, 2016*

Staff tend to take women for granted compared to men. I've had staff from the eastern part and because he also has a wife at home and probably because he's older than me. When I tell him something, he wants to do it his way because he believes he has a wife at home just like me and a wife can't dictate to a man. I find that if a man is running a business here, they tend to listen more to the men, but for women they take them for granted especially women with small statures like me. -43, owner of one of the largest laundry facilities in Lagos, 2016

The Threat of Gendered Challenges to the Exercise of Transnational Elitism

The irony is that even though the GEW speak of business knowledge as the only requirement necessary to run a successful profit-driven enterprise, they also express gendered challenges which render paradoxical the folding out of gender these initiatives are prone of doing. Beyond experiencing difficult male staff, they also confront gendered challenges in the lack of access to finance, a reflection of the patriarchal context that is Nigeria. In a society that privileges the voices and experiences of men over women, it's contradictory to believe that the gender of the business owner will have no effect as to whether she will be able to rise at the same level as her male counterparts in her profit-driven venture. Eagleton-Pierce (2016) writes that “appeals [of entrepreneurial success] come with, or mask, potentially negative effects. [...] It should be recalled that the lived experience of being an entrepreneur, particularly for those trying to cultivate such an identity for the first time, is beset with multiple risks, which for some feel more like a mental illness than a state of nirvana” (p. 59). Such verities of the difficulties and the challenges confronted in the pursuit of profit entrepreneurship were expressed by the GEW as they evidently sought to resolve the tensions between the neoliberal dogma of self-responsibility, self-made woman, “I can make money if I chose to” and the reality of the economically precarious, socially, technologically and politically challenging context of which they were embedded.

Government policies or lack thereof also make it extremely difficult for women to scale up and access the finances, loans, that would enable them to invest capital back into their businesses, opening opportunities for them to make even more profit (as the “business curricula” instructs). The lack of access to finance that would enable the women to pour

capital back into the business and scale up was something that the GEW discussed time and time again in our interviews. The challenge being that finance is something that the women know they need in order to truly embody profit-entrepreneurship, as such, lack of access to finance, especially loans, was discussed time and time again as a fundamental hindrance to their being able to grow their enterprises and expand their businesses. As illustrated in the examples below, this lack of access to finance, loans in particular, was something that these GEW expressed not only as being frustrating but some of them went on to discuss how this lack of access was gendered. The acknowledgement of the gendered elements of the lack of access to finance in many ways contradicted their gender-blind perspective that business knowledge is all one needs to succeed as a profit-entrepreneur whether that person is a woman or a man (see chapter 5).

The challenge is usually finance. In this part of the world, if you're not in governmental positions or know someone, it's usually difficult to get loans. – 40s, *owns an optometry clinic, Lagos, 2016*

The women face challenges because in terms of loans the women don't get the facilities. In most of my interviews I tell them that this is what is really hindering women from growing their business. The banks will not want to give the women a loan, they want collateral which the women don't have and those that are married, the husband isn't ready to give them *their* properties as collateral. There's no man that can do that. –35, *beauty products manufacturer, Lagos, 2016*

What other challenge would an entrepreneur face apart from finance? I remember when my then landlord had given me a quit notice so I had to go and thankfully I had a friend who had this really big supermarket willing to give us a space rent free for a short period. –43, *owns a catering business, 2016*

Women don't have a lot of access to loans and stuff, they really don't take women as seriously as men here, but I just keep pushing. –48, *farmer and food manufacturer, Lagos, 2016*

Having very committed staff and finances is frustrating for business owners. It's very difficult. I work for very big facilities in Nigeria and I can tell you, now we're in October and I haven't been paid [by them] since February and for a particular one I haven't been paid since January. I have 45 staff that have been collecting salary every month so I have to find a way to fund for that and for our two locations. Things like that get me frustrated and scared cause it's a lot of money. –32, *owner of a cleaning company, Lagos, 2016*

Women have more challenges, I've never applied to a bank directly for a loan before, it's my husband that does that for me. –49, *teacher training consulting company, Lagos, 2016*

The reality that these GEW confront as they pursue profit-entrepreneurship is one that is loaded with gendered dynamics that are reflective of the patriarchal context that is Nigeria. These dynamics so much affect the experiences of these women, whose privileged experiences in many ways do not reflect of the “everyday” experiences of the Nigerian woman, but who, even with the best business knowledge, confront challenges that make it difficult for them to truly embody the projected neoliberal entrepreneurial subjectivity. Nigeria is nepotistic, with access to programs like this 10,000 Women initiative and loans being determined by “who you know” and what connections you have with people in certain positions. Based on sociological observations, this is a context where GEW truly distinguish themselves using social capital.

The program manager herself was deeply aware of the fact that access to finance was one the challenges that exposed the problematic elements of their neoliberal business curricula that did not fully address and confront the realities of doing business in Nigeria and doing that business as a woman. Nonetheless, because of the “strength in the caliber” of women that the program targets, and because of examples of other women in Nigeria who have “made it,” even though the program managers in Nigeria are very much aware about the difficulty of women accessing finances, they are in many ways convinced that with the *knowledge* capital that the women have, even with the challenge of accessing loans, they should be able to *overcome*.

The program manager went on to discuss how:

Some of women are actually now able to face and do business the way it should be done, so those are some of the things that they have learnt. But they'll [the women] continue to major on lack of access to finance because it's not been easy in Nigeria. Even for businesses that are well structured, getting funds is not that easy, not to mention the businesses that are just getting structured. But you have to really be able to balance it, do you want the money and what do

you want the money for? Those are some of the things the investors will ask you and to a large extent we expect that after doing this program you should be able to do some things. What I tell them is we would teach, we would facilitate, but the implementation of all the things you have learnt, the action plan that you have written down, it's still you because it's your business. So, we follow up to see that they have implemented what they have learned but the rate of implementation is also different from women to women, they're not all the same. We also use some of these network meetings that we do to also address some of these issues. Those issues are not particularly in any module but in network meetings we talk about work-life balance and other things within the economy that we think can help them.

Expressing the same idea, another one of the program participants, 50-year-old owner of a recycling waste social enterprise, shared:

10,000 women program encouraged us because they gave you role models and they showed you people who are entrepreneurs and what they had to go through so when you are faced with the reality that it's not just to have a passion, they're other things that you have to equip yourself with in the long run. I keep on remembering that from time to time during my low moments or during the challenging times, am I going to get there so I would say I would keep going back to what I was taught, the training program and it has continued to resonate with me so I would say yes my business life has changed & things have changed for the better. –50, *owner of a recycling waste social enterprise, Lagos, 2016*

Some of the women are keenly aware that in a context like Nigeria, business knowledge does not directly produce the results it promises because as they expressed, not that neoliberal ideology is obstructive but that “the Nigerian economy does not understand that.” With such issues as inconsistent taxation government regulations, lack of access to finance, staff turnovers, recessions, challenges with power and diesel prices, and a market that is failing to regulate itself and is as such unstable and not well structured making it difficult for women to make plans (which based on the “business knowledge” they acquire as discussed in Chapter 5 they know they must make), it becomes very difficult for women to profitably “succeed” in such environments and meet their goal of reinventing themselves as members of transnational elite class.

Conclusion

This chapter has illustrated how the Global Entrepreneurial Woman (GEW) armed with elite knowledge capital including its idea of profit-empowerment, elite transnationality and the name of Goldman Sachs as class distinction aims to distinguish herself as a member of a unique class identity of transnational bourgeoisie. My analytical framework was based on Bourdieu's discussions on the strategies of class distinction and extended by some of what Gramsci discussed on knowledge capital as hegemonic. Moreover, utilizing data illustrations from the GEW I highlighted how the women strategically distinguish themselves emphasizing their international experiences and multi-nationality, their educational backgrounds which most of them are "products" of either international schools in Nigeria abroad, mostly in Europe or the United States of America. I illustrated how as a conditioning of their elitism, these are women who walk and work by social capital, being connected to some of the most prominent circles both as a result of the program and outside of it.

In a context that is fraught with economic precariousness, the second half this chapter discussed how women frame the Nigerian context as a space which is not "ripe enough" for the transfer of this "infallible" knowledge that they receive through the SEP. I discussed that for the GEW, the issue is not that neoliberalism is founded in norms that perpetuate gendered inequalities and the responsabilization of all life work on the backs of women (and for free) but that the context itself needs to change so that it can better integrate neoliberal norms. Furthermore, I highlighted how the GEW themselves unaware or perhaps aware of the complexity of the neoliberal ideology accept it and embody it because it serves as an opportunity for them to advance themselves and their class status.

Chapter 8: It's Okay to Shine, Just Don't Shine Brighter than Your Husband: The Politics of Respectability in the Bourgeoisie Nigerian Patriarchal Class

In this chapter, I conclude the discussion on the neoliberalized feminism construction of neoliberal subjectivities as I look to highlight how these neoliberal undertakings impact transformative empowerment and gender equality. I utilize the terminology “transformative empowerment” to juxtapose it to “profit-empowerment” and also as an echo to empowerment’s feminist origins as a tool to transform power relations and with emancipatory objectives. Specifically, I continue the discussion on class which I began in Chapter 6, but in this chapter I approach that discussion through the lens of the respectability of gendered class subjectivities which in this context I argue perform as the bourgeoisie Nigerian patriarchal gender order.

In a country whose gender order is constructed by patriarchal norms that reinforce traditional gender and family dynamics, Nigeria is a challenging context for women’s empowerment and gender equality mobilization. As a result of the great influence of religion, both Christianity and Islam, and the role of tradition and culture, there is a great and influenceable emphasis on abiding traditional norms that distinguish marriage and family as the center of society, and that emphasize the patriarchal role of men as the economic providers and heads of those families. In such a context, it can be especially challenging to implement women’s empowerment and gender equality initiatives. Such initiatives with their transformative empowerment and equality goals are perceived as threatening the traditional family, the “glue” which holds Nigerian society together.

Nonetheless, because of the growing influence of neoliberalism in the country, neoliberalized feminist initiatives focused on women’s economic empowerment and or profit-empowerment are widely paraded. Because the emphasis of these initiatives is to empower women as economic agents and utilize them as “the untapped” resources that would go to positively impact the national and global economy, these types of neoliberalized feminist initiatives are not perceived as a threat since women are seen as “useful” because of their instrumental role in the economic development of the country.

Afterall, feminist logics are only useful in as far as it as their norms on the economic empowerment of women can be instrumentalized and co-opted for the benefit of the neoliberal project. Thus, not only do the women “win” because they would be economically empowered, but as any efficiency approach would have it, their families, communities, nations, world, also begin to “win,” reaping benefits for having half of the world’s population no longer on the sidelines, or ignored altogether, and finally included in the market.

This profit-empowerment approach, with its emphasis on market logics, disregards the critical necessity and space for political and social transformation, which the consequences of this neglect are evidenced in the challenges that the women describe they continue to confront. As was illustrated in Chapters 5 and 6, even though the GEW, as they pursue profit, confront a multitude of challenges which are visibly tied to their being women operating in a patriarchal context, because neoliberalism distinguishes that the successful utilization of business knowledge is not dependent on gender, gendered experiences are as such not critically addressed in the initiatives. Furthermore, I reflect that despite the neoliberal framing of this initiative, based on how the women discuss their experiences, I tried to look for some empowerment effects and which did not find because of how the program and the women left undisrupted patriarchal norms and ideologies, which are the center of feminist address of gendered inequalities.

Furthermore, in the pursuit of neoliberal freedom, as has been discussed previously not only do the GEW confront challenges and contradictions as they run their businesses, but as I will illustrate in this chapter, also confront a myriad of challenges and contradictions that affect their experiences with marriage and in their family dynamics. These challenges, I argue, reflect the contradictions between the application of neoliberal values of autonomy, individuality and self-reinvention in a societal context that is embedded in traditional norms and values that emphasize culturalism, collectivism and the dominance of the male figure.

In this chapter, I illustrate how neoliberalized feminist initiatives, which neglect to address the social and political challenges confronting women in effect maintain as they fail to

disrupt the local gender order. By strongly emphasizing profit-empowerment without challenging the power relations imbued in the local gender order, these initiatives maintain patriarchal realities in ways that gravely impact the experiences of GEW and that are detrimental to the transformative agenda of feminist politics. Even though the women in some ways question their gendered experiences both in business and in family dynamics, they nonetheless maintain that “this is just the way things work in Nigeria” revealing a certain despondency that where matters of traditional family norms are concerned, nothing can ever change, even for the most elite. Even as they reflect this despondency, these women nonetheless also strongly maintain a respectability that where the family is concerned, traditional norms including the “necessity of marriage for a woman” and the feminization of care work should remain intact and undisrupted because, as an interviewee put it: “I think it's only a lazy woman that won't be able to mostly go ahead and take over house responsibilities and total responsibility of the children.”

In this chapter, I argue that the respectability of the bourgeoisie Nigerian patriarchal gender order affirms that a woman must be married and be able to keep her marriage to be respectable and must accept that the success of her marital and familial life is her responsibility (Skeggs, 1997). In this gender order, a woman can be profit-empowered, she can exercise neoliberal freedom and exert her transnational elite identity, and she can even use her economic empowerment to negotiate the exercise of her voice and freedom in the marital context, provided that she maintains the patriarchal gender order and does not look to transform gender relations and or disrupt the power dynamics framing the familial relationships between men and women. Even when the woman through her profit empowerment begins to make earn more than her husband, where she begins to “shine” more than he does, she must find ways to negotiate and maneuver that “imbalance” even if it means hiding her profit success.

