Third Annual Lecture in the Laws of Social Reproduction

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Social Reproduction and Financial Extractivism

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With the increasing financialization of the reproduction of life, the reproductive relation is shown, more than ever, to be the space of valorization and accumulation par excellence. This is due to the fact that in order for finance to be able to invade and colonize the sphere of social reproduction, first it must systematically dispossess the infrastructure of public services, common resources, and the economies capable of guaranteeing an autonomous reproduction (from peasant economies to self-managed economies, from cooperative elements to popular-communitarian ones). Above all, it is a dispute over the temporality of exploitation: finance implicates obedience in the future and, therefore, functions as an 'invisible' and homogenizing 'boss' of the multiple tasks capable of producing value. Many feminist scholars suggest that the relationship between patriarchy and capitalism has shifted to reflect an even greater global reliance on reproductive labor. This raises the question: Why is neoliberalism mutating in this way?

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First of all, I want to say thanks to the organizers of the Third Annual Lecture in the Laws of Social Reproduction. It is an honor for me to be here. Thanks especially to Prabha and Kumkum.

I would like to share some points of entry about how I am working on social reproduction as the expanded terrain of non waged labor and housework in my research and political activism. I hope to contribute to what Silvia Federici (2021) proposed in the previous annual lecture: to sketch a tentative program of analysis and action.

In my book Neoliberalism from below I analyze how the terrain of social reproduction was dispossessed by neoliberal policies in Argentina and other countries and how popular economies in our region confront and at the same time negotiate with different financial devices in order to critique and replace social infrastructure. That was my point when I talked about "neoliberalism from below" as a way of showing how neoliberalism is articulated with communitarian forms, with popular tactics for making a living, enterprises that drive informal networks, and modes of negotiating rights.

I wanted to emphasize how popular economies are dealing with precarity, and, at the same time, disputing resources, urban space, and cooperative ways of working. I consider it fundamental to highlight a different aspect of neoliberalism, namely the ambivalence and antagonism with which it is confronted, endured, appropriated, and adulterated. There the terrain of social reproduction is strategic.

In contrast to the interpretation of popular economies which sees them only as forms of exclusion, the informalization of the economy emerges primarily from the strength of the unemployed and of women, which can be read as a response from below to the dispossessive effects of neoliberalism. It is also in that register that we can analyze labor exploitation in informal and communitarian networks.

A passage can be summarized: from the providing father or breadwinner (the male figure of the waged worker, the head of the household, and its counterpart: the welfare state) to feminized figures (the unemployed, women, youth, and migrants) who go out to explore and occupy the street as a space of survival and, in that search, reveal the emergence of other vital logics. In turn, a new politicization is produced in that passage: actors who occupy the street both as an everyday public space and as a domestic space, breaking with the traditional topographical division between the public and the private.

I was interested in analyzing how the reproduction of life for the majority was reconfigured, how the forms of informalized labor were a massive reality, which was the role of the "social inclusion" driven by finance mechanisms and to provide evidence that finance "lands" in economies that emerged in moments of crises and were nourished by modalities of self-management or work without an employer.

Then, in my book Feminist International I try to think about what we have learned in the recent cycle of feminist strikes, starting in 2016. The feminist strike has been a key device in the massiveness of the feminist movement in recent years. It launched a political process that is transnational and that put the issue of violence and

reproductive labor in the center of the movement. But here I also focus on the way in which feminist struggles confront, once again, the financialization of everyday life. Or, in other words, I am interested in the strike as a way to read and confront how household debt is colonizing social reproduction.

This is a very important point for analyzing what happened then, during the pandemic, under the general hypothesis that I have been developing with Silvia Federici and Luci Cavallero that we are facing a restructuring of class relations that takes the sphere of reproduction as its main stage.

