

# FEMINIST PEDAGOGIES AGAINST DEBT

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The feminist movement in Argentina has made confronting debt—both public and private—a central axis of its agenda. In doing so, it has renewed the slogans of that antagonism and how it is publicly presented. Those mass feminist mobilizations, which started in 2015, have taken place in the context of a brutal impoverishment of the broad majority of the population. A key moment in that impoverishment was the 44 billion dollar International Monetary Fund loan taken out by Mauricio Macri’s government. Ever since, austerity measures have been applied in the country that have led to increased poverty, which now affects nearly 40%<sup>3</sup> of the population, and an inflation rate of nearly 100%.<sup>4</sup>

The process of politicizing debt has fundamental antecedents in the organization of the international feminist strikes in 2017, 2018, and 2019. In those moments, the feminist movement produced precise diagnoses about the relationship between sexist violence and economic violence. These diagnoses were generated 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, called an action in May 2017 at the doors of the Central Bank of the Republic of Argentina under the banner “We want to stay alive, free, and debt free!” (“Vivas, libres y desendeudas nos queremos!”).<sup>5</sup> The objective was, first of all, to trace the relation between financial violence and sexist violence, and, in that same act, to denounce the process of mass indebtedness of household economies that was taking place in parallel to the State taking out debt. This moved the conflict onto the terrain of finance and identified finance’s invasive logic over increasingly broad areas of the reproduction of life.

The slogan “We want to stay alive, free, and debt free!” has been developed over successive years in the heat of the mass movement and has been successfully interwoven with diverse problematics that

3 → According to data from the National Statistics and Census Institute (INDEC) last September, at the end of the first semester of 2022, the poverty rate was 36.5%.

4 → In January 2023, the annual variation rate of the CPI in Argentina was 98.9%.

5 → The manifesto for that action can be found here: Ni Una Menos, “We Want To Be Debt Free!” trans. Liz Mason-Deese, *Critical Times* 1, no. 11 (April 2018). <https://read.dukeupress.edu/critical-times/article/1/1/158/139308/Critical-Times-The-Earth-Trembles>

map, in practice, that *invasive logic* of finance. But, going even further, it is worth emphasizing why it is that the feminist reading of debt had allowed for proposing financial disobedience in new terms in relation to what the production of subjectivity and exploitation of reproductive labor implied by the financial obligation. In that way, finance's abstract dynamic began to be problematized in terms of its relation with everyday life, connecting it to forms of violence in households and the current modalities of labor exploitation. Thus, it put the violence caused by debt in the center of the discussion about the economy.

## THE MANIFESTO AGAINST DEBT

The action "We Want Ourselves Alive and Debt Free" on June 2, 2017, a few months after the massive international feminist strike in 2017, whose legacy it draws on, opened other terrains based on collective debates and practices in relation to the financial dimension and its connection to violence. The action's organization was directly interconnected with the terrain opened up by the meaning of the 2017 feminist strike and unfolds during the most violence process of public indebtedness in the history of the Argentine Republic, which reached its climax in 2018.

To account for the connection between private indebtedness and autonomy, between debt and household economies, slogans were produced such as: "I keep accounts all day," "Debt is violence", "Debt is a time bomb." We want to highlight the pedagogy synthesized by those slogans: *they place concrete images on the financial operation that seems abstract and produce operative definitions that explain its everyday impact.*



Image: A member of the Ni Una Menos Collective making posters with the slogan for the action in front of the Central Bank.

