## **Voluntary Termination of Debt** Luci Cavallero & Verónica Gago Translated by Liz Mason-Deese

The feminist movement in Argentina, and across Latin America, has gained force and strength in recent years. That movement can be characterized not only by its massiveness in terms of the number of people on the streets, but also for how it has opened up debates and circulated concepts and diagnoses about multiple issues. That broad, heterogeneous, and complex arch includes issues ranging from abortion to debt. However, the movement goes a step further, *connecting* those problems, creating subterranean links and intersections that have grown to be part of a new common vocabulary and unprecedented form of collective comprehension. Therefore, it is not only an agenda, although it is also that. The feminist movement politicizes issues that were long considered marginal or to only concern a minority, or that had been hijacked by groups of experts. It also connects areas of the exploitation of life that appear to be disconnected or are treated as independent variables by mainstream economics.

Let's start with the general diagnosis. The feminist movement has rendered visible how the precarity produced by neoliberal policies constitutes a specific economy of violence that culminates in femicides and travesticides. And it has put this issue on the popular agenda. It could be summed up as: we have constructed a multi-layered comprehension of violence that also complicates the challenges for disarming it. In order to say that femicides are political crimes, following the notion popularized by Rita Segato, it was first necessary to draw the connections between sexual violence and labor violence, between racist violence and institutional violence, between the violence of the legal system and economic and financial violence. The explosion of "domestic violence" today cannot be understood without this map of the whole, without this diagram of links. When we speak of violence against women, lesbians, travestis, and trans persons, we are hitting the heart of capitalism's system of violence, what makes it possible in its current phase of cruelty.

This *method of connection* is a properly feminist methodology, it makes intersectionality into a concrete political practice. *Taking debt out of the closet* means understanding how debt organizes obedience. Contesting decision-making power over our bodies and territories is a demand for the right to abortion and against extractivism. Questioning the allocation of public housing according to heteronormative ideas of the family, also means fighting against real estate speculation in the urban development of the slums.

How is the *transversality* of the movement's diagnosis translated for thinking about the public policies being implemented through feminist institutionality in the form of the brand new ministry of women and sexual diversities, while those policies are also being pushed by mobilizations on the streets?

Today we can identify three urgent points on the agenda in which the feminist perspective

can provide a privileged perspective for practicing that transversal method of analysis: debt, food, and care.

## **Stop Feeding Debt**

There are two gentlemen's agreements that Macri's government established before leaving office that today condition our capacity to carry out transversal politics, that is, to simultaneously attack the multiple causes of violence. Those two pacts involve the most politically delicate and sensitive areas that directly exploit the capacity of social reproduction: debt and food prices, both affected by the alarming rate of inflation in recent years.

As one of the first emergency measures, the new government launched a program called "Argentina against Hunger," which seeks to provide food cards to two million people. When explaining why the program uses cards instead of cash, the Minister of Social Development Daniel Arroyo responded with a crude empirical fact: any cash that families receive would be used to repay either formal or informal debts. The conclusion is clear: the form of guaranteeing food access today is determined, in part, by debt that has literally parasited all types of household incomes, from pensions to welfare payments, especially the Universal Child Allowance, and income from odd jobs and informal work.

This relationship between debt and food is crucial because it takes the destructive effects of precarity to their extreme: on one side, going into debt in order to eat; and, on the other end of the chain, drowning in debts to produce food in the popular economies, as small farmers take out loans to access lands, seeds, and other supplies, and finally, the monopolistic funnel of the supermarkets. Thus we see how the financial colonization of our territories is much broader than the legacy of the foreign debt, although it is directly related to it. The external debt spills over, as a capillary system of indebtedness into household debt and is reinforced by the loss of purchasing power and cuts to public services. It is an explosive combination. Or, in other words, it only feeds more debt.

The struggles of small-scale agricultural producers, the workers of the land, have transformed how public policies for fighting hunger are designed in Argentina. "It is a positive development that the struggle against hunger is being tied to promoting campesino and family farming and with the search for quality produce," states Rosalía Pellegrini from the Union of Workers of the Land (UTT). "For us, this was accomplished through the *verdurazos*," she continues, referring to the protests that involved occupying streets and plazas to distribute large quantities of produce for free, in the worst moment of the inflationary crisis under Macri's government.