So, the feminist strike provides us with a specific point of view about social reproduction. What does that mean? That the feminist strike functions as a practical experience but also as an analytical lens to produce understanding and political valorization of reproductive labor. As in the 1970s the Wages for Housework campaign enabled a novel political capacity to point out the existence of a large area of non-recognized exploitation, just as the Third World struggles made visible whole areas of unpaid labour and un-free laboring populations, I believe that the current feminist movement succeeds in showing the scale of neoliberal precarisation in terms of the crisis of social reproduction, while also embodying the political commitment to confront it. And, it is not a coincidence that this movement emerged from the global South.

Why?

1) Because through the strike, the feminist movement politicizes the crisis of social reproduction in a new and radical way: visibilizing the massive scale of unpaid labor and the convergence between unpaid labor and informal and precarious work after decades of neoliberal dispossession. But also confronting the gender mandates embedded in social reproduction.

2) Because the feminist strike, as it has been appropriated and reinvented by the feminist movement centers the issue of labor by approaching it in a new way, expands the notion of labor, and recognizes territorial, domestic, reproductive, and migrant labor, broadening the very notion of the working class, from below. In Argentina, it starts from the recognition that 40 percent of the workers in our country are involved in diverse modes of the so-called informal economy, vindicated in some experiences as the popular economy. The strike overflowed the borders of those who are recognized as workers. Thus it became a strategy for making visible and valorizing those labor trajectories that usually remain unrecognized.

3) That valorization of social reproduction from the point of view of the feminist struggle also has to do with how those tasks over spill beyond the confines of the home: into self-managed soup kitchens, day cares, health care initiatives, and so on. This spillover is due to the crisis that destroyed masculine "heads" of households through massive unemployment. But, more than anything, it is the effect of the politicization of the crisis through community, feminized and popular organizational dynamics.

By expanding the tool of the strike, the feminist movement provokes a crisis in the patriarchal concept of labor because it questions the idea that dignified work is only

that which receives a wage; therefore, we also challenge the fact that recognized work is predominately masculine. Like in a game of dominoes, this implies questioning the idea that productive work is only that which is done outside the home.

The political process of organization of the strike reveals what makes social reproduction possible, demonstrating its strategic character, which is, at the same time, constantly hidden and constantly privatized. By including, highlighting, and valorizing the distinct terrains of exploitation and extraction of value by capital in its current phase of accumulation, the strike enables accounting for the conditions in which struggles and resistances are reinventing politics today.

The use of the strike expresses and disseminates a change in the composition of laboring classes, overflowing their classifications and hierarchies—namely, those that are so well synthesized by the "patriarchy of the wage", as Federici called it. And it does so from the register of a practical feminism, rooted in concrete struggles.

I want to emphasize that the feminist strike proposes subjects of the strike that do not seem "ideal", that do not have to meet a series of requirements to form part of it. The feminist strike takes seriously all those who cannot strike and demonstrates why those impossibilities have to do with the sexual and racial division of labor. Understood and practiced in this way, the strike manages to expand, to generalize, and reinvent the sense of stoppage in new territories, in subaltern spaces from the point of view of recognized labor. It politicizes impossibility as a key aspect of precisely the labor that it seeks to highlight in its conditions of precarity.

By decoupling recognition of work from the wage, it rejects the idea that those who do not receive a wage are condemned to the political margins. In that sense, from the beginning, the feminist strike in Argentina was a tool to render visible a process, which was already taking place, of politicization in the sphere known as informal work. That sphere is also referred to with the more political term “popular economy” or “workers of the popular economy” to recognize a political subject and account for an organizational process, including in union terms. That is why we make the important distinction between informal work and workers of the popular economy.

Those organizations played a fundamental role in the assemblies preparing for the strike and also in the way which that agenda permeated and organized the union agenda, in how those demands and languages were composed and broadened the notion of work in a very practical way, based on the women, lesbian, trans and travestis who recognized themselves as workers in the assemblies. That is what gave rise to the slogan “All women are workers.” That slogan seals the alliance and coalition between different union federations, as well as with workers of the popular economy, but also with the unemployed and with domestic workers. It enables a plane of convergence and transversality that is a key feature of the feminism that reframe the question of social reproduction inside the unions and beyond them.

