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From Finance to Bodies:
We Want Ourselves Alive, Free, and Debt Free!

By organizing international strikes (in 2017, 2018, and 2019), the Argentine feminist movement precisely diagnosed the relationship between sexist violence and economic violence. This diagnosis was produced in assemblies, translated into slogans, and used to compose political alliances.

As part of that process, the Ni Una Menos Collective, along with other organizations, coordinated an action in June 2017 at the doors of the Central Bank of the Argentine Republic with the call, “We Want Ourselves Alive, Free, and Debt Free!” (“¡Vivas, libres, y desendeudadas nos queremos!”).¹ The action aimed primarily to demonstrate the relationship between financial violence and sexist violence and, simultaneously, to denounce the mass indebtedness of household economies that was occurring in parallel to the state’s taking on debt. This was a key moment because it allowed the feminist movement to do something new: to situate the conflict on the terrain of finance and highlight its invasive logic over ever broader areas of the reproduction of life. Additionally, this action is related to a broader debate questioning the fact that rights are only accessible through debt, due to the particularity of the Argentine case, in which the connection between debt and welfare benefits has led to a generalized process of indebtedness (Gago 2017).

In this text, I discuss an episode that demonstrates how this rallying cry (We Want Ourselves Alive, Free, and Debt Free) has continued developing in the heat of a mass movement—how it has become interwoven with diverse issues that map, in practice, the invasive logic of finance—and, above all, why it is the feminist analysis of debt that enables new terms of financial

disobedience (Cavallero and Gago 2019a). In concrete terms, I explore resistance to the forced urbanization project carried out by the government of Buenos Aires in a long-standing *villa* (informal settlement), which is unique due to its location in the city center and, particularly, in an area that is essential for port logistical services. I draw a connection between the international feminist strikes and the process of resistance to urbanization and, in that trajectory, show how the movement of women, lesbians, travestis, and trans persons² has singled out finance as a target.

The Urbanization of Villa 31 and 31 Bis

Villa 31 and 31 Bis is a settlement with the characteristics of a peripheral neighborhood, but located in the center of Buenos Aires, near the most important long-distance bus station and surrounded by mega real estate projects. Due to its proximity to the port, its location is strategic and, therefore, the territory is disputed by real estate capital. The government of the City of Buenos Aires, which includes representatives of the most important real estate agencies among its officials, led an urbanization project in which its political fate was at stake. This villa was taken as a “laboratory” for urban regeneration policies that are nothing more or less than a state policy to “unlock territorial assets, expanding the frontiers of the market” (Rolnik 2019).

Resistance to the urbanization of Villa 31 and 31 Bis is a long-term struggle led by its inhabitants to reclaim their right to the city, and it includes organizations and coordinating bodies with a long history (Cravino 2009, 2010; Vitale 2013; Ons 2018). Here I focus on the process that started in October 2018 when the legislature of the City of Buenos Aires approved a plan to relocate residents of the “Under the Highway” zone (an area of the villa in which a large number of self-constructed houses are concentrated) to a housing complex built by the government. This plan was sanctioned ignoring all the instances of coordination with neighborhood residents and making use of the governing party’s parliamentary majority. Since then, the government of the City of Buenos Aires began implementing a relocation process, despite the expressed opposition of the area’s residents.

What is unique about this urbanization proposal is that it grants housing titles through obligatory mortgage debts that are, in the short term, impossible to repay. At the same time, the metropolitan government took out \$200 million in loans from the World Bank to build that housing (Baldiviezo and Sánchez 2019). Thus, the attempt to displace the population of Villa 31 and 31 Bis occurs in parallel with real estate capital’s advance over the port

areas of the city, which are in a process of constant valorization. To promote this model of urban “integration,” the government launched a media campaign counterpoising the protests with the opening of a Santander Bank and a McDonald’s in the entrance to the neighborhood. These multinational corporations opened their branches at the same time as the population was being legally evicted, shaping a real estate-financial apparatus for urban valorization. This strategy, it must be stated, appears as an improvement compared to projects of earlier periods that directly proposed to “eradicate” the villas. The feminist assembly has played a key role in resistance to the urbanization plan, serving as a fundamental space for putting issues in common and denouncing how the project ignored the participation of neighborhood residents. This marks a novelty in the villa’s own history.

The Urbanization of Villa 31 and 31 Bis from a Feminist Perspective

I am going to go into detail about this most recent sequence because it shows how the Feminist Assembly of Villa 31 and 31 Bis reconfigures the terms for challenging urbanization, the new alliances it builds, and why and how it manages to situate financial capital as a target of confrontation. The assembly began meeting at the end of 2018 to organize for the national women’s strike repudiating the actions of the judiciary that ensured impunity for the femicide of Lucía Pérez.³ The meetings then continued, discussing the increase in sexist violence, different conflicts in the neighborhood related to the lack of basic services of health care, education, and housing, and more recently, in November 2019, to organize the first gay pride march in the villa. Thus, this assembly brings together a series of dynamics opened up by the international feminist strikes relating to organizational forms and their transversal composition, and replicates those of the organizing meetings of the international strikes (Gago 2019).