To illustrate the workings and respectability of this gender order and its many contradictions, I will in section 8.1 pick up from the theoretical discussion on empowerment introduced in Chapter 2 and expand on that premise in this section as I discuss feminist views on transformative empowerment and gender equality in the

neoliberal age. In section 8.2 I present a theoretical discussion on the Nigerian patriarchal gender order as well as use the empirical data collected in my field work to illustrate how this gender order is lived and experienced by the GEW. Furthermore, I demonstrate in this section how women conscious of the gender order build maintain the bourgeoisie Nigerian patriarchal gender order through the ways in which they negotiate power relations, navigate patriarchal norms and dynamics, and find ways to maneuver and maintain their contradictory class and gender identity in that reality. Ending the discussion in section 8.3, I distinguish the Nigerian patriarchal gender order and highlight how neoliberalism through its initiatives maintains this gender order, which I argue is detrimental to the transformative agenda of feminist politics.

8.1 What is Transformative Empowerment and Gender Equality in a Neoliberal Age?

Chapter 2 introduced the concept of empowerment as it distinguished its historical origins as a concept that marked the various social protest and liberation movements that defined the 1960s and 1970s era. Empowerment as a transformative tool births a consciousness of oppression and discrimination in the economic, social and political status of which the subject is embedded, with the goal to take action to dismantle structural barriers and emancipate herself as she advocates for change in favor of greater equality (Calvès, 2009; Cornwall and Brock, 2005). In other words, empowerment should be seen as a socio-political process which has the critical operating concept of power, and aims to determine radical shifts in political, social, and economic power relations between and across individuals and social groups. The feminist goal of empowerment has been the transformation of the relations of power between men and women, within and across social categories of various kinds (Batliwala, 2010). Sardernberg (2008) writing on conceptualizing women's empowerment beautifully renders this approach to empowerment as:

Women's empowerment is regarded as both on 'intrinsic grounds' (Kabeer 1999), as the process by which women attain autonomy and self-determination, as well as an instrument for the eradication of patriarchy, a means and an end

in itself. Thus, although feminists also aspire to end poverty, wars, and build democratic states, in this feminist perspective the major objective of women's empowerment is to question, destabilise and, eventually, transform the gender order of patriarchal domination. Such an approach is consistent with a focus on women's organising, on collective action, though not disregarding the importance of the empowerment of women at a personal level (p. 19).

Based on what other feminists theorizing about women's empowerment have argued, she adds:

Feminists who conceptualise empowerment in this way argue that to be empowered 'one must have been disempowered' as women have as a group, and that 'empowerment cannot be bestowed by a third party', although it is possible to act as 'facilitator' of this process. Indeed, Srilatha Batliwala proposes that women's empowerment involves challenging patriarchal relations, which in turn requires that women first 'recognize the ideology that legitimizes male domination and understand how it perpetuates their oppression' (1994: 131). She further notes that this process of change does not necessarily 'begin spontaneously from the condition of subjugation'; it must be 'externally induced'. As she claims: 'Women must be convinced of their innate right to equality, dignity and justice' (Batliwala 1994: 132) (p. 19).

These radical roots of empowerment which went to frame feminist engagement with women's rights movements in the United States and Western Europe in the 1960s describe empowerment as a tool for one to make sense of the world they know, analyze practices, beliefs and values and radically transform those spaces. In light of development and its approaches which often instrumentalize women as tools to meet its goals, with regard to the concept of empowerment, feminists describe its co-optation and transformative "reduction" by development political machines starting in the late 1980s (Batliwala, 2007). Although the feminist goal of women's empowerment has always been the critical address and transformation of power relations between men and women, as empowerment has been widely dispersed, it has lost its original political content, reducing it to what Cornwall has called "'empowerment lite,' accommodating women within rather than challenging or transforming the existing social order" (Cornwall et. al., 2008, p.4; Batliwala, 2007). Reflective of development, whose models were framed around women as instrumental tools to assist in meeting development goals, without a significant change in these sustaining models, Sardenberg (2008) observes that "development agencies merely adopt the term 'empowerment' and not the approach it originally entailed. Transplanted into the

liberal framework of modernisation theory, the notion of empowerment elaborated by feminists from the South could not survive as a transformative, revolutionary concept” (p. 21).

By mid-1990s, as the term became even more widely utilized by development actors, it was robbed it of its original meaning and strategic value, with its meaning deradicalized and constricted to now mean personal economic empowerment (Batliwala, 2010; Sardenberg, 2008). In an age of proliferated neoliberal thinking, the 1990s saw neoliberal development institutions and discourses appropriate and transform “concepts and principles that emerged out of feminist analysis and women’s collective struggles, and shaped gender and development thinking and practice” (Cornwall, Gideon & Wilson, 2008, p. 1).

Particularly as developing countries embraced neoliberal economic policies starting in the early 1980s, neoliberalism transitioned empowerment out of the realm of societal and systemic change and into the individual domain, “from a noun signifying shifts in social power to a verb signaling individual power, achievement, status” (Batliwala, 2010, p. 119). Empowerment approaches today reveal that the broad-based, multi-faceted, and radical consciousness-raising approaches fostered in feminist empowerment theories and practice have disappeared, and in the era of increasing privatization, have been replaced with empowerment to mean economic and or *profit-empowerment* as discussed in this project (Batliwala, 2010). The focus of these approaches is on “technical and instrumental aspects that can supposedly be ‘taught’ in special training courses” like the 10,000 Women Goldman Sachs Initiative (Sardernberg, 2008, p. 19).

Moreover, these institutions operating under the neoliberal framework seem more comfortable talking about women and their empowerment than the very radical notion of gender equality. As such, women’s empowerment through the lens of the rational self is more and more championed, as the notion of gender equality feebly remains in the shadows (Cornwall et. al., 2008). At the heart of this neoliberal approach to empowerment lies an empowerment version that is “agreeable,” one that looks “uncontestable,” a kind of empowerment that obscures the weighty issues of power at stake, concealing the need for

radical change necessary to change the conditions of women's lives (Sardenberg, 2008). This is an empowerment that permits little scope for any talk about power, inequities or indeed any structural constraints at all.

Such an empowerment is founded upon notions of personal self-responsibility, the rational self, self-help, self-improvement, self-reinvention, the market helping those who are able to help themselves, and success as reserved for those who believe in their dreams, regardless of systemic oppressions that signify otherwise. This individual-centric empowerment does not reflect on women mobilizing as a group nor does it approach the issue of empowerment as a collective struggle founded in the notion of the rational action of social actors based on individual interests (Sardenberg, 2008).

Neoliberal empowerment narratives reduce the experiences and the agency of women, erasing the complexities and nuances of their lived experiences by reducing their plight to that of economic access and profit, as such ridding empowerment of any contentious political content. In this approach "economic, legal and personal changes would be sufficient for individuals to become empowered, and such a process does not require the political organization of collectives in which such individuals are located" (Sardenberg, 2008, p. 1). With such a depoliticized methodology, which takes power out of the equation, institutions projecting this version of empowerment make money through this "plight of women" which they assert can only be resolved through the acquisition of assets, microcredit loans, conditional cash transfers, enhanced access to markets and livelihood assets, which as Cornwall et. al. (2008) asserts is the new development "magic bullet" (p. 4).

The program participants exemplify the appropriation of this dominant logic as when the women were asked on how they felt the program made an impact on their lives, most of them echoed feeling more "empowered" because empowerment for them was not a deconstruction of power relations, rather profit driven objective. There's a working assumption in these neoliberal approaches that this single measure, this "magic bullet," is somehow meant to effect wholesale transformations in women's lives in and of itself, as such, profit empowerment addressing *all* of women's concerns and bringing about empowerment. This disregard does not challenge the patriarchal ideologies that justify

gender injustice, insidious ideologies that look to keep prevailing patterns of access to and control over resources in the hands of men, and that cannot even begin to conceive of transforming the institutions that reinforce existing power relations.

Despite the increasing visibility and legitimacy of initiatives framed around the discourse of women's empowerment and gender equality at the transnational level, I argue based on the analysis of the GS program that these strategies do not constitute a genuine advance in gender justice. As other scholars have noted, "There are ambivalences, contradictions and paradoxes in the uses of the concept," that it rarely reflects its emancipating origins (Sardenberg, 2008, p. 18). That is because neoliberal approaches aimed at advancing women's rights have reduced the agenda of the feminist movement to a narrow objective of profit, regarding women's empowerment as an instrument for market priorities. (Schild, 2000; Sardenberg, 2008). This appropriation of the international feminist movement's language and discourse co-opt a broader gender-justice agenda as the advancement of women's rights, which feminists have always reckoned a political goal, is being transformed into a technical task of business education, leaving unchallenged the exploitative neoliberal agenda that has gone to widen gender inequalities reproducing and reinforcing deeply conservative notions of womanhood and of women's role within the family (Molyneux, 2006).

Particularly in a context ridden by patriarchal norms and values, I argue that women's empowerment initiatives which carry this depoliticized empowerment, as will be illustrated in the following sections, rather than transforming and disrupting power relations and creating safe spaces for resistance, reinforce gendered norms and stereotypes further relegating women to the periphery. Rather than being able to exercise freedom and choice, what is supposed to be a product of empowerment, women rather learn to maneuver around patriarchal power, maintaining a gender order which privileges the voices and experiences of men, and which a woman must have a husband if she is in any way to be regarded as "valuable."

The support of women's empowerment as such becomes more of a symbolic tool, a check list, for the State and market institutions, whereby not only are women instrumentalized in

the market agenda, but also essentialized as the feminine whose existence is for the growth and welfare of the family, community and world. “Governments are particularly willing to address gender issues if they can do so instrumentally and be seen to be addressing other goals such as poverty reduction at the same time” (Gideon, 2009, p. 75). The few women who do effectively utilize these market logics and make it, are hailed as the exemplars that change through this approach to empowerment is possible, without engaging critically with the level of personal sacrifice these women had to make and the politics of Nigerian gender order respectability they had to learn to maneuver, to navigate. For most of the women engaged in these SEPs, empowerment is limited to profit, which does not destabilize gender order rather does quite the contrary by encouraging women to do extra work so as to preserve the appearance of the gender order.

8.2 Becoming Respectable: Patriarchy, Marriage and Reducing Your Shine

8.2.1 Patriarchy Must Reign

A deeply conservative context whose social values and norms are framed around the issue of gender, according to Nigerian scholars writing on the gendered dimensions of the context, Nigeria is characterized with a stratification system that is gendered and that is defined by patriarchy (Omadjohwoefe, 2011; Okumagba, 2016; Makama, 2013; Asiyanbola, 2005; Modupe, 2013; Bako and Syed, 2018). Modupe (2013) writes that patriarchy in Africa is so culturally embedded, “it ensures male dominance in every aspect of the sociopolitical and economic life and the African woman is accustomed to playing the role of second fiddle” (p. 106). In Africa, patriarchy has its roots in African extended family organizing and precapitalistic familial modes of production that controlled both women’s production and reproduction (Gordon, 1996). Para-Mallam (2010) contends that “the synchronized effect of traditional, colonial and religious patriarchy produce deeply entrenched gender stratification” (p. 459) which are evidenced in all spheres of life, reproducing norms and ideologies that maintain women’s positions as second class citizens, countering and frustrating feminist efforts and objectives in the country (Perryman et. al., 2016). In describing the national policy context, the 2006 Nigerian National Gender Policy

identifies patriarchy as a major hindrance, describing the status of gender equality in Nigeria as:

Nigeria is a highly patriarchal society, where men dominate all spheres of women's lives. Women are in a subordinate position (particularly at the community and household levels), and male children are preferred over the female. [...] Despite a general commitment to the principle of non-discrimination as enshrined in Section 2 of the 1999 Constitution of the Federal Republic of Nigeria, the country falls short of the desired result of giving males and females equal opportunities to advance socially, physically, educationally, politically and economically. Evidences abound that several negative aspects of gender relations, such as gender-based division of labour, disparities between males and females access to power and resources, and gender biases in rights and entitlements, remain pervasive in Nigeria (Nigerian National Gender Policy, 2006, p. 18).

Beyond women playing “second fiddle” in the private space, that ideology of women being second class citizens also carries over into the public space, as men begin in this context to think of all women as “I have one of you at home” so why should I listen to you. 43-year-old married owner of a laundry facility described how she was continuously challenged by one of her employees who believed he “has” one of her at home, a wife like her at home, as such why would she dare to challenge him. This affirms that patriarchal notions of male dominance are not reserved to the private life, but that men in male dominated contexts like Nigeria actually view women from this particular lens.

