Cashless Welfare Payments and Everyday Life: A Study of South Africa and Australia

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A thesis submitted in partial fulfilment of the requirements for the degree of Doctor of Philosophy in Politics and International Studies

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October 2018

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Acknowledgements

Firstly, I would like to thank all the participants who took part in my study. Many people gave up their valuable time to speak with me, sharing their thoughts, experiences and opinions. The generosity of these people, some of whom are living exceptionally difficult lives, will stay with me. I enjoyed the opportunity to meet and talk to each and every person, and each interaction was a surprise and joy. I hope this thesis does them justice. A special note to all who I stayed with especially Nancy in Cape Town who made what was a difficult time much more bearable.

Second, I must thank my supervisors, Ben Richardson and Chris Rogers (and briefly, Chris H). Chris R, for coming onto a project that had already begun and guiding me through the process and dramatically improving my work, I am so grateful for all your time and support. (And for teaching me the difference between 'that' and 'which', which I can no longer unsee…) Ben, since I first came to you four years ago with a proposal to go to Kenya, to here and now with a finished thesis you have been an incredible supervisor and more than I could have possibly wished for. You have given me endless, good humoured and constructive support. This was an unbelievable opportunity and one that I couldn't have had without you.

To my fellow PhD comrades, from those I met on the first days and weeks – Fred, Seb, Iacopo, Fede, Giselle, Jason. You all kept me coming back on that long train back to campus in that first year. To the gang in the office, Aya, Te-Anne, Jack and Javi, who in the final year who picked up a stray and brought him in from the cold, taught him so much you made the last months so much fun, and made me look forward to coming to campus every day. Solidarity with all the strikers who stood on the picket line a full-blown blizzard, one my true highlights.

To all at Cobham and Despard with whom I cooked, partied, drunk and yelled. You all made the years in London such fun, thanks for all the support. For Adam, for listening to my ramblings and nonsense. A special thanks to Arthur, who let me sleep on his floor for basically an entire year.

Ma, Tad, Vega, Chris and Asti. It's fair to say it was a turbulent period of time, but your unending support, humour, phone calls and giant family meals kept me going when things looked rough. I hope you're looking forward to a third graduation at Warwick…

And finally, to Ella, thank you. You've been with me through the thick, the thin, the near and the far, unfailingly with a smile on your face. For coming to meet me in Heathrow airport at 6am with a helium balloon, and then going a step further by coming all the way to Cape Town.

I've been lucky enough to experience this with you and I wouldn't have swapped it for anything. You've been my rock and inspiration. We laughed and cried our way through two PhDs together, and I'm not sure much more can be said for the strength of our relationship!

I'm not sure anyone *enjoys* doing a PhD, but I think I did. Thanks to everyone who came along for the ride.

Declaration

This thesis is submitted to the University of Warwick in support of my application for the degree of Doctor of Philosophy in Politics and International Studies. It has been composed by myself and has not been submitted in any previous application for any degree.

Word count: 87800 (excluding references, footnotes, appendix and bibliography).

Abstract

This thesis investigates the emergence of cashless welfare payments (CWP) and their effect on everyday life. It argues that CWP create a space in everyday life in which social relations and social behaviours are restructured. This restructuring is considered as a process and consolidation of neoliberalisation. The precise form of CWP are contingent on the social and policy contexts in which they are embedded, the contradictory nature of neoliberalism, and crucially, the effects on the everyday lives being targeted and responses to this. In South Africa it has taken an inclusive form that has facilitated state-society social relations and enabled financial accumulation. In Australia it takes a disciplinary form that has sought to control consumption and encourage capitalist social relations.

The thesis draws on two main theoretical influences: 'neoliberalisation' as an understanding of the restructuring of contemporary welfare, and Henri Lefebvre's theorisation of Everyday Life. The framework developed from these influences is used to analyse two case studies. Firstly, the South African 'SASSA card' that was introduced in 2012, and distributed cards and bank accounts to people who received a social grant. Secondly, the Australian 'Cashless Debit Card' (CDC), which was introduced in specific sites across Australia from 2016. Data was gathered through a combination of semi-structured interviews, ethnographic observations and documentary and policy analysis.