Here the lines of the challenge are drawn. On one side, the food cards are an attempt to institutionalize the *feriazos*, these protests distributing food, and to recognize the social movement's diagnosis of the issue of hunger. On the other hand, the inherited indebtedness and the system of bankarization produce situations of unreal equivalence between transnational supermarket chains and popular markets.

"If we have to add a 10.5% sales tax to our production plus the posnet expenses, it will be difficult for us," a market vendor near La Plata adds. But this dilemma reveals another one. The conditions of production and super-exploitation of family agriculture today point to two structural problems: the limits imposed by not having access to land (and therefore the need to pay expensive leases) and, second, the unrecognized labor of campesina women. A quadruple knot narrows the possibilities and complicates the picture: the tax question, land ownership, the financialization of food, and the quantity of non-recognized and historically devalued feminized labor that functions, in fact, as a variable for lowering costs. Rosalía adds, "Our food is subsidized by our self-exploitation, we go into debt to be able to compete in a dependent production model."

The National Ministry of Social Development also recognizes the need for getting popular economies out of debt. It has included a line of low-interest loans for buying machinery and tools for family agriculture in the Argentina against Hunger Program.

But there is another aspect to the public declarations announcing the implementation of the food card: the insistent interpellation of maternal responsibility for feeding children, even when the card is targeted at mothers or fathers. The responsibilization of hyper-exploited mothers risks reestablishing forms of patriarchal meritocracy in social assistance. A feminist perspective, on the other hand, demands that social policies not be used to naturalize a gender mandate in a context of extreme crisis.

Cuts to public services and the dollarization of rates and food during Mauricio Macri's government shifted the "costs" of social reproduction onto the family. Now it necessary to reestablish public services so that responsibilities for food and care no longer fall on the family. The feminist movement has shown the violent limitations of the family when it is reduced to its heteropatriarchal norm and, in turn, has valued communitarian networks for their capacity to produce social relations and institutional mediation. "The food card is an important measure in the face of the extreme needs of our compañeras but it is does not replace the food ration that is handed out in each neighborhood soup kitchen, where they carry out *ollas populares* [collectively prepared and freely distributed meals], and it is that communitarian labor that we demand be recognized" says Jackie Flores from the Movement of Excluded Workers and the Union of Popular Economy Workers (UTEP).

#### Care Work

Over these years, there has been increasing recognition of reproductive labor (limited but not limited to care work). An enormous quantity of tasks that are productive of value, but were politically subordinated and hidden in the basements of everyday life, have been identified and mapped. The feminist movement has vindicated these labors as politically productive, challenging their condemnation to be disregarded, free, badly paid, and compulsory.

"Our main challenge in terms of public policies related to care is to give political value to the different tasks and labors that women carry out. Our diagnosis is that we aren't starting from scratch, but rather that the pension moratorium for housewives implemented in 2004 and the universal child allowance are two policies that recognized non-remunerated labor in the home and in childcare, which were designed with the goal of redistributing wealth, but at that moment were not understood according to a gender-based perspective. That is where we want to contribute," explains Lucía Portos, Vice Minister of the Women's Ministry, Gender and Sexual Diversity Policies of the Province of Buenos Aires.

Delinking care from gender mandates that naturalize that labor and use biology to associate it with women in terms of a moral obligation is the heart of the battle. It is not a cultural battle, but strictly a political one. For example, we remember when compañeras from union organizations shared in an assembly that when parental leave had been offered to fathers they did not want to take it, showing that recognition and rights require a certain type of political order in order to become effective.

Here there is a historical debate about wages for care work: their relevance, how to measure them, and their capacity to challenge the sexual division of labor. We are faced with an important challenge: the wage that remunerates care work must not get stuck in the lowest rungs of the wage ladder. That would confirm a hierarchy of tasks that would make it impossible for that wage to function as an antidote to precarization.

Speaking of care also allows us to understand how precarization functions in general in the current moment. The free, non-recognized, subordinated, intermittent, and at the same time constant, dimension of reproductive labor today allows us to analyze the components that accelerate processes of precarization. It allows us to understand the forms of intensive exploitation of affective infrastructure and, in turn, the extensive expansion of the working day in domestic space. It allows us to comprehend forms of migrant labor and new hierarchies in freelance work. In turn, it illuminates how availability and the ability to manage overlapping tasks are the primary subjective resource employed everyday in childcare, as well as a contemporary requirement of service work.