Most women who are educated and engaging economically in Nigeria are very much aware that they are working and living in a context that is gendered and patriarchal, and one where they have to contend twice as hard or more than men. In our discussions, they described living in a society which, in all its spheres of life, questions them and their abilities simply because they were born female. As illustrated in the examples below, they resolved that there is an issue of gender and power relations in Nigeria. As we discussed some of the challenges that they face in pursuing profit-driven enterprises, as well as how their family dynamics have been affected as result of their profit-empowerment, they recollected and openly shared how the presence of patriarchy and male dominance in damaging ways defines norms, stating:

Women face a lot of challenges because of the society. The cultural tendencies of the country here prefer highly male dominated organizations. Here women have to work twice as hard to be taken seriously and all you can do is do your best to maintain your dignity and respect. –43, *trained sociologist with a catering company, single, Lagos, 2016*

When I started most of my staff were male and did not take me seriously. That's why I actually brought my husband as a male figure, so they'll know that there will be no toying around. –33, *owner of an executive cleaning company, married, Lagos, 2016*

In Africa, women are relegated to the background. There's this male supremacy that's everywhere and that's not helping women like me and especially women at the bottom of the pyramid. –50, *former banker and owner of a gaming competition company, married, Lagos, 2016*

In our environment, men have this thing like they rule the world, so it takes double the effort for a woman to do the same thing that men do. Men feel it's easy, but you have to double stress to actually prove yourself in an environment where people feel is a man's world. You have to be exceptionally different and unique, and even with all these programs geared toward women, it still looks like men are having the upper hand. Sometimes I think the gender thing overtakes us and we feel I can't do this, and I can't do that. That's also because of our culture as well. –41, *owner of a branding and marketing agency, single, Lagos, 2016*

Scholars writing on Nigeria contend that patriarchy is an established gender order everywhere in Nigeria, so much so that even with over 250 ethnic groups, a common feature that cuts across all of these groups is gender role differentiation that privileges male dominance, with some ethnic groups (the Igbo tribe for example) being more deeply conservative and committed to gendered differentiation and male dominance than others (Omadjohwoefe, 2011; Modupe, 2013; Ntoimo and Isiugo-Abanihe, 2014). In the functions of this patriarchal order, a generalized conception of family posits that man is the head of the family with the wife and children being completely dependent on him for socioeconomic maintenance (Gordon, 1996; Modupe, 2013). According to Oduyoye (1986), in the Nigerian context, the man is usually the head of the family and the breadwinner and has the sole responsibility for the welfare of his members. As elaborated by 31-year-old owner of a luxury interior design company who has never been married but has often been challenged by men for being too “independent”:

Even if a woman wants to contribute to the family it can become a problem. We were brought up to feel the man must be the one doing that. No man in his right senses would allow you because our own culture doesn't permit it so it's almost like you are trying not to be subservient. In some cases, they would even adjudge it to spiritual issues. –31, *luxury interior design company, single, Lagos, 2016*

Even as women seek to in some ways dismantle gender norms, because the culture does not permit it, if a woman even tries to, her actions and lack of “submission” and “subservience” could be associated with a “spiritual problem.” Insinuating that a woman has “spiritual problems” because she does not want to “obey” implies that because it is a woman’s “natural role and position” to “obey” her husband, any woman who cannot obey and remain subservient must “bewitched,” having particular “spiritual” issues that cannot be resolved with common logic and sense. She went on to further explain that:

Our men don't like to feel like they're not needed, and those are the moves that make them feel like they're not needed. You know the level of patriarchy here, men just want to be able mess up as often as they want and come back. When they know that you can walk away, they don't like it.

The power relations in the marital relationship are negotiated by a man's ability to provide, whereby when he is able to be a full provider, then he can “rule” “his” family unity, choosing to mess up and be able to come back because he has a he is able to exercise complete control over members of his family, having a final say on their movements and actions (Oduyoye, 1986). Women and young people are not expected to participate in activities outside the home without the knowledge and permission of the head of the family” (1986, p. 34).

The construction of Nigerian masculinities as such works to support the patriarchal gender order. As another interviewee described, “men in this context carry a lot of power and have a lot of say and they do that because most of them are the breadwinners and a lot of times are the ones paying for everything.” In a context like this, as will be further discussed below, men and women find ways to protect norms so that men are always perceived to be holding up their end of cultural expectations. Even in the most liberal spaces with

somewhat liberal husbands, women are taught to protect the “masculinity” of their husbands by not being overly “equal” in relations. To protect the women themselves and preserve their sound mind in the home, it is better for “men to be seen and respected as men.” As a 31-year old unmarried owner of a luxury interior design company:

I feel like some men who aren't doing as well as their wives suffer a lot of insecurity issues, and they can extend that frustration in the home. When you have that kind of problem, you are taught that you have to protect your marriage first and so as a woman you have to then make the sacrifices and begin to ensure that everything runs fine. –31, *luxury interior design company, single, Lagos, 2016*

This construction of provider male and dependent female, as Izugbara (2004) writes, begins from very early on as male children are evidently responded to as an important object of huge social and emotional investment in Nigerian cultures with their worth and superiority over the female child made clear to both the boys and the girls. In this cultural context, male and female children are constructed differentially, framed as separate people with different capabilities, potentials, and constitutions. The Nigerian socialization process is tailored for male children to see themselves as future heads of households, intelligent, breadwinners, domineering, bold, assertive, aggressive and owners of their wives and children, whilst female children are taught to be obedient, submissive, meek and humble future wives, mothers and housekeepers (Izugbara, 2004).

Even though in the 1970s and 1980s, joint accounts, like the male breadwinner system “began to be criticized for perpetuating control by men over household monies, and middle-class women were encouraged not only to earn their own wages but also to keep their earnings separate from their spouse's to increase their autonomy over spending decisions, establish their own credit ratings, and have a secure source of money if their marriage ended” (Kenney, 2006, p. 355), these norms even in an age of women's empowerment and gender equality continue to exist and persist.

As the GEW explained their familial roles compared to that of their husbands, it was clear that there is an acceptance of the differential roles that women and men play within the

household, and that even though the notion of men leading is detrimental to their freedom as women, this is just the way “things are done in Nigerian” the way that the culture mandates. Culture is seen as something that is static and that cannot change, even as the society itself demands it, as tradition and culture are accepted as their heart that shapes the lives and beings of people. For the man to be the head of the household, as one of the interviewees acknowledged, “this is dependent on culture” as is the man’s responsibility to take care of the family. She further elaborated that if a woman is running her own business or working in formal employment, it is not because she has to, but rather that “what do women really need money for if not to be taking care of the men.” There’s such a critical and great emphasis on life revolving around the dominance and power of men so much so that as another interviewee extrapolated, women have to find creative strategies just to deal with the cultural expectations of men’s superiority. This interviewee explained how in her work with artisans, especially as a young 31-year-old CEO, she has to “still struggle dealing with the men” and “have to be very strategic in how you relate with them, it’s almost a culture of making them feel smaller by threatening police involvement of legal action if work is not complete. Otherwise they will not do it.”

In this context where gender role differentiation is primal and where patriarchal notions are held very highly, women and men are given unequal access to opportunities, power, prestige and property on the basis of their sex and gender (Okumagba, 2016; Makama, 2013; Asiyanbola, 2005). The persistence of gender inequality in Nigeria is attributable to such aforementioned patriarchal norms, religious ideals, traditional thinking and cultural customs that sustain male dominance and that are prejudice against women (Okumagba, 2016). Female subjugation is as such manifested as a result of patriarchal ideological constructs that perceive women primarily as wives, mothers, domestic workers/managers and secondary adjuncts to men (Para-Mallam, 2010). Para-Mallam (2010) explains that:

In the gender fabric of Nigerian society culture and religion converge through the graduated synthesis of Western (Judeo- Christian), Eastern (Arab Islamic) and African customs and traditions to produce ‘anti-female gender discrimination culminating in the abridgment and subjugation of women’s rights’ across all Nigerian cultures and sub-cultures. Female subordination and oppression are seen as rooted in the essential nature of male and female identity

confirmed by ‘cultural’ regulations and divine ordinances. Thus, Nigerian women and men tend to advance natural, cultural and religious justifications for pervasive discriminatory treatment of women and girls, especially with regard to marital relations, inheritance, property and widowhood rights, female autonomy and participation in intra-household and public decision-making processes (p. 463).

In reference to factors that influence gender relations in Nigeria, Omadjohwoefe (2011) introduces some “typologies” that render a woman “mobility” worthy, what I approach as the notion of respectability, in the Nigerian context. The tenets discussed in Omadjohwoefe’s analysis include notions of marriage, deliberative socialization/ status borrowing, education and length of training, occupation, income, membership to associations/ affiliations to religious associations, ownership of property and wealth, and contraceptive technology. In my continuing discussion on the Nigerian transnational and elite class, having established and given evidence of the working patriarchal gender order, I look to illustrate below what it means for a woman to be a respectable member of what I deem the bourgeoisie Nigerian patriarchal class.

Based on the data collected, and on what other sociologists have inferred about Nigerian gender relations, I argue that in the framework of the politics of respectability of the Nigerian bourgeoisie patriarchal class, there is a respectable manner that speaks to how a woman of this particular class ought to be. According to Skeggs (1997), class identity construction happens through notions of respectability whereby women live and produce themselves through social and cultural relations. Respectability, she asserts, contains judgements of class, race, gender and sexuality whereby different groups have differential access to the mechanisms for generating, resisting and displaying respectability.

As a standard to which to aspire, respectability has always been an indicator of the existence of class. I argue that for the global entrepreneurial woman, the way by which one becomes a respectable member the Nigerian transnational and elite class is through her conforming to the norms distinguishing the bourgeoisie Nigerian patriarchal gender order. This particular type of respectability, I argue, is central to the development of the Nigerian transnational and elite class, as it serves as key characteristic of what it meant to belong, to be worthy and to be a “good Nigerian woman.” This respectability embodies moral

authority: “those who are respectable have it, those who are not do not” (Skeggs, 1997, p. 3).

As stated in the introduction, I illustrate that the respectability of the bourgeoisie Nigerian patriarchal gender order affirms that a woman as a member of the transnational and elite class must be married and be able to keep her marriage to be *respectable* and must accept that the success of her marital and familial life is her responsibility. In this gender order, a woman can be profit-empowered, she can exercise neoliberal freedom and exert her transnational elite identity, and she can even use her economic empowerment to negotiate the exercise of her voice and freedom in the marital context, provided that she maintains the patriarchal gender order and does not look transform gender relations and or disrupt the power dynamics framing the familial relationships between men and women. Even when the woman through per profit empowerment begins to earn more than her husband, where she begins to “shine” more than he does, she must find ways to negotiate and maneuver that “imbalance” even if it means hiding her profit success.

8.2.2 Marriage is a Must for Respectability

In the feminist classic, *The Second Sex* (1952), Simone de Beauvoir illustrates how marriage automatically confers bourgeoisie respectability on its participants as marriage itself particularly limits and constrains women (Beauvoir, 2012). As a result of the great emphasis placed on this institution by society, a woman is such seen through the lens of mother and wife, as her primary responsibilities are shaped around her need to take care of the sexual needs of her husband, take care of her home, constraining her freedom and identity exploration. As Marso (2010) reckons, marriage is indelibly coupled with bourgeoisie respectability that legitimize and reinforce relations that further entrench not only consumerist but also class-based, norms of bourgeoisie behavior. Illustrative of this are the experiences of the GEW whose constructions of class identities are so much formed around the critical importance of marriage.

Amongst all of the over 250 ethnic groups in Nigeria, marriage stands as a very central component of the traditional family system and the means through which women have a

status, through which they become respectable. As one of the interviewees discussed, “I’ve noticed that marriage is such a big deal to people. You’re just more respected for just the fact that you’re married but I don’t feel like that should be, I think whether you’re single or married that respect should just be given, and not everybody wants to be married.” Even though some of the women carry some progressive ideologies, questioning why marriage is a unit that should define a woman’s identity, because of the cultural and traditional emphasis that it carries, the norm for a woman to be married so that she can be respected and respectable speaks to all classes.

Owing to these existing patriarchal norms in most Nigerian societies, which promote strong marriage and family ideology, every woman is expected to marry and remain married her whole life (Ntoimo and Isiugo-Abanihe, 2014). 33-year-old premium dessert company owner who had been running her business for some years before getting married discusses how in a context that defines women by their marital status, she was afforded so much more respect upon entering this union. Just by the fact that a man “makes you his wife” or “puts you in his house,” society suddenly begins to see you as respectable. She explains:

In Nigeria, that’s a big deal. Being married is seen more of an achievement than anything I’ve ever built because people start to afford you more respect. It’s so funny how Nigeria can be so advanced and yet so backward about a lot of things and they feel oh, now that man has put you in his house, that means you deserve some respect. It’s very ridiculous. I remember the couple interviews I did right after I got married, they all had like Mrs. [my husband’s last name] and I’m just like but I didn’t tell you I changed my name. I saw the articles and I was conflicted because I hadn’t decided to change my name, but they changed it for me. –33, *premium dessert company owner, married, Lagos, 2019*

From a young age, girls are prepared to anticipate marriage and children and in this context, women derive their status from their dualistic roles of wife and mother, with their inheritance rights, like in most African ethnic groups, tied to marriage and to their male children (Ntoimo and Isiugo-Abanihe, 2014). A woman gains her social class identity from the relative class position of her husband, as such being careful to first and foremost be married and also to “marry well” Omadjohwoefe (2011).

