IMPROVISING AN E-STATE: THE CONTESTED POLITICS OF CASH TRANSFER DIGITALIZATION IN MOZAMBIQUE

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ABSTRACT[2]

Over the last decades, there has been a proliferation of cash transfer programmes across the global South. Digital technologies have given this seeming countermovement a boost by promising to instantaneously transfer cash from the coffers of development agencies and national governments to the pockets of the poor, sidestepping the neo-patrimonial state. With the COVID-19 crisis, tech billionaires have teamed up with development institutions to fast-track 'digital payment ecosystems' under the guise of financial inclusion and fiscal savings. Much has been written about how such initiatives accelerate the financialization of social welfare and collateralization of the poor by trapping cash transfer recipients in relations of credit and debt. Less has been written about grassroots strategies to claw back power from digital control. Drawing on ethnographic research conducted in Mozambique, this article explores three sites of contention at the interface of digital technologies and cash transfer administration: the development of an information management system, the application of a proxy means test and the outsourcing of cash transfer payments to private providers. While not always successful, the article concludes, counter-hegemonic repertoires of action are critical to shaping the terms of cash transfer administration amidst a global 'war of position' in policy making.

INTRODUCTION

It is an early morning in November and the delegation director of the Programa de Acção Social Produtiva — the Productive Social Action Programme — is preparing a field visit to four districts under his supervision. The distances are vast and the roads treacherous, but he exudes the confidence of a seasoned traveller. During his 25-year career, he has traversed every track in the region, first as an agricultural extension officer on a bicycle, then as a social welfare official on a motorbike, and most recently in a donated pick-up truck inscribed with a fading UNICEF logo. He usually spends 15 days a month on the road, but with Mozambique's public debt crisis travel has been curtailed, for fuel is scarce, transport wanting and per diems improbable. Before hitting the road, he inspects his truck parked adjacent to an abandoned

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World Food Programme tent, then offers a piece of advice: 'On the road, anything can happen — a flat tire, an accident, even an ambush. … It is best to take off your watch. You will forget about the time and become flexible'.[3]

As in many countries across the global South, there has been a resurgence of interest in cash transfers in Mozambique. Previously dismissed as unaffordable and impossible to implement in states with limited capacity, cash transfers have been repackaged as an efficient and effective instrument of inclusive growth. Mozambique's most expansive programme is the Programa do Subsídio Social Básico — the Basic Social Subsidy Programme (PSSB) — which provides an unconditional cash transfer to poor, labour-constrained households. The second largest is the Productive Social Action Programme (PASP), which extends cash transfers to households with able-bodied adults of working age, conditioned on participation in labour-intensive public works. Funded by a US$ 50 million World Bank loan, the PASP was among the first sites of digital experimentation in the administration of cash transfers. Although state officials are still primarily responsible for distributing cash transfers, there is mounting pressure by international development agencies to digitalize and outsource the payment process. After all, digital technologies promise to transfer cash quickly and efficiently from the coffers of development agencies and national governments to the pockets of the poor, sidestepping the neo-patrimonial state.

The COVID-19 crisis raised the profile of digitalization as governments scrambled to implement emergency cash transfers amidst lockdown conditions. Despite the unprecedented adoption of income-support measures across the globe, half of all emergency interventions faced operational delays, highlighting the need for infrastructures of inclusion that could determine eligibility and distribute cash remotely (WIEGO, 2020). In response, tech giants teamed up with development agencies to fast-track a 'digital payment ecosystem' under the guise of financial inclusion and fiscal savings. While states were caught off-guard by the first wave of the pandemic, they contended governments could become 'future ready' by incentivizing the entry of financial service providers to distribute public funds (World Bank, 2020). However, as Lavinas (2018) has warned, the bundling of cash transfers with financial services risks trapping recipients in relations of credit and debt, subverting the role of social welfare in the process. Furthermore, given the uneven nature of digital penetration in much of the global South, the replacement of human labour with electronic payment systems may be

[3] Interview with the director of the PASP in the delegation of Vilankulo, Inhambane, 12 November 2017.

neither viable nor desirable. Indeed, even in the global North, digitalization has not replaced human labour altogether. Rather, digital technologies have been leveraged by capital to invisibilize essential human labour and casualize standard employment relationships (Klein, 2020).

This article explores the contentious politics at the interface of digital technologies and cash transfer administration in Mozambique. It combines ethnographic research conducted between 2016 and 2018 with semi-structured interviews in 2020 to trace how state technocrats, local leaders, community volunteers and cash transfer recipients have sought to claw back power from digital control. The research took place in the capital city Maputo and the district of Inhassoro — a semi-arid area with a long history of public works and where the PASP is funded by the national budget. The first section draws on a Foucauldian framework to explore contemporary debates on the digitalization of cash transfer administration. The second section traces the evolution of Mozambique's social welfare system from a buffer against neoliberalism to an apparent instrument of inclusive growth. The third section focuses on three contentious aspects of cash transfer digitalization: the development of an online information management system, the application of a proxy means test and the outsourcing of cash transfer payments. The article concludes that while the digitalization of cash transfers represents an extension of neoliberal techniques of discipline, the outcome is neither linear nor predetermined. Rather, it is a site of struggle subject to resistance, appropriation and avoidance at all levels of administration.

'NEW TECHNIQUES OF THE SOCIAL': THE DIGITALIZATION OF CASH TRANSFER ADMINISTRATION

In *Discipline and Punish*, Foucault (1977) details how the modern European state adopted seemingly precise, transparent and universal techniques of discipline in an effort to enforce social control and reduce the cost of punishment. Governmental rationality — or governmentality — involved the enclosure and separation of space to ease supervision; the coding of activities according to levels of complexity to control the rhythm of the day; regimented training to ensure that subjects acquiesced to standardized norms; and intrusive modes of surveillance, correction and punishment. Although Foucault's analysis of governmentality centred on the penal justice system, his insights can be extended to social welfare provisioning. Indeed, writing at the height of the enclosure of the commons, the 16th century humanist Vives (1492–1540) outlined a proposal for poor relief that involved the public provision of food, shelter, fuel and light, in exchange for the poor undertaking irksome

activities. In a bid to convince Europe's budding bourgeoisie, Vives (1526/1999) argued that poor relief was essential to ensuring the legitimacy of the modern state, protecting private property from the wrath of the dispossessed and funnelling the expropriated into low-wage labour. After all, if the landless proletariat could be guaranteed some form of relief, it would be socially and politically viable to criminalize begging which, he maintained, was central to labour scarcity and social disorder.