Carolina Brandariz, head of the Comprehensive Care Office of the Ministry of Social Development indicates: "Women workers in the popular economy are the most humble workers, with few guaranteed labor rights and the least options for choosing whether or not they want to do care work because they have fewer possibilities for resolving issues of care privately. This office aims to generate care spaces within the productive units of the popular economy and, on the other hand, for the recognition of the care tasks that are carried out in the popular economy."

Paying attention to prices, making everyday adjustments to make incomes stretch further, and inventing more work are now everyday scenes that strain that logic of care as precarization escalates. The Uber driver accompanied by her child is no longer an exception, nor is the textile worker who has to leave her children, between the ages of three and seven, alone while she sews because she cannot get a spot in the public day cares centers.

### A Feminist Analysis of Inflation

There is a political battle over the cause of inflation. Different authors have contributed elements that enable us to elaborate a feminist analysis of inflation, that mechanism that forces people to take out debt at an accelerated rate.

Historically conservative arguments, which characterized inflation as an illness or moral ill of the economy, are added to monetarist explanations (emission) of inflation. In other words, it is not only about technical and economic explanations, but is directly related to expectations of how to live, consume, and work. Thus argued the famous Harvard sociologist Daniel Bell who identified the breakdown of the domestic order as the main cause of inflation in the United States in the 1970s. So did Paul Volcker, Chair of the US Federal Reserve from 1979 to 1987, known for his proposal to discipline the working class as a method for combating inflation, establishing the issue as a "moral question."

Melinda Cooper's analysis of these explanations, as she studies why both neoliberals and conservatives raged against a low budget program aimed at assisting African American single mothers provides a fundamental clue: that subsidy highlighted how its beneficiaries disobeyed moral expectations. Those African American single mothers produced an image that did not fit into Fordist family portrait. That is, from a conservative perspective, those who received assistance were being "rewarded" for their decision to have children outside of heternormative cohabitation and inflation *reflected* the inflation of expectations of how to live their lives, without a mandatory requirement to work.

Then, conservatives take the classic neoliberal argument that inflation is due to "excess" public spending and wage increases due to union power, and add another twist: inflation marks a qualitative displacement of what is desired. More recently both arguments have aligned decisively.

In our context, how can we discuss inflation in a way that deconstructs the conservative image of social spending, similar to that of the outgoing government, that moralizes women from popular sectors for their possible spending at the same time as it excuses the local and international financial elite responsible for the capital flight of 9 out of every 10 dollars of the national debt?

If there are relations that express rejection or flight from the family contract, becoming debtors is – as Silvia Federici argues – a change in the form of exploitation that leads to another question: how are people disciplined and punished outside of the wage relation and outside of marriage? Punitive reforms of social rights (as <u>we argued in relation to the</u> <u>pension moratorium</u>) seek to invent those apparatuses to create a patriarchal meritocracy outside of the wage and outside of marriage.

# A feminist agenda: getting out of debt, political recognition, and public services

The three urgent problems that we face in this conjuncture are interconnected and complicated by the feminist perspective that, through mobilizations, assemblies, strikes, and public debates, has been able to render the domestic space visible as a space where exploitation and violence occurs. In turn, we drew connections between every home and the financial and tax architecture that sustains inequalities. Through the slogan, "We want ourselves alive and debt free!" specific images of how public debt is translated into generalized indebtedness, especially in popular and household economies, are woven together. Policies for getting out of debt are a fundamental element of the feminist agenda because, as we know, it is mostly women who go into debt to obtain food and medication. If there is something that women, lesbians, travestis, and trans people do own, it is debt.

A feminist economics agenda has to start from characterizing exploitation under four simultaneous modes: as domestic workers, as waged workers or beneficiaries of state assistance, as consumers, and as debtors. Therefore, along with getting out of debt, we need policies that recognize the value of the domestic labor that directly turns us into "creditors" of a wealth that we have *already* created for free. Finally, the tax structure that we face as consumers is another key that weaves together a claim that goes from food to financial rent. It is time for reappropriation, for a legal termination of debt.