But let me insist: What are these popular economies, from the point of view of feminist economics? Their reproductive dimension is central, thus the task of organizing everyday life is already registered as a productive dimension, in which the categories of the street and the household take on a practical indistinction for thinking about work. The historical affinity between feminist economics and the popular economy has

to do with the politicization of social reproduction based on political practice within the crisis. In this sense, these activities of social reproduction appear to resolve and replace, while also critiquing, the plundering of public infrastructure. Today it is popular economies that are building common infrastructure for providing services that are called basic, even though they are fundamental: from health care to housing, from electricity to education, from security to food.

In this way, popular economies as a reproductive and productive fabric raise the issue of concrete forms of precarization of existence across different fields and demonstrate the degree of dispossession in urban and suburban territories, which is what enables new forms of exploitation. In turn, this implies the deployment of a concrete mode of conflict through understanding the territory as the new social factory.

How are they both, the feminist strike and popular economies, connected?

Today's feminist perspective that emerges from understanding nonpaid, badly paid, non-recognized, and hyper-exploited work gives rise to the most powerful clues for understanding the world of work in general and specially the link with social reproduction. Therefore, the feminist perspective manages to visualize the totality of the forms of exploitation based on its particularity: it knows how to connect them, how the differential of exploitation is generated, and how value is produced by the political hierarchies that organize the waged and non- waged world of work. In this sense, as I have been arguing, it expands the notion of class and it has a very close intimacy with popular economies.

Furthermore, the feminist perspective is able to produce a general understanding because, due to its historically partial position as devalorized subject, it is able to perceive how the very idea of "normal" work has imploded. Of course, such "normal" work, which is presented as the hegemonic image of a waged, male, formal job, still persists as an imaginary and even as an ideal. But, as it has become increasingly scarce, that imaginary can function in a reactionary way: those who have that type of job are limited to perceiving themselves as the privileged, as in danger, and as in need of defending them-selves against the tide of the precarious, unemployed, migrant, and informal workers. The power of the current feminist diagnosis of the map of labor lies in its creation of a non-fascist reading of the end of a certain paradigm of inclusion—that which has operated through the system of waged work and the deployment of other images of what we call labor, among other formulas for recognition and redistribution. This challenge directly interpellates the unions.

What is the role of finance in relation to reproductive labor today?

In my book co-authored with Luci Cavallero, *A Feminist Reading of Debt*, we showed how public indebtedness, which accelerated exponentially with the enormous IMF loan taken out by Mauricio Macri's government in 2018, is translated into austerity measures that spill over into households as household debt.

In that research, we confirmed an increase in and a proliferation of forms (formal and informal, banking and non-banking) of indebtedness that started to be used as a necessary complement to diminishing incomes. Thus, the austerity measures imposed

by the record external debt, along with inflation and the consequent loss in purchasing power of welfare benefits, pensions, and wages made taking out debt a requirement for accessing basic goods such as food and medicine.

That reality particularly affected women from the popular sectors. This occurs in a context in which the wage ceases to be the privileged guarantee for debt, and is instead replaced by state benefits, which start to function as a state-backed guarantee for non-waged populations to take out credit. This allows us to recognize a historical change: debt is acquired while "skipping" the wage form.

Accelerated impoverishment meant a qualitative and extensive leap in already existing debt in many households: debt to guarantee everyday life and to pay services – water, gas, and electricity – became a compulsory instrument. Debt, as a financial technology, is capillarized as a response to precarization. The unique element of this phenomenon is that debt is no longer associated with the specific consumption of a good or service, but rather becomes a permanent and obligatory form of complementing incomes in free fall.

A whole new equation is produced between income and debt when that income (whether waged or not) no longer guarantees reproduction. Here then is an important finding of our research: there is a qualitative change in what debt means in households when it is structured as an everyday mandate, under the formula "take out debt in order to live." That is articulated with a quantitative modification, as its expansion reaches a greater quantity of households and produces a picture of "over-

indebtedness," which has recently been recognized as having a direct effect on human rights.