Key to Vives' (ibid.) conception of poor relief, was the distinction between the labour-constrained, who should be cared for in alms houses, hospitals and orphanages; the able-bodied deserving poor, who, through no fault of their own had fallen into misfortune and were willing to undertake undesirable work in exchange for relief; and the able-bodied undeserving poor, who refused to work and should be condemned as vagrants. To enforce these distinctions, Vives proposed an elaborate system of identification, registration and surveillance, which included the investigation of the origins of applicants' poverty, the interrogation of their neighbours and intrusive medical examinations. The poor, he contended, must be subjected to special rules to ensure a sober, frugal and industrious life, out of sight — and smell — of the wealthy. Older women, in particular, he warned, must be carefully scrutinized given their propensity to sorcery. As Federici (2004) has extensively shown, false accusations of sorcery against women were not unusual in this time. Indeed, it was a popular practice of power deployed by a budding bourgeoisie to facilitate the process of primitive accumulation by entrenching patriarchal control over the household.

Vives' (1542/1999) proposal was first put into practice by the English Poor Laws of the late 16th century, which relied on a national system of parochial registers to administer poor relief (Sretzer, 2007). Registers not only protected the private property of newly minted landlords but enabled the collection of taxes and their redistribution. Across Europe, similar bureaucracies emerged, centred around the notion of the 'right to live'. However, as Li (2010) points out, in much of the colonized world the notion of the 'right to live' was limited to the realm of the colonizer, while 'letting die' became a strategy of colonial control over the colonized. In Mozambique, the bifurcated state was given expression through the *Indigenato*[4] (Mamdani, 1996), which resulted in a racialized, underdeveloped and fragmented social welfare system. Towards independence, skilled and semi-skilled workers, four-fifths of whom were European, had access to social security benefits through corporatist trade unions; while

[4] A political system consolidated in the late 19th and 20th century, which legally differentiated between the rights of so-called indigenous and non-indigenous across the former Portuguese African colonies.

the social security needs of unskilled workers, all of whom were African, were deflected onto the mythical rural extended family (Rita-Ferreira, 1967). In the absence of a comprehensive social security system, African workers turned to 'traditional' forms of protection — the accumulation of livestock, bridewealth and cattle-loans — which, far from the remnants of a precolonial past, were the outcome of a racialized process of proletarianization (O'Laughlin, 2009).

In *Give a Man a Fish*, Ferguson (2015) argues that digital innovation has created new opportunities for the expansion of social welfare systems in postcolonial states with limited administrative and financial capacity. Today, biometric technology allows for the remote identification, recognition and payment of cash transfers in even the most far-flung areas, dramatically reducing the need for the kind of expansive bureaucracies associated with welfare systems in the global North. Interestingly, Ferguson is renowned for his critique of reductive technical solutions to political problems. In his early work on development projects in postcolonial Lesotho for instance, he traced how development agencies used technicist language and practice to abstract from questions of political economy (Ferguson, 1994). Yet, his contemporary work suggests that digital technologies offer a counter-hegemonic alternative to the techniques of discipline theorized by Foucault. Indeed, he argues that for those who have been permanently rendered surplus to the accumulation needs of capital, biometrics offers a valuable form of technical and political recognition:

> Biometrics are often imagined as scary instruments of control at the disposal of a potentially totalitarian state …. But today, under conditions in which labour is in surplus, the poor and cast off may actually aspire to certain forms of surveillance and enumeration (Robins, 2008: 77–99), just as they aspire to certain forms of biopolitical care (McKay, 2012), seeing in them forms of incorporation, recognition, and support that are otherwise unavailable. Here, inclusion in systems of registration and accounting may appear less as an oppressive system of control than as a valued token of recognized membership. (Ferguson, 2015: 85)

Curiously, Ferguson (2015) ignores the growing body of literature which points to the ways in which digitalization has facilitated the financialization of social welfare, replacing past forms of social provisioning with instruments of credit and debt under the guise of financial inclusion (Lavinas, 2013; Soederberg, 2014). Across the global South, Torkelson (2020) argues, cash

transfers have become a tool of a segregated and monopolistic financial system. Today, approximately one in five programmes are bundled with financial products and distributed through private providers (Clemence and MacLellan, 2017). This 'collaterization' of the poor has had detrimental consequences for social development. However, because Ferguson (2015) overlooks the power relations which underlie financialized capitalism (Nilsen, 2020), he leaves these largely unexamined.

One of the examples cited by Nilsen (ibid.) is the outsourcing of cash transfer payments in South Africa. In 2012, the South African Social Security Agency outsourced payment services to the global provider Net 1 UEPS. The company owned proprietary biometric technology that enabled the offline transfer of funds in remote regions using a smart card (Breckenridge, 2019). Upon securing the contract, Net 1 UEPS shared cash transfer recipients' confidential information with its other subsidiaries, who aggressively marketed financial products, including high-interest short-term loans and life insurance policies. In order to circumvent regulations, the company established a parallel banking system, enabling it to make unauthorized deductions (Torkelson, 2020). Because recipients could not default on debt, Net 1 UEPS and its subsidiaries bore little risk or incentive to curtail borrowing. As founder Serge Belamant famously said: '[w]e don't sell technology, we make our money off people who use it' (Fin24.com, 2008). Under pressure from civil society organizations, the Net 1 UEPS contract was declared invalid by the Constitutional Court of South Africa. However, the contract would take years to renegotiate because the company had effectively locked the government into an agreement through its proprietary technology (Breckenridge, 2019). Curiously, the World Bank's International Finance Corporation invested US$ 107.7 million in the company after this debacle to support its expansion into the rest of Africa (Torkelson, 2017). Today, the company operates in multiple African countries, including Mozambique.

While South Africa's social welfare system is financed by the fiscus, most cash transfer programmes in Africa rely at least partially on external support, giving international development agencies inordinate power over the policy-making process. Devereux and Kapingidza (2020) argue that social welfare has become a battlefield between development agencies' conflicting ideological positions. The International Labour Organization (ILO) tends to advocate for a rights-based approach according to national social protection floors, while the World Bank favours a social risk-management model characterized by highly targeted, conditional cash transfers. All agencies leverage 'soft power' — including knowledge creation, capacity building, financial support and technical assistance — to exert policy influence (Ouma and Adésínà, 2019). By instrumentalizing clientelism, Adésínà (2020) argues, development

agencies have effectively excluded the political class, leveraging imperial power to ram through pre-packaged best practices while ignoring endogenous responses. The result of such ‘policy merchandising’ is the depoliticization of social policy, its reduction into segregationist and residual cash transfer programmes, and the weakening of national democratic processes. Ultimately, as Fischer (2020) concludes, many contemporary social policy innovations in the global South reflect an extension of rather than a countermovement against neoliberalism.

