



## CARE DEBT:

patriarchy and capital on the offensive,  
feminist economics as a proposal

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## Abstract

In recent years, the concept of “care debt” associated with the time and work women have devoted to domestic and care tasks has been widespread, thus sustaining the impact of the current crisis and making the functioning of the capitalist and patriarchal system viable. What does the idea of “care debt” entail and what does it denounce? What is its historical basis and how does it materialise in the current stage of financialised capitalism? What are the utilities and recent criticisms of this term? The objective of this document is to go deeper into this concept and to point out some discussions that have been generated around it from the diverse and in-development paradigm of feminist economics.<sup>1</sup>

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1 Due to the diversity of their proposals, it is often preferred to speak of feminist economics in plural.

# 1. Introduction: the feminist view on the current crisis

*“Capitalist societies have been built turning a blind eye to the material basis that sustains life. An economy that prioritises economic growth and accumulation has declared a war on bodies and territories” (Herrero, 2012).*

The present context of economic, social and ecological crisis we live in is a harsh reality, and it has intensified, in many ways, during the neoliberal stage, due to the financial collapse and its political management. It is precisely this management by the political elites of the Western countries that has led to the continuous increase of social inequalities in recent years, especially among the populations of the global North. It is in this way that, in order to maintain the benefits of the financial markets, accumulation by capitalist dispossession has been consolidated<sup>2</sup>, which implies the cutting of social rights and the promotion of an extractivist model, applying the capitalist maxim of capital risks socialisation and privatisation of profits, in this case, of the conditions that make life possible. However, the crisis in which we are immersed as a society does not originate in recent years but is the result of a set of inherent crises in the capitalist and patriarchal

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2 Concept coined by the geographer and theoretician David Harvey, who discovered how the predatory practice of original accumulation and, therefore, of the concentration of capital, is maintained, updated and even increased in contexts of over-accumulation crises, thus stripping power away from large sectors of the population (Harvey, 2003).

systems and, therefore, has historically been ordered from the intersection of these two (Pérez Orozco, 2012).

In this context, one of the multiple crises that have been aggravated is the crisis of care, that is, the processes that enable social reproduction, both at the level of physiological needs, as well as at the level of relational and affective needs of society as a whole. Thus, the current prioritisation of the payment of financial debt<sup>3</sup> at the expense of social investment has led to severe austerity measures with strong impacts on the population, or as Carrasco describes: *"a flow of forced transfers from the population to the political and financial elites, and from women to the whole of society through work aimed to take care of life"*. That is, the dedication of thousands of hours of work by women at the expense of social cuts and, therefore, of a political management that is contrary to the well-being and dignified living conditions for half of the population (Carrasco et al., 2014).

Feminist economics -where we start from- talks about putting care and, in essence, life, at the centre, as the backbone of our society, as opposed to placing capital at the centre. In this sense, this paradigm and proposal make a defence of the sustainability of life and begs the question, what is a "life worth living?" Thus, feminist economics makes a critique of the postulates of conventional economics to introduce a new framework of alternative coexistence to the current policies, instruments, processes and tools in force, which lead to accumulation by capitalist dispossession of large sectors of the population, as mentioned, in favour of a small elite (Pérez Orozco, 2012).

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3 Through the approval of the reform of article 135 of the Spanish Constitution in 2011 by the PSOE and the PP, and the Montoro law -of Rationalisation and Sustainability of Local Administration (LRSAL)-, in 2013, as a legal basis that made it effective.



In this document, we will place the idea of “care debt” within the present context of crisis, we will carefully look into the analysis performed by feminist economics on it -considering that it has a multidimensional component and a systemic root-, and we will define how this phenomenon is put into practice in the current stage of financialised capitalism. We will also go over what the concept is trying to denounce and what are its limitations, to end up with, as conclusions, some proposals and practices that advocate for the new framework of coexistence proposed by feminist economics.

### **Framework. The paradigm of feminist economics: some key concepts**

It is important to characterise some basic concepts of feminist economics, as well as to define some fundamental elements, in order to understand the idea of “care debt” in this document.