This thesis contributes to academic knowledge in three central areas. Firstly, it offers a new example and interpretation to contribute to the field of everyday IPE. Drawing on Lefebvre's approach, it demonstrates the value of the study of the everyday by offering a sociological, experiential dimension to contemporary welfare restructuring. It also deepens studies of neoliberalisation by addressing contingency at an everyday level and the variegated outcomes this produces. The second area is in the study of welfare. Empirically, the thesis draws attention to the importance of the mode of payment in shaping people's lives, providing new empirical material on welfare systems in South Africa and Australia. Finally, it contributes to the study of everyday financialisation by drawing on social meanings of money, and offers new examples of the way linkages are developed between finance capital and welfare recipients.

Introduction

The future is cashless, we must embrace it

(Korski 2017)

In 2016, the UK government announced a trial to make welfare payments using blockchain (Cellan-Jones 2016). Partnering with a small technology company, Govcoin, the "20 or 30" people who participated in the trial were paid their welfare money digitally onto a card with an accompanying app (Hansard 2017). The app allowed the users to make use of the 'jam-jar' saving method, which is considered an effective way to manage budgets and stay in control of money. It enabled users to apportion different amounts of money to different expenditures and spend digitally within the app, or withdraw cash while updating the 'jam-jars' manually. While the app was not coercive (users could withdraw money in cash and spend as they wished) it effectively sought to shape the ways that people receiving welfare thought about and 'earmarked' their money, to ensure that they had sufficient funds for important costs such as housing or bills (Hansard 2017). This trial occurred at the same time as the Universal Credit policy was being introduced, which changed the nature of welfare payments to mean that recipients would receive one monthly amount, rather than the state distributing payments directly for housing or utilities.

The government considered the trial to have been a success,[1] enabling financial inclusion, reducing costs associated with using cash, and arguing that "some of them had found it very useful" (Hansard 2017). However, some have considered the use of new technologies to be a worrying imposition with further implications (Herian 2017). The use of blockchain allows the capacity to track spending and control money. Although it was claimed that "the department and the Government will have no access to that information; that is, what has come out of the jam jars and gone into housing or whatever", the capacity still remains (Hansard 2017). In an earlier report, blockchain technology was said to mean that "expenditure could be both specified and tracked" making it possible to "set rules at both the recipient and merchant ends of welfare transactions" (GOS 2016: 59, 67). Although the government has no plans to extend or develop another trial using this technology, Govcoin brought cashless welfare payments to a British audience, as well as the accompanying contentious political issues of surveillance, control and financial inclusion.

[1] Although notably no official evaluation has yet been released.

The Govcoin experiment is the extreme end of a movement in welfare payments to a cashless form. Around the world, states and aid organisations have begun to use cashless technologies to make payments to people. In refugee camps the World Food Programme (WFP) has begun paying people with Mastercard cards, rather than distributing rations or paper vouchers. In a number of states in the Global South, the rapid growth of conditional or unconditional cash transfers has been accompanied by a diversity of new forms of cashless payment. For example, in India, the Aadhaar unique identification number is increasingly being coupled with cashless cards to make payments electronically (Sahu 2016). More established forms of cashless payment are also present, such as food stamps in the USA where money is restricted to a card that can only be used at certain retailers and on certain products.

More widely than just welfare, cashless is becoming increasingly prominent as a form of payment. There were 433.1 billion non-cash transactions in 2014-2015, with the expectation that there will be nearly 726 billion by 2020 (Capgemini 2017: 5,11).[2] This growth is supported and promoted by a number of large state projects around the word that seek to discourage cash and encourage cashless transactions. One example is India's 2016 demonetisation, where all 500 and 1000 Rupee notes were removed from circulation over the period of one month (Wolf 2017; Chandrasekhar and Ghosh 2018). Alternatively, the Nigerian government's "Cash-less Nigeria" introduced bank charges for cash withdrawal by consumers with the aim of "reducing the amount of physical cash circulating in the economy, and encouraging more electronic-based transactions" (CBN 2018; Rice 2013). Large payment companies such as Mastercard and Visa are also involved in many of these projects. What is clear is that cashless payments are here and becoming increasingly widespread.

The move towards cashless welfare is especially important considering the influence that both the form and meaning of money have on people's lives. Being able to receive and spend money reliably and smoothly, at the places people wish to shop, with confidence in the exchange and safety of the transaction is crucial, especially for people with very low incomes. A fundamental facet of cashless welfare payments (CWP) is that those who are subject to them are vulnerable to any changes. People receiving welfare are not easily able to refuse or opt-out of payments, especially if it is their only source of income. As a result, a critical perspective on the emergence of cashless in the field of welfare payments is vital to expose any regressive,

[2] Although it should be noted that cash remains the predominant form of monetary exchange worldwide (Bech *et al.* 2018).

exploitative or dispossessing elements in these policies, as well as connecting them to wider structural patterns or processes in the global economy.