The power of development agencies over national policy-making processes tends to intensify during periods of political and economic crisis. With the fallout from the COVID-19 pandemic, digitalization gained increasing traction as states scrambled to roll out emergency income-support measures under lockdown conditions. The most prominent venture was the G2Px initiative — a partnership between the World Bank and the Bill and Melinda Gates Foundation under the banner of ‘payments that empower’ (World Bank, 2020). The goal is to curate a new ‘payment ecosystem’, where customers have the freedom to choose between a wide array of competing private providers. Contrary to conventional wisdom on the cost-effectiveness of outsourcing, G2Px concedes that the digitalization and outsourcing of cash transfers will entail a significant investment of public resources:

> delivering on these programmes will require an enormous increase in the capacity of states to implement them, as well as financial resources and the political will to help cushion the impact on people, at least to a degree. These are all formidable requirements, but in countries with the resources and will to do so, the immediate challenge is how to make G2P transfers efficiently, equitably, and at scale. (Gelb and Mukherjee, 2020)

While digital technologies can certainly play a progressive role in social welfare provisioning, experience suggests that they are not the counter-hegemonic alternative envisaged by Ferguson (2015). On the one hand, the uneven nature of digital penetration means that electronic payments are not feasible everywhere. Only 40 per cent of Mozambicans have access to a mobile phone, the majority of them in the upper quintiles of the consumption distribution and living in urban centres. Coverage is even more limited when one looks at mobile banking or internet access (Gillwald et al., 2019). On the other hand, studies of outsourced payment systems suggest that cash transfer recipients continue to be subjected to governmentality, albeit in more complex and obscure ways. As Vally (2016: 138) emphasizes in her analysis of South Africa’s social welfare administration: ‘waiting, bureaucracy, the confusing and opaque

relationships between state and private bureaucrats, and the lack of recourse are all types of governmentality that corner citizens into ways of being'.

One of the ironies of digitalization is that it often relies on a vast web of human labour, but because workers have been rendered invisible, they are excluded from labour and social protections. Although G2Px recognizes that human labour will remain essential to the administration of new payment ecosystems, it says little about the world of work envisioned. Nevertheless, the *World Development Report 2019: The Changing Nature of Work*, published by one of its key partners, provides some clues (World Bank, 2019). It envisions a future characterized by labour flexibility, where workers have the autonomy to decide when and where to work but have little in the way of security. As Meagher (2020: 668) reflects, the *World Development Report 2019* is little more than a smokescreen to extend existing patterns of informalization and austerity:

> WDR 2019 spins a narrative that makes increasing labour informalization look like a path to decent work, targeted social protection look like universalism, downgrading standards of education and health provision look like promoting equality, taxation reforms that shift resources from labour to capital look like investing in people, and a call for greater deregulation of labour look like a new social contract that 'protects people rather than jobs'.

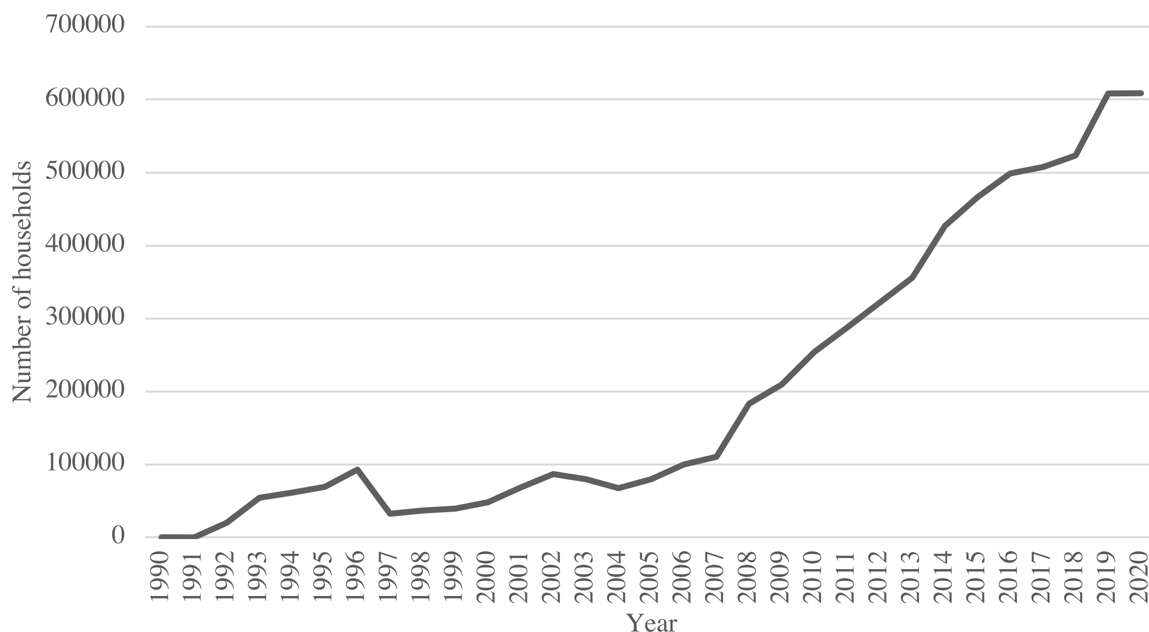
Ultimately, G2Px is an example of tech capital's attempt to leverage crisis in order to chart a way forward for a profitable and contactless future in what Klein (2020) dubs 'disaster capitalism'. Nevertheless, the drive towards digitalization is hardly totalizing and readily resisted. The following sections trace the messy and contested politics at the interface of digital technologies and cash transfer administration in Mozambique — a politics embedded in a global 'war of position' over the terms of social welfare provisioning.