*Feminist economics*: a theoretical and political proposal that encompasses various positions, but with some common elements. The main principles are as follows:

- a) broaden the view of what we understand by economics beyond the market, integrating domestic and unpaid care work as part of the existing and necessary economic circuit;
- b) further develop the concept, meaning and importance of care work;
- c) place -the goal of- care at the centre; that is, prioritise sustainability for private benefit, or life in capital (Carrasco, 2014b).

In short, feminist economics considers two dimensions in the analysis of society which are interrelated: to have real possibilities of reproducing themselves biologically and socially, and to enable adequate living conditions for the entire population, defined democratically and in equity (Carrasco, 2014).

*Care Work*: this refers to all the complex and necessary processes for the existence of human life, destined to satisfy the needs of the group, their survival and reproduction. Over time, it has also been called “reproductive work” or “domestic work”, but we choose to speak of “care work” because the relational and affective (emotional) aspects are integrated into the material (physiological) ones (Carrasco, 2009b).

*Care debt*: this refers to the difference between the care received and the care given by specific people or social groups; it has also been called “social debt” or “gender debt”. According to Pérez Orozco, “*Those who could take care of themselves and offer care, but do not, are indebted. In general, men and people of the upper classes are in debt. When a specific community does not cover its own needs, it delegates care to people coming from other places, thus forming (global) care chains, which generate a care debt for the receiving territories of migration with respect to issuers. Given the sexual division of labour, the notion of gender debt is sometimes used*”. (Pérez Orozco, 2014).

## 2. Why talk about care debt?

*“The current crisis of social reproduction indicates that there is something rotten not only in the current financialised form of capitalism but in capitalist society per se” (Fraser, 2015).*

### ■ A multidimensional crisis

As mentioned in the introduction, the current crisis is made up of several crises that converge, such as ecological, social and care. This set of crises are eminently related and are not comprehensible in isolation, but must be understood in their confluence and feedback. Furthermore, treating them separately would imply a risk of distortion of the analysis of reality and the proposals for change that will be attempted to be built in order to overcome them (Fraser, 2015).

People are vulnerable because we depend on care throughout our lives. From the time we are born, we are completely interdependent because we need the care from other people to live, which becomes especially explicit in some stages of our life, such as childhood, times of illness or old age. Because they live in patriarchal societies, it is women who mainly perform this work, which allows the maintenance of the capitalist system, and they do so largely in the privacy of their households. But in addition to being interdependent, people are eco-dependent because the planet's resources are degradable and finite, that is, we depend on them and the whole of biodiversity to have conditions that

make life possible -breathable atmosphere, clean water, healthy food, etc.-. It is a reality that the economic system needs materials and energy and emits waste in the physical environment, but this has a limited condition, which generates a direct relationship between the sustainability of human life -as well as plant and animal life- and the territory.

Despite evidence of the need for care and the natural environment for survival and reproduction, the capitalist and patriarchal system has spread at the expense of the planet's resources and also includes the generated social inequalities at various levels. The disparities are found between the countries of the North and the global South, but also between the societies that make them up, or between work and time spent by women in care work, among others, which globally generates tensions in the economic function itself. In this sense, the current crisis has highlighted the environmental degradation that is reflected in the transformation of the landscape and territory, fostering phenomena such as climate change and the loss of planetary biodiversity, leading to what is known as an ecological crisis. In parallel, the economic system has led to the dispossession of important sectors of the population through the reduction of social rights and the extractivist model. The impacts of this phenomenon have been supported by the care work carried out, without recognition or economic retribution, mostly by women, which has led to the worsening of the social and care crises (Herrero, 2012).

### ■ **The fundamental contradiction: capital vs. life**

The reason that we find ourselves facing a multidimensional crisis is that it has a systemic basis. This is how, despite its aggravation during the present stage, its origin predates the financial collapse of 2008, and coincides with the

development of the capitalist and patriarchal system. In Fraser's words: "*The current tensions to which care is subjected to are not accidental but have deep systemic roots in the structure of our social order, which I here call financialised capitalism*" (Fraser, 2015).

The crisis is multidimensional because the sustainability of human life is equally multidimensional, as has been described, and this is threatened by a system that, despite being the source of social reproduction and eminently indispensable for the existence of society, gives priority to the market and the concentration of capital. That is, the economic model does not put life at the centre, but only takes advantage of the natural environment, and the time and work of women, causing half of the population to be deprived of these elements.