A woman remaining unmarried beyond the age considered conventional for marriage is often stigmatized, her identity questioned because marriage is constructed as the bedrock by which women's success is measured. One of the program participants, 45-year-old advertising agency owner, shared how as an unmarried successful professional, she is often stigmatized and questioned because a woman her age is expected to be married with children. She shares how there are certain stereotypes attached to successful women who are not married, which come as a result of the mindset that marriage is the beginning and end of a woman's lived experience. This interviewee elaborated how searching for an apartment without a man next to you is such a traumatic experience because most landlords expect there to be a man, who as discussed above, is viewed as the breadwinner and provider of the woman. She says:

Each time I need to get a new apartment, there is a particular type of trauma that I tend to go through. Most of the estate agents are usually men and most property owners in Nigeria are men, and even for the women amongst them, there's a way they look at you when you come in and there's no husband or any man beside you and you want to get an apartment. Some will even tell you they're not sure of your ability to keep paying their rent. They just believe you're by yourself as a woman and that since you're by yourself, you're not making enough money. They would rather give their houses to a guy. They don't even mind giving it to single guys. Even the women amongst them still believe so long you're not married you're likely to be wayward or be a prostitute. These things need to be addressed. –41, *advertising agency owner, single, Lagos, 2019*

A single, successful and professional woman who is of marriage age, if not married, is seen as too unconventional, as negating the norms of femininity, as having moral or spiritual problems and as a social evil (Ntoimo and Isiugo-Abanihe, 2014; Ntoimo and Isiugo-Abanihe, 2011). Ntoimo and Isiugo-Abanihe (2014) write that “although the Nigerian society has encouraged status enhancement for women through education and engagement in the workforce, patriarchal structures that limit women's opportunity to marry on their own terms are still widely prevalent. [...] Remaining unmarried by constraint or choice, beyond the age considered conventional in the Nigerian society (late teens and twenties) places women on the fringe of life” (p. 2). As illustrated by 33-year-old premium dessert company owner:

I think for me, what it comes to, just looking at the Nigerian society, everyone is caught up with the fact that you're married but no one really prepares women for what marriage is and how it changes your life and I think that that's the issue that people need to be talking about. The truth is that if I'm not ready to be married and I marry, it doesn't work. I feel like people focus on the wrong things. –33, *premium dessert company owner, married, Lagos, 2019*

This focus on the wrong things is precisely because for a woman looking for upward mobility, marriage has to be one of the first things that she must consider, as where she will belong in the class system, would heavily be determined by the partner that she marries, and not necessary by her own merits. In a context that is heavily determined by class, there is what Omadjohwoefe (2011) discusses as status maximization strategy whereby with the underlying goal of increasing the chances of mobility so as to improve her status and class location, a woman makes deliberate efforts in marrying from a particular class, enabling her to borrow the status of her husband and maximizing her social mobility.

One of the GEW who herself is single and works with luxury goods that cater to extremely wealthy clients shared one of her experiences that reflect the traditional and conservative gender dynamic norms that are prevalent amongst Nigeria's elite. She discussed how to set herself up, one of her clients chose to "marry very well" and now has a very wealthy husband who affords her anything she wants. This client of hers has done so many business trainings including catering, baking, designing and now because of her encounter with this particular interviewee, she now wanted to start trading luxury goods. She discusses how one day the woman came to her saying:

I need to talk to you, we need to talk about business, and I was like what about it? And then she says I envy you a lot of times, I see you, you seem to have everything put together, you're single, you work, and yes I know my husband is rich, he buys me things, he does this and that, but I want to be more than a trophy wife. I want to be someone who contributes to the home, I want to be someone who makes my own money, most times I feel empty and useless. That hit me like you have all the designer bags and shoes and things. Why on earth should you feel empty?

I argue here that even though marriage forms respectability, the costs and implications of defining women's identities around marriage are much higher and detrimental to the

exercise of the women's freedom and individuality. As women, right from the time that they are born are taught to see themselves as wives and as mothers, even as these transnational and elite women pursue entrepreneurship ventures, it remains ambivalent whether they are working on business because they are tired of being trophy wives, or are pursuing business because they want to exercise their intellectual abilities and talents or are pursuing entrepreneurship because they want the profit to be able to pursue class objectives. Moreover, this reflects and begs the question on a much wider conversation about how elite women raise women raise consciousness about some of the challenges that they encounter, and about solidarity between women working as entrepreneurs.

Nonetheless, even the women who are most critically vocal about the construction of marriage as a central tenet of women's lives are themselves married, and within that respectable context of marriage, learn to maneuver and negotiate power arrangements including on the feminization of responsibility which in itself is seen as the respectable pursuit of a married woman.

8.2.3 On the Feminization of Care Responsibility

The socially constructed roles of men as providers and decision-making figures are generally more valued and rewarded than the socially constructed roles of women as caregivers who should be subordinate to the authority of men, whether it be their husbands, brothers or fathers. The historically embedded and prevailing division of labor between women and men has led to disadvantageous assumptions that continue to view the woman's role as being defined by child birthing, rearing and other care activities, and the man's role as economically providing for the survival of the family, as such entailing the dependency of women on men for survival (Omadjohwoefe, 2011; Makama, 2013). As one of the interviewee's elaborated, yes, "when it comes to managing the home, keeping the kids and the home front and working, it's a bit tough but it must go on."

The feminization of care responsibility, I argue, is valued as part of the politics of respectability for the bourgeoisie Nigerian patriarchal class is framed as part of the pursuit of happiness through work-family balance. As women are considered inferior to men and a

wife is part of a man's property, men generally dominate in family and institutional affairs with up to a third of Nigerian women having little or nothing to say in decision making on household purchases and needs, own health care, and visits to her family or relatives (Ntoimo and Isiugo-Abanihe, 2014). As was discussed by 33-year-old married interviewee:

I feel like as Nigerian women, right from the time you're born, you just always subconsciously take a supporting role and you learn not to be so vocal about what men say and that kind of translates to everything else that you do in life. It translates to how you deal with issues, how you approach your business and that's why as women we are not as aggressive as men are with their businesses. You don't want to be seen as she's too ambitious, she wants to surpass her husband, or she wants to be better than a man. I think subconsciously we're kind of programmed to always not want to do that. –33, *premium dessert company owner, married, Lagos, 2019*

Taking this supporting role has led to women, even as they run their own enterprises, taking on all the care responsibilities in the home at their own expense, and as a responsibility that they believe they must carry. According to 43-year-old married farmer:

I do most of the domestic responsibilities and my husband does only the financial aspects. Because we do different things, my husband doesn't come home and cook, he can come home, sit down, eat and sleep but I still have to do other things whether I'm an entrepreneur or not. I'm first a wife and a mother, I have to make sure my children do their homework, my husband's role is to get home and eat. –45, *farmer, married, Lagos, 2016*

For these GEW, some of whom are running extremely large companies, the home space nonetheless remains their primary concern because as was shared earlier, according to 41-year-old washing machine retailer, “I think it's only a lazy woman that won't be able to mostly go ahead and take over house responsibilities and total responsibility of the children.” Even as times have changed, with more and more women engaged in formal market spaces, and in some instances earning more than their husbands, as women have continued to bear the responsibilities of care, gender roles have nonetheless remained undisrupted with women now carrying a dual responsibility of economic contribution to the family as well as care work as reflective in the moral undertone of “lazy woman” not carrying for her home. Part of the maneuvering and negotiating that GEW have to do is with regards to unquestionably feeling responsible for the care of the home and the success

of the marriage, which is as I shared earlier, a critical component in the respectability politics of this class. As the examples below illustrate, bearing the double responsibility of productive and reproductive work might be a great challenge for most of these women, but based on the cultural dynamics of the context in which they are embedded, this is the way that it must be done.

Sometimes it's really really tough but at the same time we learn to manage and balance the situation. Sometimes you're up very late and in the morning you're up early again, and that can take a toll on the body. But then that's something you have to do. – 55, *restauranteur, married, Lagos, 2016*

Even if you're running a business, you have to manage your time effectively between home making and venturing into business. You have to find a way of taking care of the home front and also managing your business and this comes into how do you manage your daily activities, if you have targets for example in business, how do you ensure that you meet your targets and also ensure that your home is running properly. —50, *social enterprise CEO, married, Lagos, 2016*

Yes, but when the woman is a home maker then she might face some other challenges. You know for a woman the task of taking care of the home is important, so she has to do both home and business at the same time. –37, *premium events company owner, married, Lagos, 2016*

I think if you're looking at a home for example, the man and the woman are supposed to play the roles, you should have the same challenges in terms of work-life balance but in Nigeria I feel that women entrepreneurs and women in general take the burden of running the home. Women are home makers so if you're an entrepreneur you're supposed to marry both, being a homemaker and also running a successful business, which can be challenging. We find that women no matter what issues you're facing at work you have to have at the back of your mind, even as a priority for you, the home, the family, putting food on the table, so I think that would always be there and I feel that because of our culture as well women are expected to be home makers, if anything goes wrong at home, the woman is more likely to go back home to ensure that things are done properly. –50, *wastage company owner, married, Lagos, 2016*

Yes they are because basically women are born to be multitaskers, they have to look after the home, their husbands, their children, and the men can go out there and just face their business without any distractions but women are different. – 55, *bakery, married, Lagos, 2016*

The interview data above not only illustrate how women construct their identities based on normative gender roles that somehow they were born with multitask and to take care of all the affairs of the family in their “natural” capacity as women, but also illustrate the contradiction that these women must learn to manage a situation which somewhat feels “unnatural” but one that is taught to be natural. No matter how tough it gets or how burdensome it feels to have to both run the business as well as take care of all the familial responsibilities, because running her home is an important task for her as a woman, she must learn how to do both.

As gendered socialization in many Nigerian societies prepares women to accept this housework and childcare as feminine duties, even when a woman is engaged in full-time employment in the formal sector, individual men directly benefit from the feminization of responsibility, from the unpaid domestic services of women (Olu-Olu, 2007; Ntoimo and Isiugo-Abanihe, 2014). The misogynist and patriarchal mindset that continues to determine the detrimental norms in Nigerian society that come at a high cost for women cannot better be rendered than in the words of the former Nigerian Minister of Education, Prof. Jibril Aminu:

Women need peculiar skills of *womanhood*, in addition to those that will enable them to compete in the world of work and the world of men. Nothing can be more *tragic* than an accomplished Lady Doctor who does not know how to cook. So women need Special Education. Women look after the men and the children in addition to themselves (Ityavyar and Obiajunwa, 1992, p. 54).

There is an acceptability within this cultural sphere that a woman’s existence is so that she can care for her family, her husband and children, and that even if she engages in work in the formal market, she nonetheless, must accept her fundamental role in the family as a caretaker. Moreover, as a result of cultural and religious sensibilities over gender roles, the concept of gender equality has continued to be a heavily contested concept within the Nigerian context as individuals both men and women, reject the term outright. As Para-Mallam (2010) writes that a lot people are averse to the notion of gender equality because they see it as implying identical nature and roles as well as a loss of status, power and privileges for men. Even though women, like the global entrepreneurial woman, participate in both the productive and reproductive spheres of life, because of they exist in a cultural

context that favors the voices and experiences of men, where decisions have to be made in both public and private spheres, the voices of women remain insignificant (Okumagba, 2016; Makama, 2013).

According 47-year-old farmer who discusses how she struggled to get her husband to support her business her place is to stay at home and not try to impose on or question the roles in her marital life, she states:

Well basically Nigerian men are not supportive about women working anyway. When it comes to the family, I would say my husband has finally accepted my work as an entrepreneur and realized it's an important part of my life. As regards my extended family they always say things like 'you like money sha.' In Nigeria, they feel like if a woman works so hard, it's because she likes money, but I feel that's just derogatory. It's part of the cultural thinking that women should just sit at home. –47, farmer, married, Lagos, 2016

Following cultural norms and tradition enables a sense of community belonging and brings honor and prestige to the woman in terms of her cooperation and embodiment of her prized roles as wife and mother (Para-Mallam, 2010).

8.2.4 “Know Your Place,” Shine but Don’t Shine More Than Your Husband

As women continue to bear the bulk of care responsibility, as if that is not enough to maintain the patriarchal gender norms, for example being told to stop running their business, because they have become more successful than the husband, they learn to hide professional success as well as the amount of profit coming in from their business. This act of self-preservation is reflective of the notion that the women are not the only ones maintaining the order, but it is also enforced by men through sanctions. Because the women would rather not expose themselves, they abide to the politics of respectability, indicative of a larger problematic where everyone including men participating in maintaining the gender order.

Although through education and entrance into the formal working space and the pursuit of entrepreneurship, women are beginning to make strides, making dents in patriarchal ideologies as they negotiate power through their ability to be economically independent, in

the Nigerian context, that economic independence cannot and should not come at the expense of the marriage. Formal work and economic gain, including profit-empowerment, can be used to leverage more power but cannot be seen to threaten or disrupt the norms of the marriage institution by displacing the “primary place” of the husband and the power that he holds within that structure. Moreover, as was evidenced in the experiences of the GEW, as a woman begins to do well for herself, she must find ways in to hide her true success so as not to displace the “honorable” place of her husband as the breadwinner. Especially as more and more women are highly educated and enter into the market place as well as run profit-driven enterprises like the one described in this project, they must be intentional about finding ways to maneuver power relations, leaving undisrupted the patriarchal gender order while finding spaces of freedom and expression for themselves.