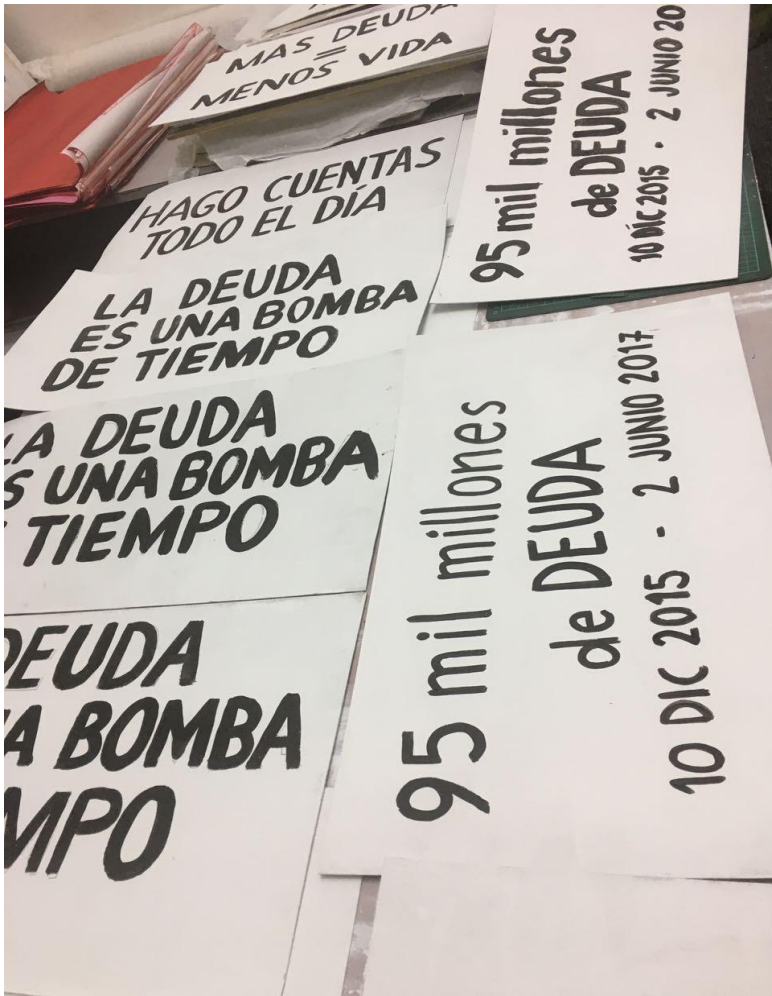


Image: Posters used for the action at the doors of the Central Bank, reading “More debt = less life,” “debt is a time bomb,” “95 billion in debt between Dec. 10 2015 – June 2, 2017.”

The slogan “We want to stay alive, free, and debt free!” also synthesizes a method for carrying out practical research in everyday life about to whom the debt is owed, how debts exploit and take away autonomy from women, lesbians, travestis, and trans people. It also shows how the debate about femicides and travesticides must be deepened by looking at the economic causes that function as gears of gender-based violence.



Image of the doors of the Central Bank of the Argentine Republic.

We could say that the relationship between private debt, autonomy, and sexist violence had not previously been taken into account by resistance practices in this way. The closest antecedents were the Mothers and Grandmothers of Plaza de Mayo, who were the ones who started speaking of “financial terrorism,” connecting indebtedness with the violence of state terrorism and including debt

as a cause in the human rights movement, redefining the antagonism in terms of finance versus life.

Therefore, that feminist action was fundamental in identifying the Central Bank as a place to go and put one's body on the line. The organization of the feminist strike had taken on the challenge of updating questions such as: How are we exploited today? What does debt have to do with reproducing the sexual order? And, the most difficult question: How can we go on strike against financial exploitation?

Thus the feminist movement was able to insert the matter of the relationship between debt and loss of autonomy into public debate and raise the issue of women's differential role in ensuring social reproduction and household economies. This is made explicit in part of the manifesto<sup>6</sup> that we wrote for the action, entitled "We Want To Be Debt Free!":

*As women, we know, we have learned in our everyday lives, what it means to be in debt. We know that with debt we can't say no when we want to say no. And that the state's debt always spills over to subjugate us. And our children. And our grandchildren. It exposes us to higher levels of precarity and to new forms of violence. To take out this debt, the state promises programs to make labor flexible and reduce public spending that disproportionately affect women.*

*But additionally, we are users, whether voluntarily or not, of the financial system: in recent years, we were forced into the banking system, to the point that benefits from the state have become inputs for the financial system. As female heads of household, we occupy a central role in the organization and self-management of networks of cooperation. Financial corporations exploit these community economies by charging commissions on*

6 → Ni Una Menos, "We Want To Be Debt Free!"

*benefits and wages and applying exorbitant interest rates on loans, credit cards, and microcredit.*

*However, it is with a credit card that we celebrate a birthday, with a loan that we build an addition to our house, with a microcredit loan that we seek to start the business that would enable us to survive. And thus we spend our nights poring over accounts, separating out the lion's share. That day-to-day accounting is what becomes abstract in financial policies, but as women we put our bodies in the places where we are struggling to make ends meet. How will we be able to stop male violence when we are subjected to paying debts under the threat of losing everything, and when any imbalance in the fragile economic structure in which we live leaves us out in the open and exposed? If we go to a shelter so that we can survive this violence, how will we pay the bills the following day?*

We can see how the type of narratives of everyday life that are made audible by the feminist movement create the conditions so that that subjection of everyday life can be shared and taken on collectively.