While the classical Marxist conception defines the fundamental contradiction that explains the motor of history as labour-capital -referred to as the wage-earner-, feminist economics defends that the main challenge is life-capital, encompassing the most complete definition of work -which would include care work-. This foundation demonstrates the radical critique by this paradigm to the functioning of the current systemic order, centred on the accumulation of capital, but also to the analysis carried out by other schools of economic thought on the interpretation of social reality, which have barely, if at all, taken into account care-related work (Pérez Orozco, 2014).

Previously we mentioned that in order to maintain the benefits of financial markets, accumulation due to capitalist dispossession has been consolidated; furthermore, some authors such as Fraser and Ezquerra, among others, place gender as the central part of this phenomenon (Ezquerra, 2012; Fraser, 2015). Fraser argues that the capitalist system consolidates contradictions set on care-related work, which, on one hand, make possible the accumulation of capital, and, on the other hand, tend to destabilise the processes dependent

on this dimension. These contradictions would even put the very existence of capitalism under stress. This is explained because, if care crises are central elements at the structural level, the processes of unrest and the increase of social struggles have also coincided with moments of worsening living standards, which has finally led to modifications of models in the system itself. Again, we are talking about tensions on the basis of gender, but this also applies to class, ethnicity and those that refer to other social and ecological limits. In effect, the contradictions in the social reproduction dimension -along with the various ideological constructions and the gender oppressions that sustain them- have ended up laying down the changes of stages in the system, such as the initial liberal capitalism, capitalism with State management during the post-World War II State - with an incipient welfare State in some countries - and the current financialised neoliberal capitalism. In any case, and as mentioned above, beyond the various forms adopted in each stage, what they all have in common is their inherent tension referenced in care-related work (Fraser, 2015).

### ■ **Care debt in the stage of financialised capitalism**

Although the care crisis has always existed since the beginning of the capitalist system, it has intensified during its latest stage due to neoliberal political management. One of the central elements of the functioning of current financialised capitalism is the use of debt instruments, through which global financial institutions have pressured states to reduce social spending, impose austerity policies and deprive populations of common goods, generating phenomena such as the subprime mortgage crisis and the increase in energy-related poverty, among many others. There are several authors who have described extensively how the implosion of social cuts initiated during the past

decade in countries of the global North have had a social impact, which has been partially softened by the increase in care-related work carried out mostly by women (some authors who have studied it in the Spanish case are: Gálvez and Rodríguez, 2011, Larrañaga and Jubeto, 2011, Ezquerro, 2011, Gálvez, 2013).

Women have always had more precarious conditions in the different levels of the economic structure -in the field of salaried work, access to resources, etc.-, but the current crisis has aggravated the impact on their material life conditions and, therefore, also on other aspects, such as psychological, emotional and health issues. In the case of the Spanish State, in the field of employment, for example, inequalities have grown during the crisis: women tend to do more part-time work, receive lower salaries and have more temporary contracts. This also has a long-term effect on current workers, because social protection systems, such as pensions and unemployment, are based on a contributory model and, therefore, based on the contributions made during working life. At the same time, since they have a lower income and because of social cuts, many care-related tasks -children, dependent people and the elderly- increase the amount of work and total dedication of women's time. As Ezquerro says: *"The current accumulation of dispossession reinforces women's reproductive obligations that we thought were partially overcome without excluding them from the salaried labour market"* (Ezquerro, 2012).

In this context, the situation of immigrant women workers, among other groups, is more precarious than those of the rest of the population because they occupy mostly socially and economically less recognised jobs. This phenomenon is part of the ethnic division of work<sup>4</sup>, which implies the hierarchisation of work tasks for ethnic reasons, with origins that go back

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4 Like the sexual division of labour, this phenomenon is part of the strategy of the capitalist system to categorise, generating social inequalities and accumulation by dispossession of large population segments.

to the beginnings of slavery and that extend to the reproductive field. The current globalising and neoliberal model promotes social cuts, leading to the outsourcing of family care, while including women in the field of paid work, thus reducing the ability of women to take care of them. As a result, there is a dualised organisation of social reproduction: commercialised for those who can pay for it and privatised for those who cannot. In the case of the countries of the global North, many of those who agree to offer care in exchange for low salaries are immigrant women from countries of the global South, leaving women even more impoverished to care for people in their countries of origin. In short, an unsustainable model that represents the life-capital contradiction defined above, or as Fraser explains, "*the more or less acute expression of the socio-reproductive contradictions of financialised capitalism*" (Fraser, 2015).