One of the ways that the global entrepreneurial woman discussed as needing to learn to maneuver, is when she finds herself earning more than her husband but must ensure that no one in their extended familial and community relations finds out. As one of the women described, “in this place, it’s all about massaging the ego thing. Even if a woman is paying, she will say, ask him o, pretending like he is the one paying. Nigerian men don’t even want to pretend they’re not the ones paying to start with.” As the women are raised to understand the husband’s role in the family, even he is not economically living up to the expectation of being the breadwinner, so as not to look as if they are not being “subservient,” as earlier discussed, and to “protect their marriage” women will keep up appearances as they their true success, reducing their own shine. 31-year-old interior designer discussed, “you have to hide your success and just give the glory to the man. You’ll find cases where even at work, the woman would be given a brand-new car, a nice SUV, and she’ll give it to her husband, so that his ego can be fed. Yes, it happens. And when people want to talk about it especially the men, they’ll be like you know what she gave the car to her husband, that’s a good wife.

“A good wife” is measured by her ability to be able to play second fiddle to her husband and have him display a hegemonic masculinity (Connell, 2005) that conforms to the expectation of the context in which the GEW are embedded. In this area of needing to “protect” the man’s place as the leader of the woman and the family, the program managers

of this neoliberalized feminist initiative comply as their aim is to ensure that peace reigns in the home of the woman, enabling her to run her enterprise successfully. In the interview with one of the program managers, she discussed at length why the program would encourage women entrepreneurs to actually involve their husbands in their businesses, going as far as appointing them the chair of the board of directors. The program manager argued that in advocating for gender equality and women's empowerment through the initiative, for the married women, they want the full engagement of their husbands as much as they can, including having the husband participate in networking luncheons where they get to see their wives in their professional element. She asserted that in order for the women to be able to continue to run their enterprises, then they must learn how to maneuver and work with the husband so that he does not at any point try to stop the woman from pursuing her business:

We want the husbands to come on board because coming to some of our programs is going to affect the way their husbands see them and when they see other women working with their wives, they're proud of their wives. They see that what their wives are saying is making sense, when they talk, they're talking different, the way they do things it is different, so they try to give them that respect. So what we do and we do well is even when they have challenges at home, we tell them that your husband is the chairman of the business so give him that respect and he'll follow you anywhere. Let me give you an example, so there's one particular woman who was invited to a conference to speak as a Goldman Sachs scholar and she couldn't go alone because it was supposed to be a trip with the husband. Because it could be a challenge for the woman to say to the husband I want to go and speak here, they went for the meeting together and she said this is my chairman. When she was talking the husband was just like, is this my wife? So of course, now that he was the chairman, that had already settled him in and he too was now invited to go to the conference where the wife was on the panel saying my husband is right there, he's the chairman for the business. He had all the respect and then him seeing his wife at the conference, he believes in her, now she can go anywhere, which settled the home front. So if we take it individually like that, we can see that the inequality is no longer there. – *Program Manager, EDC, Lagos, 2016*

What the program manager determines as equality, is the woman being allowed to now travel by her husband because he's the chairman of her business and has seen that she can manage herself well in a professional capacity.

This equality does not in any way disrupt gendered stereotypes nor emancipate the woman, rather it affirms gendered norms, maintaining patriarchy and male dominance and reducing a woman's freedom by encouraging the engagement of her husband as chair only so that she can "peacefully" pursue profit-empowerment. A part of the power relations imbued in this gender order, is how much voice men have over the affairs of the women's businesses and their lives generally, reflective of what was discussed above that men as providers see women as their depends. In this provider-dependent dynamic, even as women pursue extremely successful businesses, if those businesses in anyway threaten the fabric of the family, men can chose to "tell" the woman to stop running that enterprise, something that one of the program participants described happened to another individual who also attended the EDC program. Her business was doing so well, that as she was spending more and more time from home, the husband became threatened of how well she was doing and "told her" to stop running the business of which she subsequently shut down. She discusses:

There were people that their husbands were always complaining about the fact that they're not always in the house during the weekends. Some of them were not very lucky with the kinds of men they married; you know some men aren't understanding so I know they were usually always complaining. I've had friends that said their husbands have complained about their work One friend in particular, who was doing really well kept saying her husband was always complaining that she's not there and that they don't get to go to family functions together, so she had to stop her business. –33, *events company owner, recently married, Lagos, 2019*

Moreover, the women are consistently needing to navigate tensions, as they maneuver and negotiate dynamics and arrangements that they themselves find distasteful but feel as if there's no other way out as those are cultural and traditional norms defining their context. As another one of the program participants described, her biggest challenge in personal and business growth has been that if her husband needs her, he needs her right away and she must respond to him immediately regardless of what she is working on. Even though she's aware that that this is extremely problematic and impeding to her growth as a profit-driven entrepreneur, because she's critically aware of what her role is supposed to be as a wife, she nonetheless concedes:

You see my husband is quite different, my husband is somebody that if he needs you now, he needs you now. So at times even if I'm in a meeting, because he relies on me for a lot of he needs, he won't listen when I tell him that I'm in a meeting and I'll call you back and the tension arises because he's like I need you now. So that's been extremely challenging. To be honest, if my husband has his way, he won't let me work. – 43, *laundry company owner, married, Lagos, 2016*

This unchecked patriarchal power that has been left at the hands of men who are taking advantage of the privileges that the patriarchal order affords them, carries great personal and professional implications for the global entrepreneurial woman. It remains problematic that a man can make a call on whether a woman can work or not, without considering what she herself wants to do. Because of the men's egos that have been left unchallenged when it comes to how they relate to their wives both on public and private matters, one of the program participants described how businesswomen lose clients or agencies because husbands are overstepping and seeking to control more matters than they ever should. This program participant describes how she had a business partner who lost a major client in the business, who was a man, because the husband decided to call this client making issue as to why the wife was spending so much time talking to him and mentioning his name. She said:

In some cases, if you're not careful in taking care of these issues, you might lose business relationships as was case with my friend. What even happened to her was that her husband confronted one of the agencies [a man] that used to give her jobs. The agency was an event planner to a lot of banks that was her major cash flow and but husband from curiosity and control, because she would have every reason to mention his name a lot of times as they were working together, the husband confronted the man. The man stopped calling my friend for jobs and it wasn't until months that she found out what her husband had done. –31, *luxury interior design company, single, Lagos, 2016*

Also, in a class determined context, depending on the length and level of education as well as a woman's wealth, women are more and more able to make decisions within the home, but yet, should maintain the husband's place as the head. Accordingly, Nigerian "women are seen, not heard" (Anyanwu, 2001, p. 68) and a "good" woman, a good wife, is expected to be "docile and dependent" (Ntoimo and Isiugo-Abanihe, 2014, p. 10) and carry on the affairs of her family without threatening the fabric of the home. As one of the interviewees

discussed, “I would say that in some parts of Nigeria they don't want their women to be seen or heard and that when a woman pops up her head to be seen or heard they label you as a fanatic so they have a way of shutting you up. You can easily see this in politics, in the oil and gas business, everywhere.” Reflecting on what I discussed earlier, the menace of sanctions from the husband and the fear of possible retaliation are ways in which men maintain their power. As such it is not only women who try not to shine too much so as to maintain the gender order but is about preserving hegemonic masculinity which men who exercise want to see this remain intact. Furthermore, as will be elaborated below, even for the global entrepreneurial woman, marriage is fundamental to her gender identity, and this is particularly evident in the types of sacrifices even in her pursuit of profit-empowerment that she is willing to make in order to preserve this “highly valued institution.” In a context that determines a woman’s identity based on whether she is married or not, and who in particular she is married to⁹, for women who are seeking to participate as members of the transnational and elite class, marriage is not only of necessity, but when the "right" marriage happens, then the possibilities look to be that much greater in as far as respectability.

8.3 To Disrupt or Maintain the Patriarchal Nigerian Gender Order, that is the Question?

In a context where as one interviewee described, “people expect you to be weak, they don’t believe you’re intelligent, they believe if you’re getting business you’re sleeping with someone and all of that” as has been discussed, is especially challenging to implement transformative empowerment initiatives. Transformative empowerment as was discussed above, seeks to transform power and gender relations of which the patriarchal gender order like the one in Nigeria is maintained and valorized by both men and women.

⁹ Recall the illustration of the “governor’s wife” in Chapter 5, where because she was married to the governor, she was assumed to have all that is required for her to be an empowered subject, when in reality, her experiences pointed to the need for her to be able to develop something on her own so as to be economically self-empowered.

The expansion of women's educational and economic opportunities is a tool to expand the world of freedom for women as well as to change their perceptions of the variety of alternative lifestyles available to them (Isiugo-Abanihe, 1995). However, for those tools to be effective and make the transformative change needed, they must go beyond normative constructions as they seek to disrupt gender norms and patriarchal ideologies. In one of the interview sessions one of the GEW discussed how she very much understood that this is not the way that things are supposed to be, and that she is exhausted by the demands made by her husband who does not see her entrepreneurial efforts as “work” but that because of the context she is embedded in, there’s not much she can do because here you cannot choose between your business and your marriage. She said, your family will be the first to remind you that you are married to your husband and not to your business. Even though some of these GEW are seeking to resist these norms which they recognize relegate them to inferior positions in society, because women’s empowerment initiatives themselves are not taking on the challenge to critically question those ideologies and as such begin a process of emancipation, these women have become despondent.

The concept of empowerment as co-opted and depoliticized by the neoliberal system to mean profit-empowered, has failed to disrupt traditional and patriarchal norms as such maintaining a patriarchal gender order that relegates women to inferior positions of power and that determines a woman’s place in society by the cause of marriage. In a context like Nigeria, where neoliberalized feminist initiatives are only interested in market-based logics and have left the practice of transformative empowerment and gender equality at the periphery, it evidences that neoliberalism draws upon, incorporates and reinforces existing patriarchal relationships of power and selectively re-emphasizes patriarchal social norms (Cornwall et.al., 2008). This project highlights the extent to which the functions of the neoliberalized feminist initiatives which have arisen in part to mitigate the effects of neoliberal economic reforms have a marked tendency to reproduce and reinforce deeply conservative notions of womanhood and of women’s role within the family (Molyneux 2006). Neoliberal policies have given rise to what critics call a feminization of labor which was discussed in this chapter as the feminization of care work responsibility, accompanied by a deterioration of working conditions where women are having to not only do

reproductive work, but also productive (Moghadam, 2005). Accordingly, “sociocultural expressions of neoliberalism extend the logic of market-based liberal capitalism to all aspects of life, including love, family, and civic obligation” (Adams et.al., 2019, p. 191).

Nevertheless, in the practical outworking of gender roles and relations, patriarchy is not a unified, coherent or static concept, more so in the context of neoliberal processes in which men’s patriarchal power will need to be constantly “eroded by the practical demands of global capital rendering male–female roles and relations inexorably fluid” (Para-Mallam, 2010, p. 467). Distinguishing the processes of neoliberalization as context specific enables us to contextually review how patriarchy is strengthened or not in localized spaces. Even though the SEP in this research evidences individualized empowerment, because this empowerment only looks to “power within,” patriarchal norms are as such not being challenged through these processes. Rather, this neoliberal transformation is finding ways to preserve traditional patriarchal institutions in order to control and limit women to their “proper place.” As Bailes (2017) notices: “Neoliberalism produces an ideology in which the social world is a fixed set of institutions, no matter how unjust, but the subject is sufficiently malleable as to compensate for that. Problems and solutions are therefore all within the individual but also within the power of the individual, producing a curious form of optimism that is all about learning to think, feel and behave differently” (Bailes, 2017, p. 1).

As neoliberalized feminist initiatives like the one described in this research continue to serve as the “agents of change” in women’s empowerment and gender relations, this shifting necessitates that the feminist ideology of transformative empowerment penetrates itself in these SEPs. Otherwise, what will stand as has been illustrated in this chapter is the notion of economic empowerment with a conservative vision of gender roles and family. As neoliberalism also creates new groups and classes in society who would benefit from deepening the neoliberal transformation under way, including the Nigerian bourgeoisie class discussed here and in Chapter 7, Nigerian women find themselves pulled in opposite directions by the forces of tradition and modernity.

On the one hand, traditional, cultural and religious indoctrination compels them to prioritize the socially acceptable female sphere of domesticity and supportive secondary endeavors, on the other, new global realities and opportunities urge them to aspire to greater economic engagement fully pursuing profit-empowerment thereby seeking to achieve more personal fulfilment, status and power. This power though, is limited to the realities of patriarchal norms which require that they view their identities in light of their husbands. As such, in the course of daily interactions the GEW must navigate diverse contexts in which they are required to alternate between “powerful male roles or powerless/less powerful female scripts.” This is not to say Nigerian women are powerless or less powerful than men in all social milieus but that the “aspiration of educated women to participate on equal terms produces confusion over the legitimacy of female agency and the nature of their engagement with a world aligned primarily to masculine priorities and modes of being and doing” (Para-Mallam, 2010, p. 467). Moreover, empowerment for these particular women is not reflective of what was theoretically described above or in Chapter 2. For them, empowerment is based on profit, whether those profits translate into social empowerment or not. Even though profit-empowerment arguably “earns” these women more voice and power in relating in their marital contexts, it is not enough to disrupt norms. If the transformative empowerment described is not reflected in the experiences of the most elite women, then it begs the question, what about the women who do not even have half the social, cultural, economic and symbolic capitol that these women walk around with? For those women who are not educated and who are working and doing business as survival entrepreneurs. As this patriarchal gender order would also reflect the reality of their experiences, would economic empowerment lead to more social empowerment for them?

