EMBRACING * FEMINIST FINANCE

RADICAL CARE

Striking for the Voiceless

#FFSYLLABUS

This syllabus is the result of the Twitter conversations that took place during three launch events for Radical Care: Embracing Feminist Finance, a zine published by Amateur Cities and the Insitute of Network Cultures. The publication ponders how to embrace alternative values in economies, for example focusing on locality, cooperation, and caring. During the launch events, we asked contributors, respondents, and readers questions on topics related to feminist finance such as patriarchy, care and infrastructure. A wave of valuable information, relevant links, references and questions ensued. We realized that we did not want this wealth of collective knowledge to get lost in the depths of Twitter. Inspired by an article by Valeria Graziano, Marcell Mars, and Tomislav Medak (Learning from #Syllabus) and their work on the Pirate Care syllabus, we decided to produce this Feminist Finance Syllabus.

This syllabus is a starting point for diving into the field of feminist finance. It features scholarly concepts, grassroots projects, artistic thought-experiments, fictional responses, and questions without answers. The events from which we sourced the references and quotes featured in our syllabus are just snapshots of bigger discussions and are in no way exhaustive. We did not set out to create a Feminist Finance 1.01 syllabus, but rather a free form of associations related to the present preoccupations and urgencies. The structuring concern of our syllabus are events and conversations based in early 2020; as such, some classics of the feminist finance genre will be missing, with focus placed instead on under-standing the specificities of a certain point in time. We would love to keep the conversation on feminist finance alive and this syllabus is an invitation to continue it.

How to navigate the Syllabus

The syllabus is divided into six main topics. Each topic is linked to a Twitter hashtag of its own, to which you can add any reference or question you feel is missing by tweeting a reply. The orange links in the syllabus point to tweets from the three events – follow them to read the full thread or to respond. The red links point to readings or examples – follow them to delve deeper into a particular topic. At the bottom of this syllabus, you will find the @handles of all participants of the launch events.

FUNDAMENTAL CRITIQUES

Are economic models of organizing inherent to humanity? Jamaican philosopher and novelist Sylvia Wynter conceptualizes the neo-liberal "hero figure of homo oeconomicus", who "normalizes accumulation in the name of (economic) freedom". The origin story of this figure shows how capital and accumulation have become the measure of human life, its source and ultimate aim, or telos. Angela Mitropoulos, in her book Contract & Contagion, explores the effects of the widespread logic of the contract for organizing societies and human relationships. The "fetish of the contract" reproduces homo oeconomicus as the norm and denies interdependence and trust outside of its logic.

In Radical Care: Embracing Feminist Finance, Reijer Hendrikse explains that "[w]e are increasingly stuck in a neoclassical economic straightjacket, which comes with a whole range of foolish assumptions, for example the idea that we are rational actors who calculate and measure everything." (You can read more on the effect of measurements in Units of Account). In Affective Economies, British-Australian scholar Sarah Ahmed presents a fundamental critique of this idea. She questions this assumed rational logic of human economic activities. Ahmed writes about how emotions such as hate and fear align us with or against some subjects or groups rather than others. Emotions are not an individual matter, and play a crucial role in various forms of decision making – economic, cultural, and political. In The Cultural Politics of Emotion, Ahmed analyzes the role of emotions in debates on international terrorism, asylum and migration, and reconciliation and reparation. (Read more on the impossibility of autonomous rational actors in Interdependence.)

The 'rational behaviour' that Hendrikse mentions seems to always be geared towards the ultimate goal of accumulation. More than just increasing wealth, "accumulation as a societal status symbol and cultural value" leads to a game with only a few winners. This system is presented as neutral and universal, and creating space for alternatives is hardly possible: "everyone is forced to play the same game". But "[w]hat about those of us who [...] have other games [they] want to play?"

Julie Graham and Katherine Gibson, under their pen name J.K. Gibson-Graham, explore the possibility of diverse economies and a more-than-capitalist world. How can the end of capitalism and economic alternatives be envisioned? Perhaps the "cooperative ownership of land" is a necessary shift from the racialized history of the landowner class. Instead of privately held money, 'mutual belongings' could become the basis of an economy of care.

Capitalism And The Pandemic

While the big tech industry remained a stronghold of growth and accumulation, the COVID-19 pandemic allowed us both to identify and disrupt some of the 'holding patterns' of capitalism that we tend to call 'normal'. Going back to them when the pandemic is over would be a disaster. We can expect that the post COVID-19 version of capitalism will generate an even worse form of fiscal violence against the poor by the extremely rich. Even though we might not be able to "design ourselves out of the structural contradictions of systems of domination", we need to act against them and prevent "former holding patterns from becoming re-fixed, sketching out new lines they may recalibrate to".