FROM SAFETY NETS TO SOCIAL PROTECTION: THE EVOLUTION OF CASH TRANSFERS IN MOZAMBIQUE

Mozambique's first social welfare programme was introduced in 1990, in response to rising concerns about the political viability of structural adjustment amidst widespread resistance (O'Laughlin, 1996). At the time, more than half the population received some form of subsidized food and the state was under growing pressure from international finance institutions to roll back universal provisioning (World Bank, 1989). Instead, the World Bank

proposed a highly targeted safety net for the urban poor — in particular, households headed by women, children, the elderly, people with disabilities and with chronic diseases — funded by a grant of US$ 85.4 million from the International Monetary Fund (IMF) (Abreu, 1999). The Programa do Subsídio de Alimentos — the Food Subsidy Programme (PSA) — began modestly but swelled to 92,300 recipients by 1996 (see Figure 1). Initially lauded for its cost-efficiency, it soon became apparent that two-thirds of the transfer rolls were phantom recipients. Following an internal audit, the Gabinete de Assistência à População Vulnerável — the Office for the Support of Vulnerable Populations — was disbanded and replaced by the Instituto Nacional de Acção Social — the National Institute for Social Action — which still oversees cash transfer administration today.

Figure 1: The evolution of social welfare coverage in Mozambique 1990- 2020



Source: Devereux (2000); Cunha *et al.* (2015); UNICEF and ILO (2020)

According to O'Laughlin (1996), the Food Subsidy Programme amounted to little more than a red herring to replace socialist forms of universal provisioning with prefabricated safety nets. Through aggressive 'policy merchandising' the World Bank ultimately reduced social policy to cash transfers so residual that they could hardly bring about transformative change. Drawing on a repertoire of action which involved the diffusion of knowledge, definition of preferences and exclusion of political alternatives, development agencies alienated the national government which had the mandate to govern, reframing political questions as technical problems with

technical solutions. In Mozambique, where the official language is Portuguese, the widespread use of English as the medium of communication in policy debates further marginalized national actors. As a former member of the inter-ministerial committee responsible for negotiating the Food Subsidy Programme recalls:

> It was a very brutal process. We would receive 50-page documents in English. The Bank put a lot of stuff in there: health, education, agriculture, commerce, subsidies, safety nets. A lot of it didn't make sense. But the undercurrent, which I think none of us really realized, was the dismantling of the quite extensive system of subsidies. There was the grain marketing board, the *abastecimento* [food distribution] system, the subsidies on legumes and grains and wheat ... these were abolished. It was something that they gave to us, to temper outrage, because there was genuine concern that people would starve …. They gave this tiny office with three people, and no administrative support, responsibility for distributing money. Of course, years later it collapsed in corruption. But that was by design.[5]

In retrospect, it was rather naïve to expect that a small office would be able to administer cash transfers to tens of thousands of people dispersed across the country. However, the neoliberal fixation on increasing cost-efficiency and curtailing the size of the state, blinded development agencies to the dangers of a patchy administrative bureaucracy. And anyway, agencies were more concerned with rolling back redistributive mechanisms than building a robust social welfare system. Nevertheless, the Food Subsidy Programme survived and the National Institute for Social Action introduced additional programmes for able-bodied adults of working age. These included the Community Development Fund, which offered grants to build small-scale infrastructure; the Income Generation Programme, which provided access to micro-loans for income-generating activities; and the Benefit for Work Programme which consisted of an 18-month paid internship in the public sector, with the possibility of a permanent job (Quive, 2007).

In the 2000s, there was a resurgence of interest in cash transfers among development agencies. This apparent countermovement in global policy making reflected a growing consensus that economic growth did not invariably lead to a reduction in poverty and

[5] Interview with a member of the inter-ministerial committee responsible for negotiating the terms of the PSA, Maputo, 20 September 2016.

inequality, and indeed quite the opposite could be true; that rising poverty and inequality could stifle growth, while redistributive instruments could stimulate it; that instruments tied to formal employment had limited reach given widespread informality; and that non-contributory cash transfers were affordable at all stages of economic development (Mkandawire, 2001). Following the 2006 Livingstone process,[6] development agencies pledged resources to strengthen Mozambique's fledgling social welfare system and a social protection indicator was introduced under the Government Performance Assessment Framework of the Poverty Reduction Action Plan (ILO et al., 2015). In 2007, the government adopted the Social Protection Law, which defined social security as a right (GoM, 2007). The Food Subsidy Programme was transformed into the Basic Social Subsidy for labour-constrained households, and the various development programmes for able-bodied adults were merged into the PASP (GoM, 2009). The focus on the household rather than the individual was a pragmatic attempt to ration the number of eligible recipients. However, it also reinforced the myth of the unitary household (Sen, 1987), and constrained the scope and impact of cash transfers.

In 2010, the Council of Ministers approved the Estratégia Nacional de Segurança Social Básica — the National Strategy for Basic Social Security — which created a framework for the multisectoral administration of social welfare programmes (GoM, 2010). Since then, three-quarters of African countries have adopted similar strategies, the majority of them designed by international consultants at the behest of development agencies (Devereux and Kapingidza, 2020). Notably, Mozambique's social security strategy also included endogenous priorities such as exemptions from user fees for health and education. Furthermore, the social security strategy served to organize dispersed donor initiatives around priority areas, thereby eliminating idiosyncratic pilot projects and strengthening state control over the development of the sector. Consequently, state budget allocations increased from 0.5 per cent in 2010 to nearly 2 per cent in 2020 (UNICEF and ILO, 2020), with the government absorbing a growing share of expenditure until the public debt crisis in 2016 (see Figure 2). Of course, in the context of aid dependence, one can question whether this truly reflects government ownership of social welfare programmes. However, as C.N. Castel-Branco (2008) argues, the apparent lack of ownership is itself a government strategy of survival amidst limited options, which minimizes internal political conflict, maximizes aid flows and charts the course towards aid-dependent development.