Conclusion

In a context that heavily abides to traditional and cultural norms, the role of the individual in a familial and larger social context is always analyzed through the lens of cultural and religious expectations which determine development outcomes (Para-Mallam, 2010). As has been discussed in this chapter, the role of the GEW, no matter how successful she is in her profit-empowerment endeavors, is largely viewed from the patriarchal reality of she

must be married to be taken seriously. Although as a result of global feminist movements there has been some marked changes such as women being able to formally be educated and participate in the labor market, and as a result of the establishment of the Millennium Development Goals (MDGs) and now Sustainable Development Goals (SDGs) there have been some marked changes in the status of women's empowerment, the Nigerian social structure has nonetheless still maintained its traditional and patriarchal status quo (Omadjohwoefe, 2011). Using interviewee data I illustrated in this chapter how because empowerment has been depoliticized only to mean profit, its feminist transformative and emancipatory objectives are not evidenced in the lives of GEW. As such, women continue to feel the pressure to be married so that they can be taken seriously and feel the need to protect the "masculinities" of their husbands by shining but not shining too much.

Because neoliberalism as an ideology is concerned about the self-actualization of the individual so that she can better and more "productively" participate in the market, utilizing her potential to increase her economic input, individuals are as such constructed to be concerned about economic value as attached to every area of their lives including in the realm of love, marriage and family. Individual experience is as such reduced to the simple qualifier of money, of which the more than one can earn, or the more than one has, the more that she is empowered by those economic resources to further embed herself in the market but also to define and/or redefine her class position. The emphasis of one's existence then becomes her ability to be able to gain as much social capital as she can (education, Goldman Sachs program) so that she has the tools to be able to increase her profitability and or market value, as such having what is required to participate as a member of a particular transnational elite, class. In that light, GEW do not see empowerment beyond its individualized form, as such limiting collective consciousness raising efforts that could begin to transform gendered relations in Nigeria.

Chapter 9: Conclusions and Implications

We evidence the influence of neoliberalism all around us as activities, career trajectories, identities are increasingly defined and determined by market logics. The field of gender and development, embedded in a much larger international system that continues to be greatly influenced by neoliberal notions, has too been impacted through the smart economics and/or business case of gender equality logics. Developing for researchers a new field of engagement, there has been a critical need to understand the impact and implications of the co-optation of the feminist notions of gender equality and women's empowerment by public and private actors who are implementing what we have discussed as smart economics projects (SEPs). Inspired and perturbed by the uncritical growing influence of the private sector in public decision making about gender equality and women's empowerment, and by the essentialist positioning of women as the "saviors" of the global economy, this thesis explores this terrain of neoliberalized feminism, whose initiatives are in particular aimed at women in the Global South, to understand how and why the private sector has become so influential in this area of policy initiative, and to identify how women's subjectivities are being redefined as a result of this emergence.

As an emerging research area which requires much empirical studies to support and nuance theorizations, the findings which emerge from the empirical work of this thesis have addressed the research questions and contributed to extending current debates in the field. Furthermore, the thesis provokes several questions and opens up new directions for research, particularly as we look to further capture the effects of neoliberalism in localized contexts. Reflecting on the purpose and methods of feminist research, according to Tickner (2005), our research goals and orientation as feminists is to approach research as an ongoing project, the aim of which is to challenge and rethink what we mean by "knowledge" (Tickner, 2005, p. 5-6). Moving away from frustrating traditional research efforts, our goal is "to keep questioning (rather than 'satisfactorily' answering)," enabling us to continuously refine our work (Zalewski 2006, p.56). Accordingly, this thesis

illuminates discoveries in areas of inquiry that may have been hidden before, producing questions that call for further examination of these areas and calling for a continued reidentification of the work.

1. How has the engagement of the private sector, through smart economic projects (SEPs), gone to influence how these new gender equality and women's empowerment initiatives function and who they target?
2. How is neoliberalized feminism, through its SEPs, transforming the subjectivities of women, particularly women beneficiaries, in the developing world?

This thesis investigates both the emergence of neoliberalized feminism (research question 1) as well as addresses how this new happening is redefining the subjectivities of women beneficiaries in the developing world (research question 2). It explores these questions through semi-structured interviews with public and private actors working in SEPs and through interviews with beneficiaries of a neoliberalized feminist initiative namely the Goldman Sachs 10,000 Women Initiative. Even though feminist researchers have been researching and writing on this emerging field of research, with missing empirical data, most of that work has remained at the level of theory. The lack of engagement with the realities of what these new neoliberal initiatives are bringing is the research gap that this thesis set out to fill.

9.1 Highlighting Contributions to the Study of Neoliberalized Feminism

As most of the work in this emerging field of research has remained at the level of theory, the main contribution of this thesis is the empirical works that it has presented both in light of what public and private actors working on neoliberalized feminism articulate about gender and development goals using the smart economics framework, as well as the empirical fabric that is presented in as far as the experiences and subjectivities of women beneficiar-09[wies of neoliberalized feminism initiatives. Turning to the other contributions in the areas that this research work has expounded, I want to return to the

sensitizing concepts introduced Chapter 2. These sensitizing concepts which served as a guiding tool during my research process underscore the main theoretical points and areas of research necessity as discussed by feminists analyzing this emerging research area.

Capital accumulation as fundamental: Roberts (2012) highlights that neoliberalized feminism includes the participation of businesses who care more about capital accumulation and who, under the veil of corporate citizenship, care more about extending their corporate power as they create more spaces for themselves to exploit women, both as producers and consumers.

Private sector as determinants of the contours of development: Kantola and Squires (2012) discuss that this project promotes gender equality by turning to the channels and mechanisms offered by the market, which allow a larger space (and power) for private corporations to define the contours of development and the social relations of gender (Roberts, 2012).

On capital accumulation as fundamental through the instrumentalization of women as efficient tools and on the private sector as determinants of the contours of development, in light of feminist criticisms of the era of WID, this thesis has revealed that women as efficient tools to progress development or the global economy are the very aspects that are being reformulated and perpetuated through these neoliberalized type initiatives. Indeed, this study has revealed that gender and development has become more neoliberalized both as a result of the engagement of private sector actors and a general growing influence of neoliberal smart economic perspectives in all realms of development and public decision making. Another contribution of this research reveals that approaches and perspectives change when we understand these SEPs either as PPPs for gender equality and women's empowerment or as CSR initiatives. Development practitioners are the ones that utilize the framework of public-private partnerships in their initiatives with the private sector, whereas the private sector reckons these very same initiatives as CSR projects engaging in new and localized global contexts. This framing matters because it has implications in how important these projects are in the larger framework of private sector profit objectives. The Goldman Sachs 10,000 Women reflects how using the smart economics ideology which governments and international organizations have come to advocate, corporations are more and more framed as legitimate authority figures in development governance. With Goldman Sachs 10,000 Women new credit provision facilities introduced in Chapter 2, its

approach and elite business knowledge begins to be understood by GEW as the best-placed and most efficient provider of women's empowerment services.

Co-optation of women's empowerment: Scholars agree that there is a co-optation and depoliticization of the feminist concepts of women's empowerment and gender equality. Bedford (2009) asserts that through this neoliberalized feminism, the interests of CEOs are being situated as central in the name of women's empowerment and equality (Bedford, 2009)]

This work identified actors working on PPPs for gender equality and women's empowerment from both the public and private sectors and highlighted new framings in their discourses in as far as why the public seems to need the private and the private needing the public. On the issue of co-optation, a contribution of this research is to confirm that there is indeed a co-optation and depoliticization of the feminist concepts of women's empowerment and gender equality in these SEPs. Another contribution that has also been theorized but now stands with empirical back-up is that because of the changing nature of the international system, as states more and more limit their funding to international public institutions like the United Nations, these organizations are needing to find other means to fund their projects, and the private sector stands as a ready partner as they have goals to expand their neoliberal influences into new markets.

However, that co-optation is complex and extremely nuanced and in some ways contradictory. Additionally, it is happening strategically in ways that could potentially create spaces for transformation within the processes of the neoliberalization of feminism, whereby feminist aims are positioned alongside and in promotion of capital. As discussed in Chapter 4, when the private sector approaches potential public sector partners to collaborate in projects that itself has designed, conscious about transformative objectives and impact, through careful negotiation, the public sector partners at this point could have the possibility to reframe those projects in ways that the private sector meets its expansionist objectives and the public sector fulfills its "development" mandates. As the private sector works with the public not just to legitimize its efforts in this smart economics realm, but also because the public carries technical expertise in working with local contexts, because the public in these kinds of negotiations has the power, opportunities for

negotiation avail themselves as the number one goal for the private when they approach the public is to expand their reach into new territories. However, the co-optation of feminist norms and its strategic implementation varies when the public is the one seeking for collaborations with the private because of funding challenges that are a result of budget cuts. In this typology, transformative objectives are lost as the public presents itself as necessitating the private so as to continue its efforts. In that light, the private is quick to highlight its goals of capital accumulation as an objective, with the public left to negotiate through that lens.

Neoliberalized feminism deeply aligns itself with the politics and practices of neoliberalism: Elias (2013) writes that neoliberalized feminism looks to create and produce “neoliberal compatible female subjectivities such as “rational economic woman” or “Davos woman”” (Elias, 2013, p. 152).

Ignores the issue of intersectionality: Elias (2013) asserts that neoliberalized feminism is founded upon deeply essentialist notions about gender, and about women, which characterize women as having amongst them common and inborn skills and ways of being, and meanwhile ignores the divisions of race, class, and nationality that grant a particular privileged status to certain groups of women.

This thesis has revealed that the influence of neoliberalism is critical particularly in the crafting of neoliberal subjectivities through what I discussed as a neoliberal freedom driven by profit-empowerment. Through empirical research this thesis has revealed that as a result of neoliberalized feminism, there’s an inclusion of a new target population in gender and development which is changing “business as usual.” As a result of this engagement of the private sector, there’s an elite and transnational subjectivity of Global Entrepreneurial Woman (GEW) that is at the center of neoliberalized feminism. This research has exposed that this is unlike any “beneficiary” that gender and development has in the past targeted as she is driven by profit-empowerment not because of her need to survive but by her need to reinforce the traditional Nigerian bourgeoisie through the invention of an entrepreneurial bourgeoisie. Though she is a woman who is embedded in the Global South, her motives and directions for pursuing business do not reflect traditional gender and development practice and as rightly theorized by feminists, she is a woman who does not consider the

issues of intersectionality and how they impact her subjectivity. This GEW is indeed a neoliberal compatible female subject whose empowerment she believes is hidden in profit.

Reflecting on the complexities and nuances reflected in this neoliberalized feminism, and the contradictory outcomes of its “empowerment,” one of the contributions of this empirical study is with regard to how understanding this emerging phenomenon as processes of neoliberalization in effect reveals the spaces by which women are empowered and/or could be empowered. Because these neoliberal processes are context specific, producing results that reflect the conditions in localized contexts, beyond how these women are conducted as neoliberal subjects, taking seriously their narrative of “I feel empowered,” “I am more confident,” “I feel I can do anything,” “this program changed my life” reveals that there is a form of empowerment, a neoliberalized empowerment, a profit-empowerment, that is happening but one that is also in its own ways transforming the lives of individual women. This is not an empowerment that is transformative in nature, or one that looks to deconstruct gendered structures, but is a “liberal” empowerment that is focused on the individual, her personal aspirations, and where she individually wants to craft her space in the world. This individualized empowerment is perhaps not one that we can all agree, but perhaps through this individualized empowerment we can create spaces where collective empowerment can then be explored. As Prügl (2014) discusses about the empowerment that takes shape in these neoliberal spaces, “empowerment may take on a different meaning in this context: it may become more than giving wealth or health to individuals, but may become a way to strengthen women’s ability to define their interests and act in concert to advance them” (p. 14).

Deeply conservative notions of womanhood and women’s role within society: Roberts (2012) stresses that neoliberalized feminism reinforces deeply conservative notions of womanhood and women’s role within society, and predominantly for third world women, this image of reason and responsibility “subsumes [them] into an image of the protective mother who will translate any gains from the market into the means for household survival.

Feminization of responsibility: Cornwall (2009) asserts that these neoliberalized feminism frames women as those prepared to make unlimited personal sacrifices to provide the household with a safety net” (p. 5). It recasts women as saviors of their families, communities, and national economies,

largely as a result of their naturalized positioning as mothers who have an intrinsic responsibility for social reproduction” (Roberts, 2012, p. 14).

Another contribution of this dissertation is to depict and analyze how these so called “gender equality and women’s empowerment” initiatives fail to disrupt the patriarchal gender order that is reigning in the lives of the women beneficiaries. Not only are deeply conservative notions of womanhood and women’s role in society advanced through these SEPs, but that conduct is done in such a way that the women feel the need to negotiate with familiar and domesticated patriarchy and let patriarch reign so that they can pursue their profit-empowerment without fear of being reprimanded by their husbands. Because these initiatives do not concern themselves with the address of transformative practices and with understanding how patriarchy negatively impacts how women get to exist in this world, the only solution is that the women learn to navigate patriarchal power if they are to survive, and thanks to their privileged economic positions have the tools to do just that.