That is what we have called "the financial colonization of social reproduction" (Federici, Gago, and Cavallero 2021): that is, finance advances over key areas of social reproduction such as food, health, housing, and education, in terms that also allow us to analyze its connection with the gear of sexist violence. This contribution came about from investigating the effects of over-indebtedness in everyday life, concentrating our analysis on those who maintain domestic economies in moments of crisis, putting their bodies on the line in the face of debt.

Going into debt in order to live, then, has subjective impacts that reorganize everyday life and domesticity and intensify the gender mandates associated with debt repayment. The permanent presence of indebtedness places debt in the center, directing all one's energies and efforts to avoiding falling behind on payments, even resorting to family loans and aid that can also put intimate and neighborhood relationships at risk. Thinking about that displacement that constructs the centrality of household debt, also implies understanding what forces debt manages to command as an organizer of the heterogeneity of increasingly precarious work, even driving illegal economies.

An essential dimension in relation to the study of household indebtedness is understanding its relation with, largely feminized, unremunerated work. This proposal is a methodological key that our feminist perspective on debt adds, that was fundamental for understanding the pandemic's impact on domestic spatiality. It is also

fundamental to underscore and qualify the relation between debt and labor, because it demonstrates that debt cannot be delinked from its dependence on labor. Against financial abstraction that claims to be a mathematical number or market index, debt lands on specific bodies and territories from which it extracts value, which it exploits in a differential way.

The need to take out debt in order to live becomes even stronger in single parent homes, with women responsible for children, making debt into another way of intensifying gender inequalities and, particularly, exploiting unpaid labor. The confirmation of a capillarization of household debt prior to the pandemic shows that, in this exceptional period, many households had pre-existing debts to which new ones will be added.

Along with the conditions of precarization underway, women, lesbians, travestis, and trans people have faced greater difficulty in participating in the labor market due to the increase in care work in households and neighbourhoods. In fact, in the worst moment of the pandemic, there was a 14% decrease in economic activity for female heads of household with children or adolescents, almost four points higher than the general decrease in activity during the same period. These situations functioned as the motor for the appearance of new debts associated with managing everyday life in the harshest moment of the quarantine measures. In other words, we are facing a mechanism in which the greater the unpaid labor, the greater the debt.

What happened during the pandemic?

The global emergency brake that the pandemic has activated seems to have produced the simulacrum of a "strike". In the first moment, this sort of inversion of the strike, of everything being stopped at the global level, was striking. At the same time, in opposition to that idea of a suspension, real estate and financial capital never took a break.

Our investigation of the pandemic begins to show how the proliferation of private debts during a time of economic crisis exploits domestic and community work and territories, and, at the same time, enables us to draw a map of the political dilemmas of the current moment. Unpaid debts for rents and utilities, including electricity, water, gas, and internet access, grew at an accelerated rate during the first months of the quarantine. In working-class neighbourhoods, where the impact of the health emergency and reduced incomes has been felt most strongly, debts for internet connectivity—that is, paying for data usage to sustain public school distance learning—grew considerably, absorbing a large part of the emergency social subsidies.

The situation is paradoxical in its drama: an increase in care work, in addition to the intensification of unremunerated labor that includes the education of children inside the home, generates more debt. The unacknowledged work in households translates into income inequality that, at the same time, becomes the motor of indebtedness. It is this situation of obligatory and recurrent indebtedness, moreover, that produces a direct relation to the growth of illegal economies, including informal employment without benefits or protections for those already in vulnerable situations. Here, domestic debt also appears in its most political guise: as a means of metabolizing the effects of economic adjustment, which forces people to supplement already

insufficient incomes in order to consume increasingly products whose prices are increasingly dollarized (food, medicine, rent).

The feminist movement launched initiatives-experiments that defied the initial enclosure, carried out virtual assemblies, food aid, campaigns and networks for abortion, Whatsapp groups for special help, etc. "Feminist networks sustain us" was a slogan that demonstrated the capacity to build emergency infrastructure, re-assemble resources, affects, and knowledges, to insist on accompaniment in new circumstances, to create alerts, to train a sense of urgency that would not overwhelm us.