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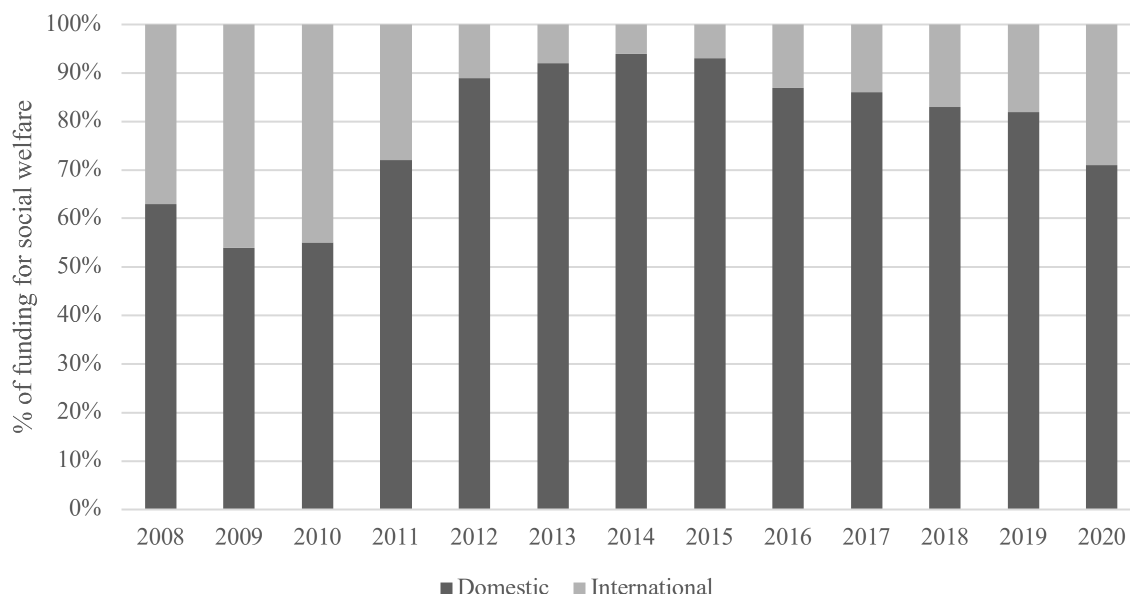
[6] Organized on 21-23 March 2006 in Livingstone, Zambia, this conference brought together representatives of 13 African countries to discuss the question of social protection. The resulting Livingstone Call for Action galvanized donor support for social protection schemes across the region.

Figure 2: A comparison between domestic and international expenditure on social assistance programmes, 2020



Source: UNICEF and ILO (2020)

Despite the gradual expansion of cash transfers (see Figure 1), performance evaluations found that only 15 per cent of poor households were covered by the programmes and their value was insufficient to meet the basic needs of households. The focus on the household rather than the individual in determining eligibility, combined with the distinction between the labour-constrained and non-labour constrained, resulted in inadequate coverage. Given the relatively flat income distribution and dynamic nature of poverty, targeting the poorest of the poor was like shooting at a moving target. Although the value of cash transfers increased over time — for instance, the Basic Social Subsidy for a household of one increased from US$ 1.75 to US$ 8.75 a month over the last decade — they remained insignificant. Furthermore, the National Institute for Social Action faced numerous operational challenges related to the lack of human and material resources to administer the ambitious programmes (Cunha et al., 2015).

In 2016, the government approved the second National Strategy for Basic Social Security, which aimed to extend cash transfers to 3.3 million Mozambicans by 2024, through a reformulation of eligibility criteria and increased budget allocations to the sector (GoM, 2016a). However, given that less than 600,000 households are currently covered by cash transfers, it is unlikely that the targets outlined in the national strategy will be met (see Table 1). The public debt crisis and ensuing austerity regime have undermined the state's ability to adequately fund the programmes. Amidst revelations that senior government officials had

illicitly contracted US$ 2.2 billion in government-backed loans without approval from the IMF, donors suspended general budget and sector support, funnelling resources to cash transfer programmes through the World Bank administered Multi-donor Trust Fund for Social Protection.[7] As social welfare provisioning became increasingly dependent on direct donor funds, external expenditure on cash transfers increased from 7 per cent in 2016 to 29 per cent in 2020 (see Figure 2). The debt crisis and subsequent suspension of general budget and sector support gave development agencies greater leverage over policy making and administration. On the one hand, development agencies now had direct control over how to allocate cash transfers. On the other hand, the cash-strapped state was more willing to accept donor conditionalities.

Table 1: Cash transfer programmes in Mozambique

Cash transfer programme	**Coverage and eligibility**	**Household size**	***Value of the subsidy***	***% of the projected individual poverty line***
PSSB	445,085 households (unconditional cash transfer for labour-constrained)	*1 person*	*Mt 540*	*44%*
		2 people	*Mt 640*	*26%*
		3 people	*Mt 740*	*20%*
		4 people	*Mt 840*	*17%*
		5 people	*Mt 1,000*	*16%*
PASP	*121, 557 households (non-labour constrained)*	*Regardless of size*	*Mt 1,050*	---

Source: Mambo (2016); UNICEF and ILO (2020)

According to Buur and Salimo (2018), the Mozambican government's discursive embrace of social welfare reflects an attempt to secure continued aid flows amidst widespread poverty, inequality and corruption. Through the adoption of aspirational strategies, development agencies and the ruling Frelimo party have forged an international 'policy alliance' to make uncomfortable questions disappear. While development agencies exert inordinate power over the terms of policy making, the government can claw back concessions by pitting development

[7] The Multi-donor Trust Fund for Social Protection is financed by the governments of the UK, the Netherlands and Sweden, and administered by the World Bank (GoM, 2020). Though initially conceived of following the Livingstone process, it was only implemented after Mozambique's financial crisis in 2016, to direct resources to the social protection sector without having to contribute directly to general budget support.

agencies against each other. In a newspaper interview, the former Executive Secretary of the Southern African Development Community remarked that, '[i]f one wants access to global financial resources one needs to be a member of the IMF…. They are what they are; they have the kind of positions that they have…. It is up to each country to develop the skills to get what they can. … These institutions will not solve our development problems' (Salomão cited in Massango, 2020: n.p.).

Notably, factions within the state readily instrumentalize development agencies to advance their interests. For instance, for state technocrats, the PASP constituted a political carrot to garner support for the expansion of social welfare. Concerned about fostering dependency and disincentivizing a 'culture of work' (Chichava, 2009), the Frelimo government had long resisted the extension of cash transfers to able-bodied adults of working age. In 2013, the World Bank's International Development Agency approved a low-interest loan for the implementation of the PASP. As the former National Director for Social Action recalls, securing the loan was considered a victory, for it required convincing the Ministry of Economics and Finance that cash transfers were an investment in 'human capital' rather than a cost:

> Internally, some voices said credit for social programmes was unsustainable because social protection is a cost. Others that it was unsustainable because the State could not absorb the beneficiaries. Nevertheless, we always defended that social protection was an investment ... We calculated that through the credit, we would be able to reach more beneficiaries, and once the credit expired, the government would not have the courage to abandon those people.[8]

Of course, development agencies also instrumentalize factions within the government. For the World Bank for instance, the PASP was an opportunity to reclaim its place in the social protection space and disrupt the Frelimo government's distributional regime (Buur and Salimo, 2018). The loan document outlined several conditionalities, including the development of an online information management system, the application of a proxy means test and the outsourcing of cash transfer payments (World Bank, 2013). Although the Mozambican state initially disregarded the conditionalities, the public debt crisis gave the World Bank renewed

[8] Interview with the former National Director for Social Action at the Ministry of Gender, Child and Social Action of Mozambique, who negotiated the World Bank loan, Maputo, 10 September 2016.

leverage. The following section traces how government technocrats, local leaders, community volunteers and cash transfer recipients contest the terms of digitalization imposed by donors.