In this sense, one of the privileged operations of private indebtedness is dismantled: making people privately address that which should be discussed collectively. Here, again, feminist pedagogy becomes essential: it consists of shifting what appears as a private, secret, embarrassing, and individual problem into a collective and political issue that can be problematized through street actions. Perhaps this happens in the feminist movement due to its capacity to politicize the domestic sphere. Thus it shows us how finance is increasingly taking over the terrain of social reproduction, making that space into a privileged battlefield.



## WHAT DOES IT MEAN TO SAY “ALIVE, FREE, AND DEBT FREE”?

Debt and wages, debt and state benefits, debt and pensions, debt and housing: we could say that an innovative gesture was activated that renders visible how “financial exploitation” inserts itself in houses, attacks economic autonomy, and becomes intertwined with sexist violence. That action in the doors of the Central Bank had multiple resonances. At the same time, one of the most accelerated processes of public indebtedness in Argentine history was getting underway, which culminated in negotiations with the IMF, a brutal devaluation of wages, and cuts to the public budget that included the elimination of three ministries. Then, saying “we want to be debt free” in slums and in unions, on the streets and in universities, is part of a feminist political pedagogy that consists of *going from finance to bodies* and demonstrating the concrete operations of debt in each territory. It also means denouncing the financial abstraction that devalues and negates the bodies that produce value.

In October 2018, the Women20 (the group of women who are part of the G-20) meeting in Buenos was also contested by the feminist movement, challenging the attempt at neoliberal appropriation of feminist demands in the register of financial “inclusion” for micro-entrepreneurs. Let’s look at how it produced innovations in the public agenda:

### **Radicalization of how sexist violence is understood in relation to economic forms of violence.**

The action at the Central Bank provoked intense reactions in social media and the media. Feminism was accused of “mixing everything up,” precisely for having gone beyond the place of victimization, beyond only speaking of sexist violence as a phenomena isolated from the conditions in which one works or as a cultural problem. With the international women’s strike in 2017, and before with the national strike in 2016, the enunciation of demands shifted from placing ourselves in a place of victims to one of value producers in historically

devalued spatialities.

**It pushed transversal union action against debt.**

Another one of its novel elements was how unions transversally took up the demand against debt. For the Ni Una Menos march on June 4, 2018, different unions appropriated that slogan for their calls, creating a displacement in how the union conflict was defined in at least two senses: the demand for debt relief included household debts and was linked to the lack of autonomy, as a machine of obedience that puts women, lesbians, travestis, and trans persons in conditions of greater vulnerability to sexist violence.

In turn, the union confluence, along with the feminist movement, had two important moments of intervention after the international strikes: the “Parity” Law and the pension moratoriums, two reforms proposed by the IMF using a neoliberal gender discourse.

The first of those, in 2018, confronted a government project that, under the guise of a proposed “Law of Equity in Unions,” launched a “hidden labor reform.” That was how women unionists denounced it, also warning that the bill sought to grant the government the authority to intervene in unions.<sup>7</sup>

That initiative was an attempt to translate the demands of the feminist movement into a neoliberal register. In response, women unionists presented an alternative bill, agreed upon by all the union centrals, and in alliance with the feminist movement, that was even part of the exposition in Congress. As a result of this articulation, the president was forced to withdraw the bill. The slogan used was “Not in our name.” It was not a coincidence that the president’s bill was sent to Congress one day after March 8, 2018.

There is also a very important clue here: the synergy between the feminist movement and unions functions as an antidote against the attempt by neoliberal governments, corporations, and international credit agencies to remove the class content from the feminist agenda and translate feminism into laws that attack union autonomy and the organizational tools of male and female workers.

7→ “Las mujeres sindicalistas contra la reforma laboral encubierta,” *LatFem*, August 24, 2018. <http://latfem.org/las-mujeres-sindicalistas-contra-la-reforma-laboral/>

Thus, this debate was rekindled when they attempted to “pinkwash” the International Monetary Fund’s agenda with the gender agenda. The agendas deployed by the feminist movement in Argentina include, thanks to the alliance between unions and feminism, a denunciation of labor precarization and against austerity policies that include cuts to social security and labor flexibilization.

A second moment of this confluence occurred in 2019, with the confrontation against an initiative by Mauricio Macri’s government to cancel pension moratoriums that enabled retirement for women who, having worked in their homes or informally, did not have access to retirement benefits. The government proposed increasing the retirement age to 65 and canceling the benefit of the moratoriums in order to comply with a requirement of the International Monetary Fund.