Laundry woman working in the Second Republic (Priego de Córdoba, Andalucía).



### 3. Utility and criticism of the concept

*“They call it debt and it is patriarchal capitalism” (PACD<sup>5</sup> 2011).*

#### ■ **An idea that makes the dispossession of women’s time and work visible.**

The concept of «care debt» started being used some years ago, coinciding with the outbreak of the financial crisis and the visibility of the impacts of financialised capitalism. During this time, other ways of denominating it have also been used, such as «social debt», «gender debt» or «patriarchal debt» (Bosch et al., 2005; Fineman, 2006; León, 2007; Carrasco, 2009a, Herrero 2012, Pérez Orozco 2014, Carrasco et al. 2014). It can be said, that the analysis and denunciation behind this phenomenon refer, to a large extent, to ideas associated with the «crisis of care», and that in essence makes visible the dispossession of time and the work of women in financialised capitalism.

It is from the current context of prioritisation of the «debt» instrument that new concepts related to the impacts it generates are introduced,

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5 The Citizen Debt Audit Platform (PACD, in Spanish) is an organisation that was born in 2012 in several cities in Spain, with the aim of initiating a movement to audit the debt from citizens. People linked to the “Who Owes Who?” Campaign, 15M, ODG, Attac, Real Democracy Now, Economists without Borders, other groups, or in a personal capacity, launched a process to define how the audit was intended to be, what debts were to be audited, who should participate in this process and with what objectives.

such as «illegitimate debt», «ecological debt» or the aforementioned «care debt». In the beginning, the question of the term «debt» is linked to the criticism of the transformation of financial debt into public debt, which was raised as «illegitimate debt». Organisations such as the Debt Observatory in Globalisation (ODG)<sup>6</sup>, the Citizen Network for the Abolition of External Debt (RCADE, in Spanish) and the Campaign «Who Owes Whom?»<sup>7</sup> They denounced the illegitimacy of the debt claimed to the countries of the South and defined it in the following way: *«all debt accumulated by loans that, directly or indirectly, compromises the dignity of the citizenry or puts in jeopardy peaceful coexistence among people. Such debt originates in financial agreements that violate human and civil rights recognised by countries around the world or ignores the norms of international laws that regulate relations between States and People. Some of the phenomena, mechanisms and behaviours that take place through illegitimate debts are the oppression of people, genocides, imperialist wars, corruption, unequal distribution of welfare, generation of poverty, despotism, interposition to sovereignty and ecological disasters»* (ODG, 2013).

Related to this idea and with the profit that capital takes out of the environment to generate benefits, the concept of «ecological debt» also emerged. The ODG defines it as follows: *«the debt incurred by the most industrialised countries with respect to the countries impoverished by the indiscriminate plundering of their resources without considering the environmental and social impacts caused, the illegitimate appropriation of environmental services, bio piracy and the transport of waste in the countries of the South»* (ODG, 2004). It was after the birth of these concepts,

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6 <http://www.odg.cat>

7 <http://www.quiendebeaquien.org>

and during recent years, that what we know as «care debt» was defined (Carrasco et al. 2014).

These redefinitions of debt have undoubtedly been useful in broadening and counteracting the financial perspective, and in making other perspectives of «debt» in the current financialised capitalism visible, as well as making a critique of the social, economic and environmental impacts that this economic and political model entails. In short, to make visible and denounce the consequences of environment-capital, sustainability-capital and life-capital tensions on people.