CONTESTING THE TERMS OF DIGITALIZATION: THE CASE OF THE PASP

The PASP is coordinated by the National Institute for Social Action, which has 34 delegations across the country, each overseeing between three and seven districts. It encompasses more than half a dozen ministries and their respective provincial and district services (see Figure 3). While the district government is responsible for identifying, designing and implementing public works, district staffers are only begrudgingly cooperative. The suspension of per diems with the public debt crisis has not helped matters. After all, per diems are an essential source of sustenance amidst declining public sector wages. A senior district staffer can earn as much as US$ 16 a day, which depending on how often they travel, can double their monthly wage (GoM, 2017). In response to the lack of cooperation from the district government, the National Institute for Social Action seconded point people to the Serviços Distritais da Saúde, Mulher e Acção Social — District Services for Health, Women and Social Action — but they are widely perceived as a drain on scarce district resources. As the PASP point person in the district of Inhassoro explains, she is often blamed for the hardships faced by district staffers:

> They [colleagues] think that we are an NGO with deep pockets when my per diems have also been suspended. They will call me on a Friday night, when I'm home with the baby, and demand money…. Threats are not lacking. When I received a motorbike to facilitate my movement, they warned me: 'You, girl, you will never ride it'. It is not a safe work environment.[9]

PASP point people rely on a network of approximately 3,000 permanently casualized quasi-volunteers at the local level, known as *permanentes.* Their tasks are to register vulnerable households, undertake home verification visits, prepare for and assist with the payment of cash transfers, and facilitate communication with cash transfer recipients. For their services, they receive a monthly subsidy of US$ 15. However, many permanentes lament that the subsidy is insufficient, given the time required and costs incurred. Instead, they leverage their position as gatekeepers to access alternative sources of income. As one permanente explained:

[9] Interview with the PASP focal point in the district of Inhassoro, Maputo, 13 October 2016.

> This is not the time of Samora [Machel] when people did things for free ... When a child sees their parents going to the shops and says: 'I want to come with'; and the parent says: 'Stay home, when I return, I'll bring you a sweet', it's natural for the child to expect a sweet. And when they don't get one, the child loses trust and finds one somewhere else.[10]

In turn, permanentes rely on group chiefs to supervise day-to-day activities at the village level. Elected by PASP workers, group chiefs are responsible for defining the labour process, imposing labour discipline and liaising with the permanentes. Like other recipients, group chiefs receive a seasonal cash-transfer equivalent to US$ 15 a month, in exchange for working four hours a day and four days a week. The national financial inclusion strategy stipulated that all districts should have at least one staffer of the National Institute for Social Action permanently embedded within the district government. Furthermore, it established that the thousands of permanentes should be absorbed into the public sector as social assistance officers at the subdistrict level. However, the formalization of casualized social welfare officers has been impossible to implement amidst the debt crisis and subsequent civil service hiring freeze. Indeed, one of the international financial institutions' conditions for resuming general budget and sector support are reforms to the public sector wage bill (Inui et al., 2016).

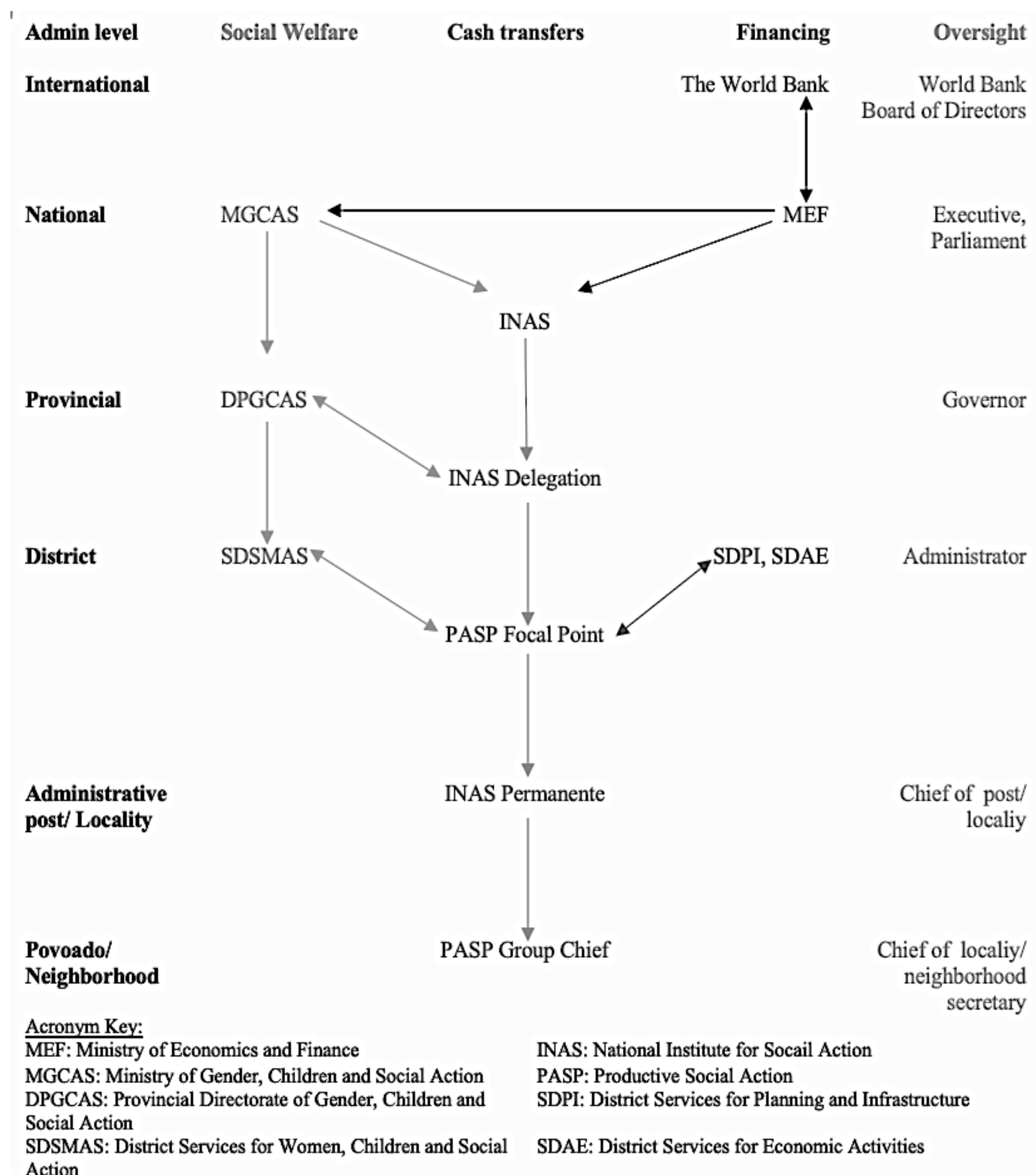
The Online Information Management System