The assembly called to discuss the urbanization plan was held in the Trans Diversity House of the Villa and it included territorial organizations, neighborhood soup kitchens, political parties, *bachilleratos populares*,⁴ migrant collectives, collectives of sexual dissidents, feminist organizations, and unions. The transversality achieved by the feminist movement is thus updated in each territory in conflict, in the mode of weaving alliances and encounters that go beyond categorizations that segment struggles and prioritize sites of enunciation according to an expert voice, union organizer, or political party leader. In the villa’s feminist assembly, everyone takes turns speaking and all the narratives about what urbanization implies in everyday

life are heard. This also updates the denunciation of finance's expansive logic, interweaving it with the issue of access to housing through debt. Therefore, the call for the assembly on August 30 already proposes an interpretative key: "Urbanization in a Feminist Register: Against Debt and Gender Mandates." Thus, it specifies a feminist form of politicizing the spread of finance and how it takes advantage of the multiple forms of labor that women carry out to sustain households in a context of generalized impoverishment and dispossession of public infrastructure. The call also reveals the mechanism that attempts to naturalize access to rights through debt.

The assembly produces a map of who resists the advance of real estate business in the villa and how, where feminist collectives take on a leading role, how this process is related to public and private debt, and the gender mandates used to "select" beneficiaries. Discussion in the assembly is divided into groups about "Precarity and Debt" and "Feminist Territorial Organization."

The first thing denounced by the assembly is that the process is being carried out behind the backs of the different neighborhood organizations. This is linked to opacity in the criteria for assigning housing and the government's strategy of one-on-one negotiation. Assembly participants complain that they are not informed of the value of the new houses and that the housing offered by the government is inferior to the housing the government wants to evict people from and destroy. Neighborhood residents claim that the government began demolitions without the necessary approvals. There are accounts of intimidation against those who refuse to relocate and discrimination against migrants who have been threatened with deportation if they do not accept the government's proposal.

The official strategy combines intimidation, threats, early demolitions, and tactics to create divisions within families, between renters and property owners, and between migrants and natives. The government visits each house and interviews household members separately. It also negotiates differently with renters and property owners, promoting confrontations and fears between neighborhood residents who accept the new housing and those who fight to stay in the homes that they built themselves.

A central issue in the discussion about precarity has to do with the continuity of the productive activities that most of the villa's residents carry out in their homes. The new housing is not prepared for them to continue their self-managed activities, which range from carpentry and mechanics to blacksmithing, laundry, and small shops. The assembly denounces the government putting them in debt while, at the same time, making it impossible for them to continue their productive activities, leaving them indebted and

without work. Debt thus functions as a mechanism that simultaneously creates precarity and ensures eviction through legal means.

The deeds of the new houses, according to assembly members, are confusing and abusive, and the contract explicitly states that missing a payment implies being in default, which can lead to a legally legitimate eviction. In this way, titling based on debt functions as a pathway to legal eviction and the process of financialization acts as an anticipation of “expulsions” (Sassen 2014).

However, the expansion of financialization does not end with granting housing titles through debt, the project that the government approved in the Legislature also includes the possibility of selling titles to third parties. Therefore, after being “produced” as debtors of a bank or investment fund, residents would have no other “option” than selling that land and housing, which would then become “regular” private property. The government, in turn, argues that the land “liberated” by eviction, would be sold to pay the debt owed to international credit institutions, thus forming a circuit that intrinsically links public and private debt and expulsions.

In the assemblies, women also narrate a process of dispossession of services that used to be provided by the state and that were later replaced by neighborhood self-management. In the case of the new housing, these would be put in the hands of businesses with dollarized rates. Thus, the debt of the “re-located” population also comes from the obligation to pay for extremely expensive utilities.

“We want property titles in women’s names and without debt” say the women, lesbians, and trans persons in the assembly. The feminist perspective on urbanization is not exhausted in denouncing the titling process based on debt, but goes further. It problematizes and denounces how the government uses heterosexist criteria to grant property titles, which function as a form of re-moralizing the lives of women, lesbians, trans persons, and travestis. In fact, the assembly comes to the conclusion that the titles are primarily granted to men or women who live in heterosexual families with children. In other words, the way in which they government decides which subjects deserve housing produces a system for punishing lives outside of the heterosexual family. The misnamed “single mothers,” who are a majority in the neighborhood, and who are also heads of households, are relegated to the back of an order of merit led by men and women of heterosexual families with children. The feminist perspective also produces an affirmative moment in which it discusses what a feminist city would look like, in which there is space to narrate how they would like to live outside of the divisions of domestic spaces that the heterosexual family produces as a mandate of seclusion.