Therefore, CWP can also offer an area of interest to the discipline of International Political Economy (IPE). The technological advances that have enabled cashless forms of payment allow the capacity for powerful actors, such as the state or financial capital, to pursue different interests. This connects and contributes to a number of core ideas in IPE. CWP are relevant to the relationship between states and markets, to features such as the privatisation of the form of payment, the mediation and regulation of labour markets, as well more broadly the state's role in reproducing capitalist social relations and accumulation through welfare. As a contemporary policy, CWP also allow the investigation of new forms and issues in welfare restructuring, the international diversity of types of restructuring, and the continued (or declining) relevance of neoliberalism as a dominant concept. Finally, cashless policies require a financial partner and make use of financial payment infrastructure. As a result, they offer an interesting example of the financialisation and the 'co-imbrication' of state and finance in the delivery of social policy (Dowling 2017: 295).

Academic scholarship so far has had only limited engagement with this phenomenon, and where it has, it is rarely from a critical perspective. In the study of hypothetical cashless economies and societies, literature has discussed the impact that cashless and electronic money may have on monetary policy, finding that it poses a challenge to conventional monetary management and will require changes in central banking policy making (Cohen 2001; Storti and De Grauwe 2001; Duemmler and Kienle 2012; Kernbauer 2016). Other scholars have looked at the obstacles to achieving cashless societies, such as the ways that cashless payments can be encouraged by reducing fees for bank accounts (Mukhopadhyay 2015) or analysing the costs and benefits for different actors (Garcia-Swartz *et al.* 2006). The Nigerian cashless project is especially prominent, with studies on the effect on financial inclusion, the associated benefits, assessments of the government's progress, and the obstacles it faces (Odior and Banuso 2012; Ovat 2012; Bayero 2015; Oginni *et al.* 2013). A significant amount of literature has looked at *mobile* money as a form of cashless, especially the M-PESA currency in Kenya (Maitrot and Foster 2014; Allen 2013). However, the present literature on 'cashless' leans much more towards what Robert Cox called 'problem solving' types of analysis (Cox 1981: 128-129). Problem solving analysis works within prevailing social and power relationships and institutions, in this instance to make cashless payments function more effectively. While this

is valuable, a more critical theoretical approach will also be important, not least because of the centrality of welfare payments to recipients' lives, and therefore their vulnerability to change.

Two contributions within the field of IPE do stand out for taking a critical approach to cashless, both of which focus on international development and the accumulation and surveillance possibilities. Mader (2016) looks at the shift to digital money in development policy. He argues that cashless payments are encouraged as a route to financial inclusion, reflective of a new approach to poverty alleviation based on financial intermediation, not income generation. Digital and cashless money enables transaction revenues, data gathering and controls on money (Mader 2016: 73-76). Similarly, Maurer (2015) discusses the transition from mobile banking to mobile payment. He argues that the shift to mobile payments as a focus of development was based on the idea of benefits stemming from the *form* of payment, distinct from the actual monetary *value*. However, he argues that new forms of payment are 'private' forms of exchange, generating fee revenue and data (Maurer 2015: 138). This thesis then proposes to complement these studies and contribute a critical perspective on the specific area of 'cashless welfare payments'.

Defining Cashless Welfare Payments

To build the argument, a definition of 'cashless welfare payments' is first required, and a line drawn between which cases are relevant to the analysis and which are not. To do this the concept will be broken down into two parts, 'cashless' and 'welfare payments', and will then be combined to generate an overall definition of this phenomenon.

'Cashless' can be defined broadly as "not using cash as a medium, especially as a means of payment; designating, relating to, or characterized by financial transactions which do not involve the use of cash, especially the exchange of funds by cheque, debit card, or any of various electronic methods" (OED 2018). Cashless can be taken as any form of payment or transfer of value that occurs by a form other than physical cash. Papadopoulos (2007: 4-5) draws the distinction between 'money proper' and money's token form. Cash, cheques, cashless are all *token* forms of money. This opens up a whole variety of forms of money that are not represented in the physical form of cash such as mobile money, vouchers, coupons or software e-money.