Given the fiduciary risk associated with cash transfer administration, the transparent management of recipients has long been a priority for both development agencies and the National Institute for Social Action. In 1999, a Lindex-based information management system was installed in each of the social welfare delegations to track payments. Disconnected from the internet, however, there was no mechanism to centralize beneficiary information across the country. Consequently, the details of cash transfer recipients had to be printed and sent by postal mail to the central offices in the capital city Maputo. The sheets were then manually inputted into a separate information management system, which posed several challenges. Information sharing was delayed and often got lost along the way, hindering both the monitoring of cash transfer programmes and budget planning processes. Furthermore, delegations had little accountability to the National Institute for Social Action, and central

[10] Interview with a permanente, Inhassoro, Inhambane, 13 October 2016.

offices struggled to weed out phantom beneficiaries. Finally, payment reconciliation was done manually, which created ample opportunities for corruption (ILO, 2019).

Figure 3: State Structure for the Implementation of the PASP, 2015



Source: INAS (2015).

Although far from perfect, the existence of a Lindex system contradicts the assertion by a World Bank official that: '[b]efore the PASP there was no formal register of beneficiaries, no information management system, no formal system to ensure access. There was only faith' (quoted in Buur and Salimo, 2018: 25). Bravado aside, this account reflects an underlying

tension between the state, the World Bank and other development agencies around the terms of cash transfer administration. While all recognized the importance of improving the mechanisms of control given the fiduciary risks involved, the World Bank favoured a privatized approach while the ILO supported public sector innovation.

In 2010, the National Institute for Social Action embarked on a plan to upgrade its information management system. The World Bank had proposed that the state contract a US-based consulting firm that specialized in developing web-based systems for conditional cash transfer programmes in Latin America. However, with the backing of the ILO and UNICEF, the Mozambican state settled on the public sector developer Centro de Desenvolvimento de Sistemas de Informação de Finanças — the Centre for the Development of Financial Information Systems — an autonomous agency, which already administered the public finance system known as e-Sistafe. However, the World Bank contended that the institution did not possess the technical know-how and argued for the development of a parallel database through its influence over the Productive Social Action Programme.[11] While the state recognized the limitations of the Centre for the Development of Financial Information Systems, it maintained that with adequate training and technical assistance, national programmers could acquire the necessary skills.

According to the government, there were numerous advantages to contracting a public institution: they already had extensive experience in developing and implementing e-systems for the state at a reduced cost; they had sustained in-country presence, which allowed for an iterative process of system development, roll-out and maintenance; and they were bound by national regulations that safeguard confidential personal information. Ultimately, the World Bank capitulated and its database was merged with the new web-based system, e-INAS. By leveraging tensions between development agencies, the state was able to get what it could, to borrow from Salomão (cited in Massango, 2020). However, it also expended substantial resources in its performative compliance with World Bank conditionalities; resources which will have to be repaid with interest.

The Application of a Proxy Means Test

The development of the information management system e-INAS was politically contentious precisely because it defined who would be included and excluded from the programmes.

[11] Interview with the former Director of the National Institute for Social Action, Maputo, 10 September 2016.

According to the social assistance regulations, all able-bodied adults between the ages of 18 and 59, living in poor households are eligible for the PASP (GoM, 2018). However, with 5.5 million eligible people (INE, 2019), the World Bank proposed a complex selection method which involved self-targeting, geographic targeting, community-based targeting and income verification to ration the number of eligible beneficiaries. Given the challenges of verifying income levels in the context of widespread informality, the World Bank extrapolated a series of proxies from the national household survey, that were cross-referenced against applicants' details in order to identify the poorest of the poor.

However, as previously discussed, identifying the poorest of the poor was like shooting at a moving target. Ethical questions aside, this complex selection approach posed a political challenge for local leaders. The National Institute for Social Action would register applicants based on categorical criteria, only to return with a list of names that did not match community decisions. To be sure, village selection processes are highly political and tend to reproduce asymmetric power relations. Nevertheless, the proxy means test was an elusive instrument applied by a computer in Maputo and applicants had little recourse if rejected. In order to avert conflict, some leaders introduced a rotating system that effectively universalized the programme and subverted digital control. As one local leader explained, they just had to make sure that women assumed women's names, and men assumed men's names.[12] Although state technocrats suspected that such an arrangement existed, they turned a blind eye:

> Theory is different from practice. You can sit in the office and write the criteria, but in the field, you cannot afford to forget your humanity…. You don't know who is who. For example, in Temane, they rotate every year and assume each other's names. Sometimes they'll slip up and forget. But eish, what can we do? If we remove them, the local leader will end up having problems with the community.[13]

Notably, the proxy means test could have been recalibrated to reduce errors of exclusion. However, the National Institute for Social Action did not have the in-house capacity to do so. Although e-INAS was hosted within the Centre for the Development of Financial Information Systems, the proxy weightings were controlled by World Bank consultants. According to the national director: '[a]lmost all the people who we registered were excluded by the proxy means

[12] Interview with local leader, Temane, Inhassoro, 12 July 2017.
[13] Interview with PASP point person, Temane, Inhassoro, 14 July 2017.

test, so, we ended up not meeting our targets and had to adjust the weights. But the World Bank, because it had the privilege of money, was the only one who could do so'.[14] Unable to claw back power from digital control at the point of beneficiary selection, the only option was evasion through collusion between the national and the local state.