Practically, that can mean arguing for re-valuing the job market accordingly. None of the top paid positions such as managers, directors, supervisors, consultants, and investors seem to be worthy of adjectives like 'vital' and 'essential' or even of their pay. It is necessary to rethink who benefits from the existing institutions of power, both directly and indirectly, as for instance happens through cultural and educational elitism. Perhaps we need to revisit some of the vulnerabilities of democracy as a political system and work harder towards guaranteeing rights. Should we expand democracy by adding new, currently excluded groups, such as children to the voting group? David Runciman recently called to drop the voting age to six years old to balance age inequality in politics. As a consequence, greater rights for children could create a boost for the political case of caring. The pandemic shows us that we can build new communities of all kinds that we can own ourselves, beyond top-down structures. The big question is: will the pandemic crack open what was normal and allow for some alternatives to establish themselves more firmly?

RADICAL CARE

In a neoliberal economy that increasingly devalues it, the idea of centering society around care is a radical thought. What does it mean to care for those that have been historically left out of support systems? How have they come up with their own networks of care in order to "survive in environments that challenge their very existence"? These are some of the issues that are considered in the concept of 'radical care'.

Despite the fact that care work and affective labour are skilled forms of labour, we have inherited a way of thinking about them as the opposite. In fact, "the monetary value of […] unpaid care work globally for women aged 15 and over is at least $10.8 trillion annually – three times the size of the world's tech industry (source: Oxfam)". Capitalism survives owing to this imbalance and on the assumption that natural resources as well as women's time and work are unlimited. The real economy is created by 'free gifts' of humans (disproportionately women) as well as non-humans and exploited by the homo oeconomicus. Acknowledging the fact that care work and affective labour exist is already a feminist vision. We should not forget that the fight for basic rights for many women has not yet finished, as is addressed by the international Wages for Housework Campaign.

The need to recognize care work is, however, entangled within the paradox between being a radical and being a professional. Professionalization has the capacity to provide practitioners with the conditions for carrying out their work in the best way, including, for example, the time necessary to develop new ideas and access to technology. On the other hand, it also refers to an expanded 'service model' which relies on corporatization and is not desirable.

Can radical practices be remunerated and if so how? Or will remuneration always lead to the trap of capitalist co-option? What is the difference between forms of recognition and professionalization, and what role does visibility play in it? Do we need to engage in more radical acts of visibility, knowing that being visible is also being vulnerable? (Read more on how visibility in the technology of money shapes relationships of

work in the interview with Lana Swartz and Martin Zeilinger in Radical Care: Embracing Feminist Finance.) Furthermore, can archiving be a radical act that allows us to make sure things aren't forgotten and can't be unsaid? Communities whose voices have not been heard should become more central. The work of Aída Bueno Sarduy and Rita Segato exemplifies this, both of whom focus on struggles from the Global South. In addition to listening to underrepresented voices, instead of demanding inclusion, perhaps we should reconsider the notion of in/exclusion and the system at its center altogether.

Examples of practices of radical care, such as mutual care groups for children, cooperative labour endeavours, and shared kitchens, abound. Here are some examples of such inspiring initiatives:

- Sezonieri in Austria organizes migrant agricultural labourers as current food and harvesting crises expose them to even greater risks and pressures.
- Senda de Cuidados is a support network for domestic workers in Madrid.
- Cooperation Birmingham provides free, warm meals through solidarity kitchens, and rethinks the food chain including land expropriation, agroecology, and food as commons.
- Supercoop is a food coop in Madrid.
- Docs not Cops is a campaign of medical professionals in the UK pushing back against the exclusion of migrants from medical care. They also work internationally and collate perspectives on migrant access to health care during the coronavirus pandemic elsewhere.
- Women's mental, physical, and social health is impacted by imbalances in and abuses of power. Power Makes Us Sick is a creative research project focusing on autono-mous healthcare practices and networks from a feminist perspective.
- The Hologram by Cassie Thornton is a feminist social healthcare project that aims to provide accountability, attention and solidarity as a source of long-term care.
- Practices of Radical Health Care: Materials of the Health Movement of the seventies and eighties by is a publication Feminist Health Care Group (Inga Zimprich, Julia Bonn).
- La Ingobernable is a self-managed, social center in Madrid.