Although new forms of money have recently emerged, such as cryptocurrencies like bitcoin or mobile money such as M-PESA, this thesis focuses on state issued money. It is interested in the cashless form that represents "accounts held at banks or other authorised financial

institutions" (Schlossberger 2016). Financial accounts require some form of financial intermediation, with money stored with a third-party separate from the owner of the money and any agent transferring money. In the case of CWP, a third-party sits between the state and a person receiving government support, which is not chosen by the user. These accounts can be represented and accessed in a number of ways, with plastic cards the most prominent form, and the focus of the research. State money, placed in a state created account at a financial institutional and represented and accessed by card is the subject of this thesis.[3]

The second definitional point is 'welfare payments'. Welfare is variously defined but can, by drawing on Polanyi (2001: 138-139), be understood as a form of 'social protection' from the dangers and dislocating effect of the market on society, an approach that will be elaborated in the next chapter. This broad definition can encompass a number of institutions or practices undertaken by a variety of actors. However, welfare is most commonly associated with the actions of the state, in the institutional form of the welfare state. As such, the thesis concentrates on payments being made to individuals by the state, rather than alternative organisations. Payments are transfers of money to citizens to supplement, replace or provide incomes, which are most commonly seen in pensions, unemployment, disability or child care payments. The emphasis on payments is important as it opens questions about its *form*, its route to the recipient and how this experience has everyday consequence. Thus the focus of the thesis is on welfare payments made by the state that are routine and regular, and are a stable feature of an established welfare system. This routine aspect of welfare is critical to understand its everyday significance, as discussed in Chapter Two.

This definition excludes some cases that are therefore not included or considered in the analysis. Firstly, welfare payments that are single lump sum payments (such as pension lump sums or compensation payments) are not considered, as the routine and regular aspect of payments are central to the everyday. Secondly, the focus is on welfare systems undertaken by national states and therefore non-state payments are excluded. This is not to understate the important role of certain non-state actors in welfare payments. One of the clearest is in the presence of development institutions, especially in humanitarian interventions. Most noticeably, humanitarian camps run by the UN and the WFP have increasingly begun to use direct, card-based cash transfers to those staying in camps. These cards can be used at shops

[3] However, this does not mean that CWP necessarily have to always remain in a cashless form, in some cases users can immediately withdraw cash. In the thesis it shown how forms of CWP can mean a regular transformation of cashless money into cash in Chapter Five, and a restriction on the ability to do this in Chapter Seven.

within the camps and are regularly updated with money (Akkus 2018). However, the politics of a refugee camp are qualitatively different to those set up as part of a welfare or social protection system, with shorter time frames and a fundamentally different relationship between those giving money and those receiving it (Hilhorst and Jansen 2010: 1123-1135). The definition also excludes certain types of payment. Any welfare payment that is paid directly into a person's own bank account is not a CWP, and similarly any payment that is made in cash, where a person must visit a location to get money is not considered a CWP either. Finally, new forms of welfare such as those paid with mobile money[4] are also not considered as a CWP for this study. Thus, the overall definition of a CWP is one where money is placed onto a state created card as part of a routine stable welfare system.

Given this, the thesis analyses two contemporary examples of cashless welfare, the South African Social Security Agency (SASSA) card in South Africa and the Cashless Debit Card (CDC) in Australia. The SASSA card was introduced in South Africa in 2012, replacing the previous devolved system where each region controlled the payment of social grants. In the new payment system, a private organisation, CashPaymaster Services (CPS) took on the delivery of the project, overseeing the distribution of over 10 million new cards. These new cards functioned like a debit card, enabling cash withdrawal, merchant transactions and the purchase of financial services. In Australia, the CDC was introduced as a trial in two rural locations in 2016 before being expanded to two more regions in 2018. Anyone, except pensioners, receiving a government payment had to use the card. The trial placed 20% of the payment into a person's own account, and 80% onto a new card. This card could not be used to withdraw cash and was blocked from working at gambling outlets and alcohol retailers.