Another contribution that is a result of this empirical study is how this feminism recasts the feminization of responsibility through “work-family” balance. Work-family balance is framed as an active goal to empower women, whereby through the pursuit of profit-empowerment, they have enough time to pursue their passion and creative projects as well as carry the responsibility of their families. Neoliberalized feminism frames this in such a way that women feel responsible for the upkeep of their families, because that is their natural responsibility, and that family care work not work but a responsibility that a “responsible” female subject takes on as she carefully balances her life. Because care work is not reasoned as work in these SEPs, women are encouraged and “inspired” to find their neoliberal happiness through that work-life “balance”. Such implications have great influence on the goals of women’s empowerment and gender equality. Rather than meet the emancipatory and transformative goals of women’s empowerment, with their focus on profit-empowerment, the initiatives themselves find ways to maneuver around patriarchal norms, preserving ideologies that are detrimental to the expression of women’s freedom. There’s a respectability of marriage that is preserved within this context and which neoliberalized feminism leaves unquestioned.

Main Limitations of the Research and Future Direction

First, as discussed in the methodology limitations, the analysis of the emergence of neoliberalized feminism in Chapter 4 reflects a limited number of interviews. While the interviews were enriching and the analysis very grounded in what they had to discuss in as far as institution practice, I am aware that a wider set of interviewees representing other forms of partnerships would have furthered enriched that discussion. However, because my interviews were also backed up with critical discourse analysis of documents coming from these public and private sector actors, this helped overcome the gap of not having a wider set of interviewees. Reflecting on what has been introduced in this thesis, I would propose that future research in this realm conduct a much wider institutional analysis that involves many “stakeholders.” I would also suggest that in the discussion the public and private actors, more time is spent understanding their position on gender issues and smart economics, to highlight how those perspectives shape how initiatives are developed. Finally, in this regard, I would also suggest that there’s research work done that is only focused on entailed analysis of the policy design and implementation process behind neoliberalized initiatives for gender equality.

Second, the analysis on the subjectivities of women beneficiaries is limited to the Goldman Sachs 10,000 Women initiative. At the very beginning of the thesis journey, I had the ambitious goal of pursuing a comparative study, comparing interview data from different sites in the Global South. Fortunately, I was encouraged to do otherwise by my supervisor as since this is a new area of research, there is already much to be contributed just from a careful study of one site. Considering the subjectivities constructed through the Goldman Sachs 10,000 Women initiative, it would be greatly beneficial to this research field, as well as interesting, to study the formation of neoliberal subjectivities in other programs. As the women in this initiative and in the context of Nigeria reflect an elite and transnational class, it would be worth it to see if other studies would reflect that.

9.2 Personal Reflections and Concluding Remarks

As I conducted this research, one of the questions that kept on consistently popping up in my mind was whether this initiative was really a development program? I asked myself time and time again, if this is not a development program, then what is it? Is it a CSR project? What should we call it?

The ambiguities presented with neoliberalized feminism are very much reflective of its construction as a program that is not out to benefit the lives of women, but that is for the benefit of the involved actors, both public and private. As a young scholar and activist, I have been drawn to gender and development because of the possibilities I believed it presented in the transformation of the lives of women, especially those women coming from some of the world's poorest countries. Following the tradition of post-colonial feminist critiques of development (see Chapter 2), I have been critical of the use of efficiency arguments as a reason to engage women in the development process or for the case in this project, to help the global economy. My thoughts have been that if development is only about the economic empowerment of poor women, so that those women through entrepreneurship can economically empower themselves that way they can send their kids school and contribute to the growth of their families and communities, then women continue to be essentialized as saviors of their families and communities, their identities limited and considered only in relation to children and/or husband.

If that be the goal of gender and development, then the GEW, a product of neoliberalized feminism, does not fit the "gender and development" face. But if the concern in development is more on the rights-based approach, where women's empowerment is both economic as well as social then the global entrepreneurial woman is a development concern because her experiences with gendered inequalities reveal the necessity for feminist transformation within her context. But if gender and development has been neoliberalized in such a way that it starts and end with profit empowerment, then public-private partnerships like the 10,000 Women Initiative, are not a development project. They are a unique neoliberal creation that uses public sector logic and norms (feminist ideals and language), to invade spaces that have been traditionally recognized and reserved for the public sector for their own goals. And in using this logic, they end up looking good

especially in a day and age when people are so weary about the effectiveness of their governments, making the private sector look like the much-needed savior already ready to lend a hand.

I think this GEW is relevant though because even though she has privileges that the other “traditional” development faces do not have (i.e. multiple degrees, ability to make revenues, multiple nationalities, ability to travel to work and come back to Nigeria when she wants) she still faces similar challenges that the other women do such as lack of access to finance, gender inequality, gendered norms that are detrimental to her autonomy, feminization of responsibility, care work. So even though she is entrepreneurial and global, the realities of her lived experience give her something in common with the other women that development has always had its eye on.

So maybe the issue then is not just about economic empowerment, because even though these women are receiving all this business education which is enabling them to make better choices for themselves and “grow their business,” the issue though is also about human rights, it is about the address of social inequalities, it is about social justice, it is about the gendered norms that continue to prove to be very challenging even when the profit-empowerment is there. It is an intersectional conundrum that begs us to consider whether class trumps gender in this particular context, to what extent and for whose benefit.

The question perhaps is to what extent are these types of neoliberalized feminist initiatives impact how gender and development actors think and implement their programs and how much influence that is having in the broader field of development. Understanding this framework would need more fieldwork looking at different other neoliberalized feminist initiatives and making recommendations on the future of gender and development in an age of private sector engagement. Recommendations that could reflect how transformative and emancipatory empowerment can be done with the continued manifestation of neoliberal ideologies.

So even though women like the ones discussed in this research have more self-confidence in making decisions about their businesses, self-confidence that would enable them to have more revenue, what does it matter to be more economically empowered when you cannot even enjoy the fruits of your labor because you have to hide your “success,” when you have to cower in your success because people are wondering how you can be so economically successful but yet unmarried, when your context is so patriarchal that it is difficult for you as a woman to thrive in it, when you are not taken seriously because you do not have a man standing next to you. What is expressed by these GEW as feelings of disappointment or frustration of not being able to fully express their success in ways that speak to their individualized empowerment is a product of both their neoliberalization (idea that profit is enjoyable and that they should be happy) and the lack of social transformation which leaves them to deal individually with patriarchy. If women are truly going to experience emancipatory and transformative empowerment then there is a necessity that we go beyond a conversation of economic empowerment, because as this research proves, even when a woman is economically empowered individually, when she is embedded in a context that leaves undisputed patriarchal norms and gendered inequalities, that not only impedes upon her own continued success but keep other women, especially poorer women, completely out of the conversation of women’s empowerment. As such, profit-empowerment at the individual level is not enough as it does nothing to impact gendered relations within society.

Feminism is a social justice and gender justice issue that seeks to ensure that women are exercising their freedom in every area. When you co-opt a social justice project and rid it of its transformative power, then you actually end up creating spaces where more forms of inequality continue to exist, and in different ways, with feminist language giving legitimacy to this non-transformative status quo. Where women are yes economically empowered but then have to find ways to “cope” and “creatively navigate” with that sort of empowerment. You cannot rid feminism of its transformative power. Empowerment cannot end at economic opportunity. It has to go beyond that, it has to impact communities, emancipating and transforming contexts. Nonetheless, there is also a need to consider how

these processes of the neoliberalization of feminism could offer opportunities for empowerment.

It is an undoubted fact that this research has been marked by a great sense of personal transformation. Within the broader spectrum of second wave feminist thought, we reckon the personal is political as is the political personal (Fraser, 2009). As such, as part of my concluding thoughts on a project that has over the years become just as personal as it has always been political, I want to start by elaborating from a more personal level, and through the lens of my experiences working in neoliberalized feminist contexts, how as feminists critiquing this phenomenon we can “better understand the conditions under which neoliberalised feminisms provide openings to challenge oppressive power relations” (Prügl, 2014, p. 14) and begin to discuss how we can recover feminist meanings of empowerment that could push forward our political goal of systemic transformation.

As my research has indicated, there is a piercing wave of neoliberal ideology that is conducting in different ways how we think and how we live. Even though it remains critically useful that we analyze this strange happening as an emerging feminist, I nonetheless believe that it is even more critical that we to go beyond the analysis of an emerging and rogue, uncanny, double feminism that has gone to bed with neoliberal capitalism, to understanding the varied processes of the neoliberalization of feminism. Rather than the defeatist sound of a new feminism uncompromisingly lost to the hands of capitalism or as Nancy Fraser (2009) frames it, a feminism that “feminists no longer own and do not control” (p. 114), as Prügl (2014) proposed, “it is more fruitful and necessary to examine the way in which select feminist movement ideas are being integrated into neoliberal rationales and logics” (p. 2).

I emphasize in this research the framework that Prügl (2014) posits to think of this as the “neoliberalization of feminism” because I believe in its nuances it retains the power of feminism in the hands of feminist actors, like you and I. Because of my passion for feminist politics and the tools that feminism presents to bring about transformative change, I have a tendency to analyze phenomenon from a radical gender perspective, through which if a

phenomenon does not conform to “true feminism”¹⁰ I may miss nuances of other forms of feminist empowerment that could be happening. Working from a “protectionist” (over feminist politics) perspective, my initial analysis revealed without subtlety that there is a new feminism on the rise, by which the politics of the “original” feminist movement have been co-opted or lost entirely as a result of neoliberalism. Upon further reflection coming from a myriad of useful feminist comments, I realize such a radical approach blinds me from clearly and critically analyzing where the potential for transformation could be in these processes of the neoliberalization of feminism. Moreover, I could fall into the trap of “disciplining feminism from an assumed position of authority and in accordance with my own purposes” (Eschle and Maiguashca, 2014, p. 640). That would alienate a fuller and more comprehensive understanding of where transformative change could be and miss the nuances on what this neoliberalized practice is doing in localized contexts.

Turning to my own work as a feminist scholar implementing women’s leadership “empowerment” initiatives, because of the emphasis in my workshops on the development of the “authentic self” and individualized strengths-based leadership, this work, and many like it, reflects to varying degrees neoliberalized feminism in practice. Although not completely developed under the smart economic rubric analyzed in this research, I assert that these women’s leadership training empowerment initiatives are nonetheless neoliberalized feminism in practice because under this framework, I am hired as women’s rights activist and leadership trainer by international organizations and the private sector to “empower women” so that they can be more *effective* at work, so that they can *improve their performance* levels, so that they can *overcome* the glass ceiling and *get* promoted by asserting more confidence and better communication skills. The value of the “knowledge” that I am brought in by the organization to share is attached to the capitalist model of accumulation, where these women leaders should be empowered so that they can be more effective and efficient in helping companies meet their objectives and make profit.

Even though I am hired based on market logic presented above, when I “curate” workshops, I am conscious to both meet the objectives of the company hiring me as a

¹⁰ On discussions around true feminism, see Lépinard (2020).

consultant and to meet my objectives as a feminist which is to create safe spaces where transformation can happen from the personal to then “overflowing” to other women. Thereby, I am conscious to develop workshops where to meet company objectives, women would “effectively” learn through exercises, lectures, examples how to be better performers by conducting themselves as timely, responsible and disciplined subjects. Nonetheless true to my feminist cause, I also develop these workshops as spaces where women, through strengths assessments, would understand their individual aspirations, where through reflective exercises they are encouraged to share moments they have encountered discrimination, where women are sensitized to the fact that discrimination founded in patriarchal norms is not an issue with them but an issue in the system they are engaged. Moreover, we discuss the power of self-confidence and communication in promotions, but leave room for understanding that discriminatory practices do happen no matter how confident and great in communication a woman is. We also discuss issues of intersectionality and how women, more specifically women of color and immigrant women are not promoted no matter how *efficient* they are, and we discuss how sisterhood and women supporting women is a strong force against patriarchy.

I reflect on this personal work here to make a point that although I incorporate neoliberal practices that teach women to conduct themselves as responsabilized and efficient selves, I am also intentional about bringing in feminist politics and its tools for transformative empowerment. As such these workshops serve as safe spaces for women and are “empowering” both in their self and their aspirations, and in how they begin to more “effectively” conduct themselves in their work. Women, both in the public and private sectors, come back to me time and time again to express how much they were inspired by my approach of “be the authentic leader you are” rather than the “masculinist-type leader” society tells you to be. My goal has been to bridge the gap between my training in leadership communications and my training as a critical feminist scholar, to impact change as I approach these workshops as spaces for feminist consciousness raising, doing what bell hooks (1989) discusses that:

Much feminist education for critical consciousness takes place in Women's studies classes or at conferences which focus on gender. [...] It would further feminist movement if new feminist thinking could be once again shared in small group contexts, integrating critical analysis with discussion of personal experience. It would be useful to promote anew the small group setting as an arena for education for critical consciousness" (p. 24).

More clearly, the point I am making is that until I started thinking about the research project presented in this thesis as processes of the neoliberalization of feminism (that neoliberalization is context specific) then I was able to see how my own work as a women's leadership trainer fits in this paradigm. Because of my identity as a feminist, when I initially thought of this research project as a new type of rogue or lost feminism that is reducing women's experiences to capital, I could not clearly discern how my work as a leadership trainer "fit" because of the antagonistic "good" feminism and "bad feminism" competition. As I am not a "bad" feminist, I policed myself and also policed the possibility in the transformative work that I am doing.