Care and the pandemic

The work of radical care communities becomes even more relevant in the context of the pandemic, and the time to come. The COVID-19 crisis has both emphasized the critical importance of care and exposed its vulnerability. Not everyone has been affected equally and not everyone has the same opportunity to be cared for. The capacity of care is unequal and largely dependent on class, gender, and racial exclusions. At the end of the day, will anyone take care of those who stood on the frontline? Most likely not. They will be left behind, either through lesser wages or more debt, and austerity measures on top of that.

In this respect, political organization is needed in addition to radical care practices. The current crisis made clear that the effects of capitalist logics require a broader form of political organization and a stronger recognition that 'the personal is political'. We need institutional transformations that will prevent a falling back on the networks of solidarity whose capacity is nearly exhausted. We cannot expect them to take us through the economic crisis that lies ahead. "We need an increased capacity of care to manage the pandemic, health care, elderly care and networks of solidarity... transform them into a commons." Social workers, care workers, nurses, school teachers, and other low-paid workers need stronger support systems.

Solidarity is an important way in which we can collectively and knowingly agree on risk redistribution that is "accepting, in a partisan way, the vulnerability that would otherwise be dumped on someone else". "Our structures and cultures should cent[er] around individual and community relations". They should be "built on principles of solidarity and encourage collective responsibility for tasks related to social and ecological reproduction."

COVID-19 has brought many rapid responses in the realm of radical care, often responding to a deep, popular need for alternatives caused by the financial, ecological, and now health crises. They are inspiring and hopeful as they show potential new ways forward, especially if they grow into fully fledged organizations. Many thoughts and examples have already been collected in Flatten the curve, grow the care:

What are we learning from Covid-19 of the Pirate Care Syllabus. You can also watch Valeria Graziano speaking on self-organized, care initiatives in times of Corona in North Italy and Berlin for the Disruption Network Lab. Here are some more examples and resources:

- Rental strikes became an important form of resistance against the threat of homelessness caused by COVID-19.
- The Rent Strikes section of the Pirate Care Syllabus collects information on rent strikes around the world.
- In the Mutual aid is key for those who have lost work chapter of the Pirate Care Syllabus, you can find many ideas on how to create support for those who have been laid off or lost their work.
- FabLabs joined forces worldwide, from Barcelona to Tacoma, to 3D print masks and screens. They were able to work collectively and quickly and they openly shared knowledge. Makers often acted faster than governments.
- In this video, Andreas Kopp and Michael Ang discuss the printing and distribution of protective face shields in Berlin and Munich.
- The German organization Maker vs. virus brings people and organizations together to produce the equipment necessary to fight the pandemic.
- Covid Creatives Toolkit is a mutual support Google doc set up to help creative practitioners migrate their practice online while working from home.

INTER-DEPENDENCE

"... All crises – health, debt, failure of democracy, climate collapse – are connected under Capitalism." The hyper-patriarchal ideals with which we organize human societies have an effect beyond 'us humans'. This becomes clear in the way nature and non-human life are rendered invaluable in order to support the economic status quo. Is it possible to "organize an economy against extinction?" Neoliberal societies' lack of recognition of the value of the ecological world can be explained with Raymond Williams' idea of 'structures of feeling'. Each histori-cal period has its own distinct way of organizing basic human emotions into an overarching cultural system that shapes what is deemed valuable. The structure of feeling that the culture of neoliberal capitalism produces is one that subordinates all life to capital accumulation.

COVID-19 lockdowns have proven that these structures of feeling can begin to show cracks during challenging moments. Olivia Laing describes that "people who have never had to consider their vulnerability, have had to consider it far more profoundly than before." Olga Tokarczuk writes that "[t]he virus has reminded us, after all, [that] without any regard to how far apart the countries we come from are, or what languages we speak, or what colo[u]r our skin is, we come down with the same illness, we share the same fears; we die the same death." With likely similar and connected crises in our world's future, we must continue and build upon this shift in valuation of and human behaviour in the world.