The feminist way of politicizing domestic space allows for illuminating places that were historically dismissed as sites of production and value extraction (Federici 2012). The feminist assembly turns into a space for discussing the different community and neighborhood tasks that sustain the reproduction of life. Migrant labor, a fundamental component of the villa's population, is valued, as is the work of women, lesbians, trans persons, and travestis. A network is constructed that resists the government's strategy of division. The feminist form of weaving networks and alliances challenges divisions between migrants, property owners and tenants, workers and non-workers, which the government uses to structure a hierarchy of merit in its one-on-one negotiations, while it also collectivizes the conflict that the government seeks to privatize house by house.

Against Financial Dispossession: From the House to the World

The feminist movement created the conditions in which the indebtedness of household economies could be considered a problem of top importance. In multiple conflicts, the movement denounced how financial abstraction devalues and negates the concrete bodies that produce value. At the same time, feminism politicized finance and was thus able to disrupt the way in which debt operates by taking something that should be discussed collectively and privatizing it in the household and a framework of individual responsibility. The feminist focus on debt was to remove it from the confinement of the private-domestic sphere and question it as a mechanism of individualization with all its implications in terms of guilt and shame. Along these lines, we have conceptualized how debt extracts value from domestic economies, non-waged economies, and economies historically considered non-productive, because it enables financial apparatuses to *colonize the terrain of the reproduction of life* (Cavallero and Gago 2019a). This becomes possible when each instance of social reproduction is turned into a moment that can be directly exploited by capital to transform it into a space of accumulation (Federici 2004).

The action in the doorway of the Central Bank led by the Ni Una Menos Collective in June 2017, with the slogan "We want ourselves alive, free, and debt free," thus had multiple resonances. In June 2018, unions from different political currents appropriated that slogan in their calls for the Ni Una Menos march against gender-based violence. Meanwhile, one of the most accelerated processes of public indebtedness in Argentine history was taking place, resulting in negotiations with the International Monetary Fund, a brutal devaluation of salaries, and massive cuts to public spending.

With foresight, the feminist movement was able to trace the connection between private, domestic debt and public debt, revealing the machine of obedience that creates a feedback loop, in which debt functions as a specific regime of exploitation and value extraction. A few months later, in October 2018, the meeting in Buenos Aires of the Women 20 (the group of women who form part of the G-20) was also contested by the feminist movement, which challenged the attempt at neoliberal appropriation of feminist demands in terms of financial “inclusion” for micro-entrepreneurs.

As part of this sequence, in July 2019, a conflict arose over the end of the so-called retirement benefits for housewives. The neoliberal government of Mauricio Macri, at the request of the IMF, canceled the pension moratoriums, which had made it possible to pay in installments the contributions that women, whether due to working in the domestic sphere or working informally, did not have in order to be able to retire at the necessary amount. In resistance to that measure, a feminist analysis of labor was combined with a feminist reading of debt. The alliance between unionism and feminism—constructed in the political exercise of organizing the feminist strikes over the last three years—allowed the union movement, under the slogan #NiUnaJubiladaMenos (Not One Retired Woman Less), to make the recognition of domestic labor a priority on the labor agenda. All the unions mobilized against that measure with the slogan, “The patriarchy has my missing contributions” (Cavallero and Gago 2019b).

The union-feminist alliance was fundamental because it allowed for questioning how the moratorium benefit operated as a way of accessing a right through taking out debt with the state. The feminist movement, by inverting the hierarchy of recognition of unpaid labor, also inverted responsibility for the debt. There is no debt with the state for the contributions that women and feminized bodies are missing due to nonremunerated labor carried out in the domestic sphere or informal work, but, on the contrary, the debt belongs to the state, the bosses, and the patriarchs for having benefited from that free labor.

In its confrontation with finance, the feminist movement has also developed an internationalist strategy that starts from each household to reconstruct the global circuits of finance and connect the moments of finance’s deterritorialization with its violent arrivals in concrete bodies and territories (Gago 2019). Starting from specific spaces, it maps the supposed invisibility of financial capital and unleashes a battle against its abstract power (*potencia*) of control. It also questions the production of a debtor morality in each place by challenging its relationships with gender mandates (the exemplary figure of the “good payer” is that woman who sacrifices for her

family). Saying “we want to be debt free,” in the villa and in the union, on the streets and in the university, is a political method of financial disobedience that consists of moving from finance to bodies and, then, waging a dispute over the surplus.

—Translated by Liz Mason-Deese

Notes

- 1 An English translation of the statement can be found in Gago and Ni Una Menos 2018.
- 2 The formulation “women, lesbians, travestis, and trans persons” is the result of years of debate within the feminist movement meant to demonstrate the diverse political subjectivities and collectives involved in the movement and to highlight its inclusive characteristic beyond a limited category of “woman.” (Tr.)
- 3 This was a judicial ruling that freed the suspects of the Lucía Pérez’s femicide, which in 2016 provoked the fury and mass repudiation of the feminist movement and triggered the organization of the first national women’s strike in 2016.
- 4 *Bachilleratos populares* are high school degree granting programs usually operated by social movements, labor unions, or worker-controlled businesses and employing popular education methods. (Tr.)

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