On the occasion of that measure, a confluence was assembled of all the union centrals and the feminist movement.<sup>8</sup> For those activities, the Ni Una Menos Collective coined the slogan “The patriarchy has the contributions that we are missing,” pointing to the structural origin of that lack of contributions for certain women workers.

Thus, we were able to show the cuts to retirement rights, which especially targeted women, those who, for those whole lives, had carried out unpaid or badly paid work and/or work in which their employers did not take responsibility for those contributions, as a punishment-cut: an attempt at disciplining along with an economic adjustment.

It is that unity of feminist-union action, defended by the field of forces opened by the collective mobilization woven in the heat of the political process of the strikes, that rendered visible and placed value on reproductive, care, and attention labor, at the same time as it denounced the wage gap maintained by the sexual division of labor.

Therefore, the alliance between unionism and feminism made it possible for the union movement to propose, under the slogan

8 → “Mujeres sindicalistas e integrantes de movimientos sociales se suman a la marcha para que no termine la moratoria jubilatoria” *ElIDigital*, June 3, 2019. <http://www.elidigital.com.ar/articulo/view/83108/mujeres-sindicalistas-e-integrantes-de-movimientos-sociales-se-suman-a-la-marcha-para-que-no-termine-la-moratoria-jubilatoria>

#NotOneRetiredWomanLess, the recognition of “non-recognized” work as a priority in the labor agenda in a retroactive way. We could say that this slogan is another declination of the slogan #AllWomenAreWorkers<sup>9</sup> that was so successful in broadening what was understood by labor and had the capacity to dispute remuneration and recognition of the historically unpaid or badly paid feminized labor in the demand for retirement benefits for all women.

In conclusion, women unionists in alliance with the feminist movement, have built an opposition to the reforms that the IMF has attempted to impose on Argentina since 2018. This included the aforementioned “parity” law and cuts to the retirement moratorium, but also, in more general terms, different austerity measures that forced women to have to go into debt in order to live.

## **PLURINATIONAL TERRITORIALIZATION: AGAINST GLOBAL FINANCIAL PLUNDERING, THE PLURINATIONALITY OF STRUGGLES**

Lastly, the feminist movement in its confrontation with finance has also developed an internationalist strategy starting from each individual home. From there, it is able to reconstruct global financial circuits and connect the moments of finance’s deterritorialization with its violent landings in concrete territories and bodies. Starting from each specific space, the supposed “invisibility” of financial capital is mapped and a battle is waged against its abstract power of command. Also, the production of a debtor morality is questioned in each place by challenging its relation with gender mandates (the figure of the exemplary “good payer” who sacrifices herself for her family).

Thus, indebtedness has appeared on the agenda of the transnational feminist movement in diverse ways as part of the dynamic of the strike. In Argentina we said “We want to live debt free!” while in Puerto Rico they said “Us [women] against the debt!” In Chile, it was “They owe us a life!”, and in Spain: “We don’t owe, we won’t pay!” This is new: the feminist movement is politicizing, at the mass scale,

9 → Ni Una Menos. “Daughters of the Strike” May 8, 2018. <https://www.versobooks.com/blogs/news/3792-daughters-of-the-strike-a-may-day-statement>

the financial issue. Furthermore, it does so denouncing its colonial dimension.<sup>10</sup> We can see this in an article by members of the Colectiva Feminista en Construcción from Puerto Rico:

*We position ourselves from a we as political, precarious, and impoverished feminine subjects, we position ourselves in a frontal and confrontational way against that which violates us. Naming ourselves from that register is not a mere symbolic exercise, reproduction in itself democratizes power. Standing up against debt based on the position of that we implies being part of a collective identity [...]. On March 8, 2019, upon the call for the Women's Strike, the Collective launched a call to embargo the banks, which were responsible for evicting thousands of families, and had also actively participated in the governmental debt scheme. [...] We, Black and racialized women, the exiled, the indebted, the nobodies. They have the numbers in dollars and bonuses, we have the numbers in people and strength. They have the legal and financial structures, we have the communitarian structures and support networks.<sup>11</sup>*

At the regional scale, the feminist strike has enabled women, lesbians, travestis, and trans people to position themselves as value producers and not only as victims of sexist violence.<sup>12</sup> Thus, the gesture of confronting debt is carried out from the position of creditors: "They are the debt, but that which they have owed us for centuries, due to the entrapment and capture of possibilities."<sup>13</sup>

Thus, the feminist movement raised the issue of the historical

10 → Rocío Zambrana, *Colonial Debts: The Case of Puerto Rico* (Durham, NC: Duke University Press, 2021).