It is necessary to learn how to distinguish between knowing as represented by science, technology, artificial intelligence and caring as represented by mutual aid and solidarity. Scholar María Puig de la Bellacasa develops this idea conceptually, saying that "'[t]hinking with care' is a vital requisite of col-lective thinking in interdependent worlds", but also one that necessitates a 'thick' vision of caring. This idea builds on Donna Haraway's insistence on thinking with a 'thick present' that is multi-layered and in which different concerns and ways of life interconnect. Haraway's related concept of situated knowledges means that we have to realize that thinking and

knowing are relational, require care and influence how we care. "Care is relational per se". It is becoming ever clearer that "our structures and cultures should cent[er] around individual and community relations built on principles of solidarity". They should also encourage collective responsibility for tasks related to social and ecological reproduction. We can only begin to fight the virus through solidarity, embracing revolutionary activity on behalf of everyone, in what is known as an 'intersectionality of struggles'.

The culture of anthropocentrism has benefitted from presenting humans as separate from nature, as rational individuals that have autonomy. The climate crisis and the continued lack of recognition for it are a result of this decoupling. Solidarity should therefore not only mean solidarity between humans, but also with plants and other animals. Calls to connect more, to highlight our part of the biological network instead of our individuality, are voiced increasingly. Anna Tsing writes in The Mushroom at the End of the World: "Over the past few decades many kinds of scholars have shown that allowing only human protagonists into our stories is not just ordinary human bias. It is a cultural agenda tied to dreams of progress through modernization. There are other ways of making worlds. [...] We forget that collaborative survival requires cross-species coordinations. To enlarge what is possible we need other kinds of stories." Is it possible to "appropriate rather than reject the term 'growth' – bring it back to its ecological meanings" as a rich and diverse biological connectedness ("there are no individuals in the forest") based on interdependence? What can we learn from Other (indigenous, ancestral …) knowledges and multispecies skills, once we acknowledge them as valuable? Can we rediscover a playful and joyful relation to the ecological world? If we learn to think about life as cooperation, incapable of being reduced to a single living being, does it become "possible to work towards a model of reciprocal ecological-economic growth that is able to resist the exhausting dynamics of capitalism"?

UNITS OF ACCOUNT

When we discuss feminist economies one of the central issues is how to assign value to and measure things that are not easily quantifiable. There are different ways of understanding value and assessing it. We refer to these different ways as units of account. What is value? What can be taken as vital or essential, and who gets to decide? These are some of the questions that form the base of our discussion. Language is an important form of power in this sense, because what does it mean to move from being a "'low-wage' worker to an 'essential worker'" in the space of a few weeks during the COVID-19 pandemic? Can these shifts in meaning also lead to systemic changes?

Numbers are a way to make value legible (and obscure that which is not deemed valuable). Jacqueline Wernimont writes about the racialized and gendered effects of what she calls 'quantum media': the mediating technologies that function on the basis of quantifying life. Relatedly, Miriam Rasch writes (in Dutch) about dataism – the belief that data is capable of capturing all aspects of life and the world – and explores what might get lost as a result.

How can we value more qualitative forms of being and make our understanding of them more sentient, less abstracted by numbers? Instead of continuing the old system based on money, which is a form of control and extraction based on logics and logistics of scarcity, we need to develop new forms of accounting and realize that ledgers will never be universal. It is important to recognize that things come to matter contextually, historically, and relationally. Perhaps in a future world, "[i]nstead of banks, we would have some consensual value based on how much you contribute to your community, and that would be estimated collectively".

How could we deal with (ac)counting in a different way? How can we shift focus from the monetary value to the social value? What role should design play in it? Can we design for different types of value? Can we "re-invent (social) accounting

as a common system for mutual aid"? At the same time, we should not forget to include the existing alternatives and allow different economic systems to exist next to each other, such as suggested by J.K. Gibson-Graham.

What (social) activities should be included in forms of 'accounting otherwise' and what does it mean to be radical in that? Should particular interactions refuse quantification so that they can remain outside the realm of monetization? Or does this limit their visibility? Do activities such as sharing actually require a metric if we consider them outside of their current caricature of the 'sharing economy'? Could we reappropriate the notion of the sharing economy and instead base it on 'mutual belongings'?

An example of an organization that experiments with putting these critiques to new models is a Distributed Cooperative Organization (DisCO), an approach outlined in If I Only had a Heart: a DisCO Manifesto on personal value sovereignty, care work, commons, and distributed cooperative organizations.

Can mainstream politics incorporate policies for non-market economies and can it be a force for change? Are there ways in which we could abandon monetary intermediation, such as through "a policy towards 'demoneti[z]ation'" or gift economies as suggested by Genevieve Vaughan? What would life and economy be like without money? What can fictional worlds, such as those created by Octavia Butler and Ursula Le Guin, teach us about societies without money?