To take the required critical perspective, the thesis will draw on, and contribute to, two fields of IPE scholarship that are well placed to understand these cases and the emergent phenomenon of CWP: political economy studies of the restructuring of welfare and everyday financialisation. Studies of welfare restructuring, chiefly of neoliberalisation, connect discrete policy changes to broader structures of welfare and capitalist accumulation. Taking this approach not only enables the identification of patterns and similarities internationally and across different contexts, but also a critical perspective on restructuring. The financialisation angle connects CWP to other studies of the relationship between finance and welfare. Given their cashless nature, these forms of payment require the involvement of financial organisations

[4] These are becoming an increasingly prominent form of development intervention (Interview 12, 2017; Maitrot and Foster 2014),

to deliver. As a result, CWP form another way for the practices, logics and technologies of finance to expand into people's lives.

The study of CWP enables a number of contributions to extend these two bodies of scholarship. Given the relative paucity of analysis on cashless and CWP, this thesis makes an empirical contribution that will offer valuable and interesting cases to both literatures, verifying their concepts, perspectives and utility. It undertakes the first comprehensive empirical study of CWP drawing on original primary fieldwork that hears the perspectives and experiences of those affected by restructuring. The thesis also proposes to make an analytical contribution by concentrating the analysis on the *everyday*. This is seen in two areas. Firstly, the research proposes to understand CWP as a 'contingent' policy, its emergence and form being dependent on a number of factors. Whilst studies of neoliberalisation have specifically focused on the contingent, uneven and variegated aspects of restructuring, this can be valuably extended to an appreciation of the everyday. In doing so, the forms of resistance, compromise and adaptation that occur in policy implementation will be exposed.

Secondly, it proposes to develop the concepts and processes of both welfare restructuring and financialisation. While studies of welfare restructuring have a number of valuable insights, this thesis will, by taking an everyday approach, complicate and deepen core ideas in both fields; what do these ideas mean, how do they appear and actualise in people's lives and with what consequence? For example, Mader (2015: 27) has argued that one "blind spot" in the field of financialisation is an understanding of social meanings of money and its social power. As this research will show, an everyday approach will allow a grounding of studies of finance in the use and meanings of money. By delving into the everyday, a more sociological understanding can be gained that appreciates the lived experiences and consequences of welfare restructuring, strengthening the critique of the literature.

Research questions and argument

To make this contribution the thesis concentrates on a specific part of the shift towards cashless transactions and takes an analytical focus on the everyday. It asks one central question that is addressed in three parts.

- How can the emergence of cashless welfare be explained and how has this affected everyday life?
    - *(1) How, and where, have cashless welfare payments emerged as a new form of welfare delivery?*

(2) *Why were the policies introduced in Australia and South Africa?*
(3) *How has the cashless form of delivery affected everyday life, and how has everyday life affected cashless?*

For some the answer to this is straightforward. The move to cashless is considered by some media commentators to be a private sector project led by transnational corporations like Visa and Mastercard, chiefly to boost financial profits (Scott 2018; Quijones 2018; Hinscliff 2016). Whilst financial accumulation is important, conventional thinking on the rise of cashless payments has so far underappreciated the crucial role of the state, specifically through changes in welfare, which these questions point to.

To answer the research questions and provide an original contribution, the thesis presents a critical empirical study of cashless welfare payments, featuring two detailed case studies that draw on extensive primary fieldwork in South Africa and Australia. It argues that CWP create a space in everyday life in which social relations and economic behaviours can be restructured. This restructuring is considered as a process and consolidation of neoliberalisation to promote market subjects and create new market spaces. The precise form of CWP are contingent on the social and policy contexts from which they emerge, the contradictory nature of neoliberalism, and crucially, the effects on everyday life and its responses to this. In South Africa it has taken an inclusive form that has facilitated state-society social relations and enabled financial accumulation. In Australia it takes a disciplinary form that has sought to control consumption and encourage capitalist social relations.

To make this argument the thesis predominantly draws on two theoretical influences. Firstly, it uses neoliberalisation as a way to understand contemporary welfare restructuring (Peck and Tickell 2002; Brenner and Theodore 2002). This is useful because it offers a variegated and contingent understanding of specific forms of neoliberal restructuring and how this relates to the evolution of capitalist accumulation. It contains a number of crucial concepts and features of contemporary welfare that are developed in Chapter One and then applied in the analysis in Chapters Three to Seven. The second theoretical influence is Henri Lefebvre's conceptualisation of Everyday Life under capitalism (Lefebvre 1991; 2002; 2008). Lefebvre's work is useful because it offers a concrete theorisation of what the everyday *is* (a feature missing from some contemporary studies in everyday IPE), as well as an understanding of how Everyday Life is 'programmed' by capitalism. Crucially, Lefebvre's approach does not consider the everyday as a passive, pliant space, but instead one with the capacity for resistance,

forcing adaptation and change from policymakers. Lefebvre's work is developed and extended in Chapter Two.