11 → S. Nuñez Ferrer and Z. Dávila Roldán, "Nosotras contra la deuda," in *¿Quién le debe a quién? Ensayos Transnacionales de desobediencia financiera*, ed. Silvia Federici, Verónica Gago, and Lucí Cavallero (Buenos Aires: Tinta Limón, 2021).

12 → Verónica Gago, *Feminist International: How to Change Everything*, trans. Liz Mason-Deese (New York: Verso Books, 2020).

13 → Nuñez and Dávila Roldán, "Nosotras contra la deuda."

debts that the State and financial corporations hold with women, lesbians, travestis, and trans people. It did so by demonstrating in workplaces and in homes, that women, lesbians, travestis, and trans people are creditors because they do reproductive and communitarian work that is fundamental for social reproduction that is not paid or recognized.

As we mentioned above, debt is a historical capitalist mechanism for looting, exploiting, and privatizing the commons.<sup>14</sup> It has also been used to increase labor exploitation in moments of crisis. How public debt conditions states is already well-recognized. It is a cyclical scene in Latin American countries, as well as more broadly as a global colonial circuit. It is only more recently, however, that the circuits that connect public debt with its effects on everyday life have been traced politically. This has been made possible because women, lesbians, travestis, trans and non-binary people have, in their actions on the streets, put into words what it means to be simultaneously over-exploited as workers in the labor market, as domestic workers, as consumers, and now as debtors as well. Connecting debt, violence, and labor has been achieved by the feminist strikes. In the fourth call for the international strike in Argentina, the conversation about debt was expressed in the main slogan: “The debt is owed to us [women, lesbians, travestis, trans and non-binary people], not to the IMF or the churches,”<sup>15</sup> indicating a precise diagnosis both of the conjuncture and of the movement’s broad horizon. But debating debt does not only mean to talk about debt. Debt is directly connected with budget cuts to public services, wage cuts, the recognition of domestic work, and the need to take out debt in order to access abortion. We only go into debt because other resources have already been taken from us.

Debt only comes to “save us” after we have been forcefully

14 → Silvia Federici, “Mujeres, dinero y deuda. Notas para un Movimiento Feminista de Reapropiación,” in *¿Quién le debe a quién? Ensayos transnacionales de desobediencia financiera*, ed. Silvia Federici, Verónica Gago, and Lucí Cavallero (Buenos Aires: Tinta Limón, 2021).

15 → Collective Document of the 4th International Feminist Strike in Argentina: “La deuda es con nosotras y con nosotros, ni con el FMI ni con las iglesias” (March 8, 2020). <https://www.pagina12.com.ar/252141-la-deuda-es-con-nosotras-y-con-nosotros-ni-con-el-fmi-ni-con>

impoverished, pushed into an induced precarity. Debt becomes unpayable because first there was plundering. Speaking of debt from a feminist perspective shows what the global flows of financial capital feed off, as they seek to hold on to pensions, wages, and a whole mass of free and precaritized labor that is what moves the world today, that which drives extractivist looting, which enables multinational corporations to have extraordinary profits, and that which has been identified and denounced for its direct relation to the increase in labor, institutional, racist, and sexist violence.

We can add a practical example of a financial geography that is rendered visible with the feminist strikes: the BlackRock investment fund,<sup>16</sup> one of the largest holders of Argentine debt with foreign legislation, is the same fund that has enormous investments in Mexican pension funds and is demanding adjustments in its pension system. The premise that connects financial speculation, the increase to the retirement age, and the lack of recognition of the work of women, lesbians, travestis, and trans people needs to be demonstrated: the investment fund's profits are guaranteed by extending the years of over-exploitation of that work. Additionally, the assets of these investment funds (the money that it captures from retirees who pay more over a longer time) serve to buy public companies and privatize them.<sup>17</sup> In this way, in a single movement, those workers are obligated to work more for longer, dispossessed of public services, and therefore, their incomes are also devalued (they have to pay for services that used to be public and free).

Perhaps the reason why the strike call in Mexico caught on more powerfully in 2020 than in earlier years can be connected to this dynamic of dispossession. In that country, there has been a record of ten femicides per day according to official agencies. That same investment fund that lands in Argentina and Mexico aspiring to social wealth is that which was denounced by the yellow vests in France for being complicit in the reform of the pension system there.