ALTERNATIVE MONEY DESIGN

One of the possible tools that can be used to explore the reality of some of the ideas in this syllabus is alternative money design. What is regarded as valuable can differ per location or community, and different technologies might be useful for different communities or only for particular aspects of their economy. These experiments are useful to explore the situated and embodied realities of different economies, but technologies don't change the political and social circumstances that cause inequities, and it is important to not see them as a universal solution. Technology initiatives need to avoid putting the technology first, instead learning to "foster community, radicalize the imagination and generate a conversation".

One of the most well-known alternative forms of non-monetary exchange are time banks, which have existed for a long time. Historical examples such as the Cincinnati Time Store or The National Equitable Labour Exchange influence many contemporary equivalents.

There are many examples of grassroots, community-based currencies and alternative economies. These came up during our Twitter discussions:

- Valor Y Cambio from Puerto Rico.
- Table Banking, such as this example in Kenya.
- Grassroots Economics "is a non-profit foundation that seeks to empower marginalized communities to take charge of their own livelihoods and economic future".
- A community-driven Cooperative Bank and art project focusing on local debt relief called Bank Job.
- Furtherfield in London experiments with infrastructures of value, such as their DAOWO project on Distributed Autonomous Organisation with Others.
- A speculative cryptocurrency that works adamantly to detoxify the patriarchy: "Initial Coin Offering- Mythical Feminist Cryptocurrency" by Cassie Thornton.

- Another way to imagine the realities of possible futures can be helped by methods of speculative and critical design, such as those seen in the work done by Dunne & Raby, Superflux, and Julian Oliver.

The discussion about Universal Basic Income (UBI) keeps returning, and we should carefully consider conditions under which UBI would be desirable. It is not clear whether "UBI counters the patriarchal financial order, or simply works to solidify some of its inherent structures". Its effects should be considered both on the short and long-term, especially because in the long term, UBI may become "an excuse to fail to fix needed social structures like universal healthcare, equal education, and so forth". By no means should it be seen as their replacement – "[w]e need a feminist environmentalist internationalist version of UBI".

FORMS OF ORGANIZING

When discussing forms of organizing, the question of scale quickly arises. Should grassroots alternatives scale up to have a bigger influence? Or can concerns only be represented well when the systems of governance remain small and horizontal? Localization also carries within it the threat of exclusionary tendencies and the perpetuation of an inward-looking focus. Does scaling up change the community served by a specific initiative or does it open it up? Particular struggles, like a rental strike, benefit from scaling up and getting heard, but others might need to be protected. Does scaling up risk creating diversions from original intentions and ruining imaginative contexts?

To detach scaling from capitalist growth, a different form should be thought of, like the scaling of political communities around shared issues (political situatedness). Scaling can also be envisioned as dialogue and skill-sharing, learning from others and building on their work, scaling in time, scaling by contestation, disobedience and politicization, or planting ideas like seeds into other communities. A diverse economy should support the existence of many different scales, perhaps "some sort of federated network of support or network of networks for the bigger concerns while each small initiative can still define their own values, methods and focus for their specific situations." Furthermore, collaboration between different scales should be possible without competition.

Is it considered 'selling out' to see social entrepreneurship as a pragmatic companion to radical grassroots work? Perhaps we shouldn't be worried about things like greenwashing and focus on our own tasks, like building and reproducing our collectives. Can co-option sometimes be a partial victory if it continues to chip away at a detrimental system? Or should we avoid co-option, and allow many alternatives to flourish? It seems like "all valuable alternatives [are] swallowed up by neoliberal capitalism in the end, but we are in a very peculiar moment where these ideas have a great chance to gain more importance and perhaps eventually shift balance."

During the conversations, several examples of bottom-up feminist organization emerged against economic, technical, infrastructural, and political determination from above:

- Feminist Internet works on "making the internet a more equal space for women and other marginali[z]ed groups through creative, critical practice – combining feminism, technology, art and design."
- Pirate Care Syllabus maps "the increasingly present forms of activism at the intersection of 'care' and 'piracy'".
- City-Wide Tenant Union of Rochester is a "boots-on-the-ground initiative to create solidarity among those that are usually ostracized and disengaged".
- United Voices of the World – Section of Architectural Workers "is a newly-formed grassroots trade union for architectural workers in the U.K.".

Organizing should be done with reciprocity and solidarity, making 'harm reduction' key. What some of these examples show is that what's more important than scale is shared, decentralized resources and the creation of an environment of confidence in which people "dare to dream and make things happen".

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Institute of network cultures

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