Speaking of «care debt» implies claiming an alternative proposal: the sustainability of life, understood from an economic dimension, but also, and above all, from ecological, human and social dimensions, to the detriment of the unsustainability of the capitalist system, together with patriarchy, which ensures the maximisation of the benefit of the dominant groups of the population. Under this perspective, care would not only be indispensable, but would imply a social and collective responsibility and, therefore, a task to be prioritised and carried out by society as a whole (Pérez Orozco, 2012).

### ■ **Criticism of the concept of “care debt”**

Despite the consensus in the derogatory perspective of the functioning of the system supported by the free work that women have mostly carry out and, therefore, in which they try to make the idea of “care debt” visible, there are authors in feminist economics who have been critical in cataloguing this phenomenon as “debt”.

As we have already introduced, feminist economics dismantles the official economy, due to its misogynistic perspective and the reduction of economic

categories to the monetary sphere, such as only recognising the work that is done at the mercantile level. In this line, speaking of “debt” in the field of care would reproduce this same patriarchal logic of trying to quantify a dimension as complex as that of care, not always done consciously, referring to a mandatory return, and positioning men as debtors and women as creditors of the model. This would be especially difficult to quantify in the case of affections. In this sense, and in light of the complexity of assessment, we need new tools for analysis and measurements for the dimension of care (Herrero, 2012).

Carrasco et al. (2014) go further in the critique of the concept. Pointing to the need to reverse the relations of power and domination so that the whole of society assumes its corresponding part in care work as a collective obligation, they talk about this current “responsibility”, as an alternative to denominating it “debt”, and justify it in the following three dimensions:

- (a) **The social responsibility of women:** care work would represent a moral obligation for women, established by current patriarchal relations. Thus, women would have the established role of performing these tasks, which would not imply a debt, but an imposition of the patriarchal culture.
- (b) **Social responsibility as plunder or dispossession:** this dimension refers to the interest of capital in the situation described to minimise costs and increase profits, that is, the accumulation by dispossession, in this case of the time and work of women. This perspective would not imply a debt in the sense that one does not want a historical reparation, but a system that does not exploit any actor.

- (c) **Collective responsibility as a donation:** if women have enhanced the importance of affection, it would not be a debt that has been contracted, because a historical reparation is not requested, but a symbolic change so that society, as a whole, values the sustainability of life and, therefore, care work (Carrasco et al. 2014).

## 4. Conclusions: feminist practices and social struggles in response

*“The revolution will be feminist or not at all”.*

Beyond the conceptual debate that also involves the construction of the paradigm of feminist economics, we will mention some practices/proposals/responses to the impacts of financialised capitalism and, specifically, the dispossession of the time and work of women.

If the oppressive systems are capitalism and patriarchy, and they feed each other mutually, resistance to these also does. There are several struggles that strive for a better social reorganisation of production and reproduction that favours women and the whole society. Some of these include initiatives to increase social investment in education, health and/or the implementation of a basic income (Fraser, 2015). Related to the increase in items such as those mentioned above, we have the proposal of non-payment of the illegitimate debt, whose payment is currently prioritised to social expenses. In this sense, we would contemplate the break with the credit logic and the financial markets, in order to put life and care in the centre. As Fresno says: *“it is impossible to break away from capitalism and patriarchy under debtocracy, without breaking away from debt. Without a feminist non-payment of debt, we cannot build an economy that puts life at the centre and creates a life worth living”* (Fresnillo, 2017).

Beyond the non-payment of debt as an intrinsically feminist measure, it is necessary to highlight the proposals made by feminist economics groups; there

is evidence that since gender inequalities appeared, alternatives of feminist cooperation were also born. Examples include: mutual support networks, worker cooperatives, trade unions and/or women's organisations -neighbourhood and/or a social centre- formed in relation to some aspect of the care area, but also of women who struggle against free trade agreements and privatisations, and in defence of the right to housing, education, health and other basic social services. In this sense, feminist practices go beyond sectorial proposals and opt for good living conditions of society as a whole.

The ethics of care implies, ultimately, debating who is responsible for the reproduction and well-being of people, discarding the market option due to the exclusion it generates. Therefore, it promotes dialogue between the functions of the State, the individual person or the community. It attempts, in short, to decide democratically what we need, what is a life worth living and what are the dignified living conditions for society as a whole.



Women protesting in front of the Sniace factory (Torrelavega, Cantabria).

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