16 → Néstor Restivo, "El fondo BlackRock, dueño de casi todo," *Página/12* (April 12, 2020) <https://www.pagina12.com.ar/258436-el-fondo-black-rock-dueno-de-casi-todo?>

17 → Horacio Rovelli, "La jugada de ajedrez," *El cohete a la luna* (May 23, 2021) <https://www.elcoheteealaluna.com/la-jugada-de-ajedrez/>

Therefore, the functioning of investment funds (key players in the debt renegotiation) cannot be explained within national borders: they feed off of retirement funds from one country that they use to buy public debt in another with financing needs, at the same time as they can invest in other places by buying mortgage debts or investments in the energy sector. This has also been shown by the Plataforma de Afectados por la Hipoteca (PAH),<sup>18</sup> which has been denouncing evictions caused by financial bubbles across Spain. In 2018, the PAH took the vulture fund Blackstone to court for causing inflation in housing prices. Since then, this denunciation has been part of feminist and migrant mobilizations and, in particular, it has allowed for connecting the 8M feminist strike with actions against evictions and for the right to housing. The unionization of renters shakes things up with the slogan “stop evictions,” putting individual names to the evictions (#GiselliSeQueda, #GiselliStays), and defending renters house by house. Thus, the feminist strikes trace the geography of dispossessions and expropriations that the so-called “investment windfalls” take advantage of. Demands for housing, wage recognition, and pensions are part of the same program of financial disobedience.

Experimentation with forms of social unionism that combine housing and labor issues, pensions and the popular economy, the denunciation of sexual abuse and workplace violence, is based on feminism. By inverting the hierarchy of recognition of non-paid work, the debt burden is also reversed. The debt is owed by the state, employers, and patriarchs due to having benefited from that historically forced and free labor.

The forms of evasion, of denunciation of the feminization of poverty, and of generalized dispossession, of the precarization of labor and existence, weave together questions. Asking *how can we go on strike from and against finance?* is to also ask what our debts are made of and who has rights over our existence?

18 -> “La PAH lleva al fondo buitre Blackstone ante la Audiencia Nacional por fomentar la burbuja del alquiler” *Público* (December 18, 2018) <https://www.publico.es/politica/fondos-buitre-pah-lleva-fondo-buitre-audiencia-nacional-fomentar-burbuja-inmobiliaria.html>





Image: Feminist Strike Mobilization in 2020, Banner of the Ni Una Menos Collective



Image of the Feminist Strike Mobilization in 2022

## CONCLUSIONS

Today the feminist movement confronts the most abstract image of capital: financial capital, precisely the form of domination that seems to make antagonism impossible. By confronting the financialization of life, which occurs when the very act of living “produces” debt, the feminist movement instigates a dispute with the new forms of exploitation and value extraction.

Debt shows an “inverted” image of the very productivity of our

labor power, our vital power and the politicization (valorization) of reproductive tasks. The feminist strike that shouts “we want to live debt free!” renders finance visible in terms of conflict and, therefore, of the self-defense of our autonomies. We must understand the mass indebtedness that has landed in feminized popular economies and household economies as an everyday “counter-revolution,” as an operation on the same terrain on which feminisms have shaken everything up. The feminist movement, taking finance as a terrain of struggle against generalized impoverishment, is a practice of counter-pedagogy in respect to the violence of finance and its abstract formulas for exploiting bodies and territories.

Adding the financial dimension to our struggles allows us to map the flows of debt and complete a cartography of exploitation in its most dynamic, versatile, and apparently “invisible” forms. Understanding how debt extracts value from household economies, non-waged economies, and economies historically considered non-productive, allows for recognizing financial apparatuses as true mechanisms of the colonization of the reproduction of life. And, we can add a final point: those financial apparatuses must also be understood as the privileged mechanisms for whitewashing illicit flows, in connection with legal and illegal economies, as a way of increasing direct violence against territories. What is sought with these apparatuses is precisely “an economy of obedience” that serves the most concentrated sectors of capital, while charity is used to depoliticize access to resources.

All of this makes possible a broader and more complex understanding of what we have diagnosed as the multiple forms of violence that take feminized bodies as new territories of conquest. Therefore, a feminist gesture against the debt machinery is needed because it is also a gesture against the machinery of guilt, maintained by heteropatriarchal morals and the exploitation of our vital forces.

## FURTHER READING

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