As such, so as not to be blind to the transformative possibilities presented by this neoliberalized feminism, considering this work as processes of neoliberalization leaves room for "good" or "transformation" in a realm that we agree is problematic, but one that could potentially offer possibilities for transformative change. When I shifted my understanding, I was able to see clearly how I do utilize neoliberalized feminism tenets in my work but also how my work is not just inspiring but transformative and where the individual subjectification is directed to personal growth and development but where it is also directed to work in community so as to collectively solve systematic issues facing different types of women.

We can agree that feminism looks different as a result of neoliberal influence. We can also agree as discussed in this research that feminist tenets have been appropriated by capitalist institutions in ways that they have been stripped of their transformative power. There is a co-optation, seduction, colonization of feminist notions but not a process that qualifies to be discussed as a new type of feminism entirely. The power of the future of feminist transformative work still remains in the hands of feminist themselves. Those working on

the implementation of smart economic projects (SEPs) would not regard and/or consider themselves as feminists, so why even give them power by labeling what they do as “something” that they only approach as an instrumentalization tool to meet their goals. Understanding the processes of the neoliberalization of feminism in different contexts enables us to understand how as feminists working on these critical issues, we can influence those processes. Not influence those processes with an aim to “reclaim” feminism, but to assert that feminism has always belonged to us and therefore we can further influence in transformative ways these processes.

Arguments of a return to the feminism of the 1970s are not in any way useful because in an environment of growing neoliberal influence, these SEPs look like they are here to stay. As this research has discussed, women “feel” empowered, they “feel” that the profit-empowerment they are working on can help them become transnational elites, “feel” like they are the future their countries need, as such evidencing that there are spaces for transformation that have come as a result of SEPs. Understandably, SEPs spaces need to move beyond conversations of individualized forms of empowerment to engagements with patriarchal norms challenging systematic male domination, to conversations that do not “responsibilize” women as the only care takers but that challenge men as actors in a neoliberal environment to also do family work. There’s a need to move these projects to engage in notions of freedom beyond capitalism, consumerism and elite transnationalism. To discuss social justice as a goal and to bring in the poor women that neoliberalism has left out.

This is not to say that there is great potential in this neoliberalized feminism but that in the processes that seek to utilize feminist norms there is space for critique so that the project of feminism remains emancipatory and so that as feminists we do not end on a defeatist note that there is a new type of feminism and there is nothing that we can do about it. Strong co-optation and seduction claims of a feminist lost and a new feminism on the horizon romanticize the history of the feminist project as one that has always been coherent history itself speaks otherwise. The feminist movement has long been defined by “paradoxes and contradictions of its history and thought” (Lépinard, 2020, p. 13) and where efforts to

define what is true feminism have run into trouble previously as such pushing to recognize “the diversity and shifting nature of various feminisms and the fluidity of their boundaries” (Prügl, 2014, p. 2).

As a political project, the feminist movement “creates a political community that shares political ideals and goals. However, how feminists define the content of those goals, equality, emancipation, freedom, varies” (Lépinard, 2020, p. 11). As such, claims that the feminist movement has shifted from an “internally coherent” and “externally well-connected” trajectory to a movement that has been co-opted and in is now fractured along “fault-lines of gender, class and race” as such becoming isolated from other leftist allies is defeatist. This tone gives too much power to neoliberalism and not enough credibility to a movement that began even before the 1920s U.S. suffrage movement. As Rotternberg (2014) discusses, “simply claiming that this discourse is not really feminist or constitutes some sort of backlash against ‘true’ feminism is too easy and, I believe, misguided, both because such a claim assumes that there is one true definition of feminism (and that ‘we’ have or know it), and because it misses the opportunity to understand the kind of cultural work the emergence of neoliberal feminism – which tracts like Lean In and ‘Why Women Still Can’t Have It All’ reflect and (re)produce – is currently ‘doing.’ (p. 431).

The processes that render the feminist project co-optable or seducible by neoliberal actors have to be further studied so that we can flesh out where the spaces for emancipation could be and so that we can push, embed, penetrate into those processes of neoliberalization feminist transformative notions that move beyond critique and actually affect practice.

9.3 Policy Implications

In practice, this project also serves a call to those implementing SEPs to go beyond the conversation of how to conduct in women a neoliberal rationale of self-empowerment but to create initiatives and projects which systematically engage with the issue of power both in public and in private. This project has revealed the possibility of transformation in the

lives of individual women which enable them to practice a particular type of freedom that is embedded in profit, a profit that they desire to reinvent themselves as particular class subjects. Nonetheless, as self-empowered as those women find themselves, they continuously face systemic challenges which are reflective of the structural barriers that are associated with them being women. Without a critical address of empowerment as a political and social justice agenda, SEPs miss out on a great opportunity to actually create transformative change that could only impact the lives of GEW but all the women in local contexts. A turn to market ideologies and an over emphasis on project and economic empowerment of women as the only measure of gender justice is exclusionary in that a greater percentage of women in the developing context who need to benefit from initiatives such as this would continue to be left at the periphery. Going beyond market rationale and the emphatic “entrepreneurial self” as the ideal subject forces us to engage with issues of power and privilege that continue to exclude the voices of the majority of women.

The “women as efficient subjects” argument is not sufficient in creating transformative change. That is not to say that the argument cannot be used in forming partnerships with private sector actors, but to completely betray the politics that led to the “gender and development discourse” is a complete disregard of the past. As has been discussed in this research, the private sector has its own objectives in engaging in such initiatives, objectives which can be met alongside the work of development actors who are committed to transformative change.

Although feminist politics have been compromised by neoliberal ideology, in light of the transformations that are happening in the lives of women, there are spaces where feminists can nonetheless bring back the politics, going back to what bell hooks (1989) wrote which is that when we continue to speak up as feminist subjects and unravel the processes so that we can influence them we participate in the global struggle to end domination. This domination is brought by neoliberalism and it is that liberated feminist voice coming through in our words that will connect us to anyone anywhere who is living in silence.

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APPENDIX

Partnerships and Program Background Interviews Guide

Interviewee:
Position/ Background of Interviewee:
Date:
Organization:

Interview Structure

Introduction:
Project overview
My background
Purpose and duration of the interview
Privacy

Key Questions To Ask:

PART 1: Development of the Partnerships

Has your organization always been interested in issues of women's empowerment/
gender equality? (Particularly for private organization)

With the growing phenomenon of "smart economics" or "PPPs for gender equality and
women's empowerment," how did your organization get involved in these partnerships? /
How did the idea of this kind of public-private partnership for women's empowerment
develop in your organization?

Why is this type of partnership important to your organization?

Are these partnerships a demand from the private sector or does it come from you? (vice-
versa for the private sector)

Why did your organization choose to be a partner in these programs?

Is your organization a partner in other types of PPPs?

What has been the in-house response to these partnerships?

What have been some of the challenges/ difficulties in developing these partnerships?

What have been some of the benefits of these partnerships?

What are your thoughts on private sector involvement in public oriented programs such as this?

How did you come about this relationship and partnership with Goldman Sachs?

Who are your other partners in Nigeria?

What is your responsibility in the program? Are you an implementing partner?

Why the emphasis on women's entrepreneurial capabilities?

How do you choose the women who participate in these programs?

What kind of businesses do the women you choose have

PART 2: About the Program, Structure, and Implementation Process

What is the philosophy behind the programs?

Who researches and engages with what the needs of the women are, during the program design process?

After design, what is the implementation process of the program?

How does the program work?

Who operationalizes these programs?

How is the curriculum developed?

Do you think having the private sector involved in women's empowerment programs/ gender equality programs, changes the philosophy or the implementation process of the program?

What kind of women does your program specifically target?

Why this particular type of woman?

How can a woman access this program?

What are the learning tools utilized?

What are the expected outcomes from the programs?

How do you define empowerment?

How do you define and measure gender equality?

What have been some of the challenges of implementing these programs?

How do you ensure that the program is property tailored to the women?

How do you adapt your goals as an organization through these partnerships and programs?

PART 3: Analysis of the Program

What have you learned from these programs as an organization?

What are the measures of success of the programs?

How do you monitor and evaluate these programs?

What are the tools that you use to measure the success of these programs?

What are some stories of success?

What are some stories of failure?

Are there concepts that you have had to redefine as a result of your experience and the experiences of women in these programs?

How do you translate the program's objectives into local realities?

What has the effect of these programs on women, households, and communities in places where they are implemented?

How are gender equality and women's empowerment redefined in this process?

Program Beneficiaries Interviews Guide (2016)

- Introduction and thanks
- Project overview
- My background
- Purpose and duration of the interview
- The interview as voluntary and the right to stop at any point
- Confidentiality- No names will be mentioned and identify will be kept private in the dissertation
- EXPLAIN that the researcher is NOT Related to the 10'000 program, information will not be transmitted to the program, this is independent research.
- Permission to record

Interview Structure

Beneficiary Interviewee:

Professional role of beneficiary:

Date participated in the *10,000 Women* program:

Key Questions To Ask:

PART 1: Personal Historical Background of Beneficiary (In sociological research, we always ask background questions to participants in research)

Family background to discern “norms” of gender equality

If you don't mind, could you please share how old you are?

What is your family/marital status?

Does your partner work/ or is your partner an entrepreneur?

Do you have any children? AGE / year of birth / plans for studies if relevant

Beyond your nuclear family do you take care of other familial relations?

How many brothers/sisters – what occupation?

What is the economic background of your family? (Lower, middle, upper)

Did you grow up in a home where both your mother and father worked?

When you were a child, what was it like? Who took care of the kids in your home when you were a child? Who took care of the domestic chores? (nanny, mother, father, helper, relative? Who worked?

Professional/Academic background

What is your academic background? What schools did you go to? What did you study?

What is your professional background? Where have you worked? For how long? Doing what?

Entrepreneurship background

Can you tell m the story of how you started your business?

- Have you been formally trained in business/ entrepreneurship? Did you get some help? From whom? How?
- When did you open your business?
- Why this particular business in this particular industry?

Are you the only person in your family to start/ lead/ own a business?

What interests most about being an independent business owner?/What is the most interesting aspect about being

What do you like about being an entrepreneur?

What don't you like about being an entrepreneur?

What drew you to this particular type of business?

How many employees / benefits?

Investor for your business?

PART 2: Participation in 10,000 Women Program (EMPOWERMENT)

How did you hear about the 10,000 Women Program

Why did you to apply?

When you were applying, what did you think you could gain from the program, that you could not learn on your own? What were your expectations from the program?

What was the application process like?

Can you describe to me what the program was like? What did you like? What didn't you like?

What are some of the fundamental lessons that you took away from the program?

What proved useful? What did not?

Why do you think such a program is beneficial to women?

What are the things that you learn in the program that affect and change the challenges faced by women?

Do you think that women's entrepreneurial needs differ from men's? Why?

Do you think that a man can benefit as much from the program?

Do you think that the program adequately addressed the challenges that you might encounter as a female entrepreneur?

PART 3: Post Program (SUBJECTIVITIES)

Has your life/ business life changed substantially? Or not at all?

How has it changed?

Are there ways in which your family and community has been impacted as a result of your participation in this program?

How do you think that program affected your household?

How have you seen things in your company shift?

What do your employees say about the changes that have occurred?

What have you learned? What was missing from the program?

How have you seen things in your home shift?

What does your family have to say about the changes that have happened since the program?

What does your partner have to say? Your parents? Children?

How do you think the program has been beneficial to your personhood? Self perception? Identity? Connection to the market beyond the local context?

How do you see yourself differently?

Did the program afford you exposure beyond Lagos?

Program Beneficiaries Interview Guide 2 (2019)

- Reintroduction and thanks
- Project update
- Purpose and duration of the interview
- The interview as voluntary and the right to stop at any point
- Confidentiality- No names will be mentioned and identify will be kept private in the dissertation
- EXPLAIN that the researcher is NOT Related to the 10'000 program, information will not be transmitted to the program, this is independent research.
- Permission to record

Interview Structure

Beneficiary Interviewee:

Professional role of beneficiary:

Key Questions To Ask:

PART 1: SUBJECTIVITIES

What has happened with your business since the last time that we spoke in 2016? What has been your experience? What have been some of the major challenges that you have faced?

You have had various experiences with business, do you see yourself as an entrepreneur? What does that mean to you? A woman entrepreneur? A Business woman? What does that mean for you?

Do you think anyone can be an entrepreneur?

PART 2: MORALITY OF BUSINESS

In light of your business, have you been active in the community or with your family?

How do you think the growth of your business is good for your community?

What do you think is your role as a business person to the community?

Is your business for good?

PART 3: GENDER DYNAMICS

Who is the main income earner in your family?

What are your family dynamics like since you became an entrepreneur?

How is your husband involved in your business? (support for participation in 10000 program? Was it discussed with him?)

What do your children think of your work as an entrepreneur? Did they support you participating in the program?

Do you think your owning a business has changed how you are perceived as a woman in the Nigerian context? (should more women become entrepreneurs? Can it secure financial autonomy – is financial autonomy important or is it understood in the family context – not for the woman herself?)

What are some family tensions that you have experienced as a result of your business?

Did the program address issues about how to deal with family tensions around women's work as an entrepreneur or financial autonomy for women in the family?

Did you share their family issues among participants in the program?