We can point out that the work rendered visible and vindicated by the feminist strike take a leading role in the pandemic, renamed as "essential." That includes the world of work generally associated with images of the "submerged," on the border between the legal and the criminalized, that ranges from informal markets to self-managed enterprises, as well as jobs that are sometimes recognized with the euphemism of "volunteer work," because they involve an intensive care component, or because they are perceived as only being intermittent and spontaneous community solidarity, with a largely feminized and migrant composition. From community health clinics to trash pick-up, from soup kitchens to daycares, community labor, performed by social movements and grassroots organizations, has come to substitute for that which has been successively privatized, looted, and defunded.

It is a complex twist that leads to the recognition of these tasks through their baptism as "essential." To a large degree, it has been done by codifying them in a register of self- sacrifice, heroism, and gender mandates. Thus, this forecloses the feminist

recognition of that work, which was achieved through these years of mobilization, debate, and organization, which was capable precisely of disobeying the family-based mandates associated with those tasks, of reclaiming rights and wages for doing them, and of attributing a political value of self-management to them.

A strong paradox is condensed in essential work: it names a renaturalization of those tasks and the bodies dedicated to them, who now receive applause but not sufficient remuneration; valued but reinstated in a quasi-philanthropic imaginary (with church support). This produces a strange pirouette: they speak of labor, but by classifying it as essential, it seems to stop being labor. Its value is recognized, but it seems to be of a fundamentally symbolic and emergency value.

We can see the historical manoeuvre of naturalizing reproductive labor (as a political neutralization) practiced on a large scale and over a variety of jobs linked to social reproduction, only now in broad daylight and not only as enclosure in the household sphere. Meanwhile, at the same time, there is a "return" to the home in the form of expanded tele-work.

In that sense, categorization as essential work seeks to legitimize the hyper-exploitation of certain tasks carried out in the spatiality of domestic territories—ranging from education to health care, including all types of care labor, agro-ecological production, and telephone service. However, we can also identify the inscription of an accumulation of struggles: Would it have been possible for essentialness to be explicitly linked to reproductive tasks without the prior politicization of care that feminist movements have put on the agenda at a mass scale in recent years? It is not a

coincidence that two of the slogans proposed by feminist movements today find a renewed repercussion: “jobs must sustain life or they shouldn’t exist” and “our lives over their profit”.

The intrusion of new financial technology (fintech) into the most precarious homes is one of the most salient features of this pandemic, which allows us to hypothesize that it is pushing a new wave of household indebtedness. This occurs at the same time that domestic spatiality is being powerfully reconfigured, as I already discussed. In that sense, our hypothesis is that the intersection between financial inclusion and the household at this exceptional moment exhibits three processes simultaneously. First, a greater need for and exploitation of domestic work (now defined as essential work) both at home and in community territories. Second, the demonstration that the violence required to financialize decisive areas of social reproduction uses the pandemic as a privileged accelerator (linking gender-based violence to financial violence). And finally, the dispute over the intensification of financial extractivism as the management of increasingly extreme poverty.

When we say that the home has been transformed into a favored site of experimentation for capital, we are not arguing that it is a closed or finished process. Thus, the importance of our feminist methodology: we see in that vital space an open dispute and not definitive modifications. Even so, we cannot but start from the changes that have already occurred in many domestic routines, in the labor dynamics, in the very marks imposed by the pandemic’s reorganization of the sensible and of logistics. It is no coincidence then that the housing crisis is one of the most salient features of the pandemic. The home, that supposed space of private refuge, denounced

by feminism as the epicenter of violence, is transformed into a terminal of flows that are a central part of the global political and economic scene in the crisis.

In this way, we argue that the home – its spatiality, functioning, and dynamics – suffered from nodal reconfigurations during these two years that do not end with the end of the period of health restriction measures.