The Outsourcing of Cash Transfer Payments

Until recently, cash transfers have been exclusively administered by state technocrats, who spend approximately 15 days a month on the road. It is arduous work, particularly during the rainy season when remote areas are inaccessible. In moments of political instability, it is also dangerous work and stories of ambushes abound. Not only are the poorly protected government vehicles filled with cash, but they are a symbol of state power in the countryside. With the debt crisis, travelling became even more challenging. To save on fuel costs, the National Institute for Social Action decided to pay cash transfers every two or three months. However, because there was no fixed payment date, cash transfer recipients were often taken by surprise. In some instances, the National Institute for Social Action showed up unannounced; in others, it provided due notice but the permanentes were unable to inform cash transfer recipients in time. According to the guidelines, if recipients miss a payment, they can be paid during the following cycle. However, as a leader of the Mozambican Civil Society Platform for Social Protection detailed, this can create opportunities for corruption: 'Last year, they arrived without notice. They only made half the payments, but when they arrived back at the delegation, the payment slips were all filled in. When we went back to the community, no one complained. They thought: "If I raise a problem, they will remove us from the programme". And so, we returned, humiliated'.[15]

In order to increase the predictability and transparency of cash transfer payments, the National Institute for Social Action moved to digitalize and outsource the process. However, private providers were reluctant to bid due to uneven digital coverage, which made electronic payments unworkable, and poor infrastructure, which made manual delivery unprofitable. Under pressure from the World Bank, the National Institute for Social Action improvised a

[14] Interview with the national director of the Productive Social Action Programme, Maputo, 2 February 2018.
[15] Interview with a leader of the Mozambican Civil Society Platform for Social Protection, Tete, 17 July 2017.

hybrid system, outsourcing payments in urban centres and paying cash transfers in rural areas. In 2017, a pilot was introduced in three districts, using the South African fintech firm Paycode. Like Net 1 UEPS, Paycode owns a biometric payment system which allows for the offline transfer of cash. According to the company's CEO, 'our focus is enabling financial inclusion through innovative technology that really works, even in the most remote places' (IWEB, 2020). However, it would take more than two years for the company to acquire the necessary equipment, define the administrative processes and register 18,000 beneficiaries. Paycode partnered with the non-profit FSD-Moç to provide financial literacy training and with MozSecurity to make manual payments (Paycode, 2021). While the World Bank argued that outsourcing would be more cost-effective, the hybrid system increased operational costs. As a representative of the National Institute for Social Action reflected: 'outsourcing is not always cheaper in cost–benefit terms and in the case of Mozambique, the discussion on outsourcing arose as a condition imposed by the financing agency' (Faite Izidine, 2020: 21).

In response to the COVID-19 crisis, the Mozambican government approved an emergency cash transfer for over a million new beneficiaries, to be paid via e-wallet. The projected operational costs associated with e-wallet are equivalent to 25 per cent of the budget allocated to the programme; in comparison with manual payments by state technocrats, which absorb only 15 per cent of the budget (GoM, 2020). It is still too early to tell if and how e-wallet will be operationalized. After nearly a year of wrangling between the World Bank, the state and private providers over the terms of the contract, the multinational telecom company Vodacom was selected to administer the payments. However, much like Paycode-Mozsecurity, Vodacom has struggled to implement a digitalized payment system. As of early 2021, only 8,000 had received the emergency cash transfer via Mpesa. Unable to implement a digitalized payment ecosystem, Vodacom subcontracted the registration process to precariously employed casual workers. Ultimately, Vodacom is not prepared to administer cash transfers. In addition to the difficulties faced during the registration phase, mobile money agents did not have the liquidity to pay out the transfers and illegal deductions were rife.

Despite pressure from the World Bank to use Vodacom's Mpesa service, the National Institute for Social Action has brought payments back in-house through an offline payment app. Nevertheless, pressure remains to bundle payments with other financial services. Indeed, cash transfers are part of Mozambique's National Financial Inclusion Strategy, which aims to extend financial services and products to the unbanked through outsourced, electronic payments (GoM, 2016b). Furthermore, there has been widespread resistance to digitalized payments among cash transfer recipients. Although sceptical of a state mired in corruption,

they are even more suspicious of a private provider contracted by the state to transfer intangible funds through a medium they poorly master. As one cash transfer recipient remarked: 'I am a child of INAS and I'm not looking for a stepfather' (Castel-Branco, 2017). Ultimately, the digitalization and outsourcing of cash transfers is a site of struggle, and while development agencies certainly exercise inordinate influence, they are hardly hegemonic.

Conclusion

Across the globe, digital technologies are redefining the terms of cash transfer administration. Ferguson (2015) suggests that electronic payments allow postcolonial states with limited administrative and financial capacity to introduce redistributive reforms such as universal basic income, without first developing the economic, political and documentary institutions that accompanied social welfare provisioning in the global North. However, as this article illustrates the interface between digital technologies and cash transfer administration is a contested terrain. While biometrics can certainly play a progressive role in the expansion of infrastructures of inclusion, the digitalization of cash transfers across much of the global South has been shaped by a neoliberal ideology that seeks to roll back the redistributive role of the state and casualize public sector employment.

Despite an extensive body of literature which illustrates how technicist development discourse has been deployed to obfuscate questions of political economy, some scholars have fallen into a technicist trap by the seeming simplicity of digitalized systems, thereby overlooking the ways in which power is entrenched, contested and reconstituted. Given the uneven nature of digital penetration, it is impossible to remove human labour entirely from the process of cash transfer administration. In Mozambique for instance, the payment of cash transfers requires an extensive network of development agencies, national technocrats, delegation and district staffers, permanentes, group chiefs and outsourced casual workers. This network contributes to simultaneously precise and ill-defined, transparent and opaque, rights-based and paternalistic practices of power by the ruling party Frelimo.

Importantly, as in much of the global South, governmentality is not the purview of the nation state alone and development agencies have significant sway over the design and implementation of cash transfers. However, the outcome is neither linear nor predetermined. Indeed, government technocrats, local leaders, community volunteers and cash transfer recipients readily struggle to claw back power from digital control through resistance, appropriation and avoidance. While not always successful, their repertoires of action reflect a

‘war of position’ in global policy making over the terms of digitalization, a war shaped as much by ideology as by technology. Ultimately, the contested attempt to improvise an e-state in Mozambique in the context of the COVID-19 pandemic reflects what Klein (2020) defines as tech capital’s drive for ‘disaster capitalism’.

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