In our situated research (Gago and Cavallero, 2022), that spatiality of social reproduction is altered and reorganized based on what we have detected as four interlinked dynamics that take root in households during the pandemic:

- The increase in household debt for basic goods, as a consequence of cuts to incomes and also the emergence of new debts (for public services and emergencies);
- The increase in debt for rent (either rental debts or taking out debt to not have to rent) and a greater vulnerability to eviction due to the accumulation of debt. This is combined with the intensification of real estate speculation (on the informal and formal market) through the increase (dollarization) of rents and the restriction of supply in reaction to the new Law 27,551;
- The reorganization and intensification of reproductive (especially unpaid) and productive working days in the same space;
- The intrusion of financial technology (fintech) in households, through mobile payments, digital wallets, and digital banks

We are interested in highlighting, analyzing, and connecting these four dynamics because they allow us to understand the household not as a site of isolation, but as a

fundamental battle ground, both in the sense of the intrusion of new financial technologies and of the reorganization of working days. Political disputes that impact the redefinition of public policies are also accumulated in the household. The household, we argue, is a space that brings together novel forms of finance (making the pandemic a financial laboratory) and the intensification of (paid and unpaid) labor. Thus, decisive forms of contemporary valorization are knotted together there, in that space that capital historically sought to portray as a "non-productive" space.

In the problem of housing then – and particularly in the way in which household debt reconfigures it – we have identified a key area for feminist investigation and political practice. That is also where the dynamic of – paid and unpaid – labor is reorganized under new coordinates. It is in the household where a series of problems are concentrated that enable us to continue deepening our feminist reading of debt and ask: How has the household become a laboratory? How does this affect the demands and policies that can be articulated and called for?

Just to finish: Why could the category of financial extractivism be useful?

If we define neoliberalism as a form of intensified extractivism, we can see how feminist struggles are strategies against dispossession and against financial devices as a private solution to that dispossessions and as a new form of value extraction.

Therefore, there is an urgent need to expand initiatives that materially confront the capacity to extract rents, and that incorporate the conditions of social reproduction—from health care to housing, to pensions and electricity and internet and phone bills—

into the labor struggle. It is the conception of labor that is at stake here, of who produces value and what modes of life deserve to be assisted, cared, and paid for, and also where the resources will come from if we aim for a global reorganization of the world of work. But also to support the networks that produce a de-domestification of care. I think that there is a feminist pedagogy to do that consists in proposing analysis while also developing programmatic interventions.

Explaining why there is a change in the relations of production that takes the sphere of reproduction (violently attacked and made "unsafe") a privileged site becomes a central hypothesis for understanding the ways in which care and telework, the restriction of incomes and emergence of new debts, greater difficulties in formal and informal employment and the housing emergency become mixed together, along with the strengthening of platforms as service providers and the increase in internet and telephone rates.

I use the concept "financial extractivism" because it enables us to connect debt with political-ecological struggles against neo-extractivist projects, thereby revealing the linkages between debt, dispossession, and exploitation. By adding this financial dimension to our struggles, we can better map flows of debt and modes of exploitation in the dynamic, versatile and apparently "invisible" forms in which neoliberal mutation is rooted.

In other words, I would like to add a feminist reading of financialization that characterizes it as a colonization of social reproduction. The expansion of the financial system is a (violent) response to a specific sequence of struggles, on the one hand, and

a dynamic of containment that organizes a certain experience of the current crisis, on the other hand. Massive indebtedness is thus accompanied by new forms of discipline and (eventually) criminalization.

We must also understand debt as a privileged device in the "laundering" – "blanqueamiento," not coincidentally a racist term – of illicit flows and, therefore, in the connection between legal and illegal economies and that increases direct violence upon certain territories. Here again, neo-extractivist projects play a fundamental role—first in the dispossession and then in the financialization of subaltern economies. As I understand it, these features also show why the collective subjectivation deployed by feminist revolts and its connections with popular economies, both directly linked to the politization of social reproduction, are a key component in the battle against neoliberalism's power of limitless mutation of capital as an infinite utopia of financialization.

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