There are, however, a number of different theoretical ways to understand these cases. One clear example is through Foucault's work and subsequent derivations in studies of governmentality (Larner 2000a; Burchell *et al.* 1991; Miller and Rose 1990). Scholars in this field focus on the way that power is dispersed and exercised through society to promote specific subject forms and forms of behaviour, which are underpinned by discursive political rationalities. Governmentality scholars Miller and Rose (1990) for instance, use the concept of 'technologies of government' to understand contemporary governance. They suggest this is the process by which political rationalities are translated into reality to "to shape, normalize and instrumentalize the conduct, thought, decisions and aspirations of others in order to achieve the objectives they find desirable" (Miller and Rose 1990: 8). Focus should then be on the mechanisms that make governance possible and then extended to attempt governance at a distance and shape the decisions of policy-making targets. Other scholars in the Foucauldian or governmentality tradition also draw attention to extension of surveillance technologies into society to monitor or police 'deviant' subjects.[5]

Thus, these approaches to the study of CWP offer useful and interesting perspective for this thesis. For instance, in Australia there is a clear example of technologies of government seeking to translate political rationalities of correct conduct into the lives of 'deviant' welfare subject and then seeking to shape their decisions and preferences. In some cases, it goes further to extend methods for individuals to exert governance over the self (Dean 1995: 572-577). However, the key limitation of this approach is the absence of a wider structural impetus and driving force. As Miller and Rose (1990: 8) argue, technologies provide authorities can "pursue the objectives they consider desirable", yet this leaves unanswered the question of the origin of these objectives and political rationalities. The Marxist approach offers some answers to these questions.

Marxist approaches would consider the structures of capitalism to be underpinning these forces (Gough 1978). As such, the focus of this body of literature would be on the structural power of capital and class interest driving the policies (Ankarloo 2012: 383). This is most clearly evident in the power of financial capital in the South African case and the profit and exploitation that was able to take place (Fine and Rustomjee 1996). However, the structural

[5] This a point that is elaborated further in the next chapter.

Marxist approach also has limitations. These approaches tend not to delve into the mundane, but important, details that make these systems function, focusing instead on the macro or functional role of welfare. As a result, it overlooks the variations, contingencies and resistances that challenge and undermine the theoretical understanding of a capitalist system.

This thesis then takes an eclectic approach to theory, drawing on the key insights of these significant bodies of work, while also mitigating against the limitations of a strictly disciplinary approach. The thesis draws on those theorists that are cognisant of variations, resistances and contingencies, but also underpin their approach by the driving force of capital accumulation and social relations, rather than an overall system of 'Capitalism'. Both Polanyi and Lefebvre offer this ability, connecting capitalist accumulation and social relations to welfare and everyday life respectively, in a nuanced way. The coherence and connections between Polanyi and Lefebvre are unpacked more in Chapter Two.

Mid-range theories are also used to complement and extend the more abstract ideas of both thinkers. These mid-range theories are selected for their specific relevance and productive outcome from bringing them into conversation with the empirical cases. Both the Social Meaning of Money and Financialisation provide crucial insights into the details of the empirical cases and draw attention to the mundane and specific features of the empirical cases.

Methodology

To support the theoretical arguments, fieldwork and primary data gathering was undertaken. This methodological section will explain what was done and the challenges that were faced. It begins with brief description of the overall research and is followed by a deeper description and elaboration on the research activities, the theoretical issues and justification for my chosen method.[6] The fieldwork was undertaken between February 2017 and July 2017 in Australia and South Africa. The three main forms of data gathering were interviews, observations, and document collection. 40 people were formally interviewed, as well as a large number of informal conversations. The interview participants were people receiving welfare payments, community members, advocacy organisation representatives, state officials and politicians.

[6] To recognise the personal experience of doing primary research, this section will be written in the first person.

The observations occurred predominantly in Australia, but also some in South Africa and recorded through field notes. The documents that have been used come from a number of sources. These include a selection of state documents such as policy and research reports, parliamentary proceedings, media statements and speeches; secondary data from NGOs, development organisations, and private firms; and finally, media and newspaper reports. The interviews were transcribed, field notes typed up and relevant documents uploaded to a data analysis programme (NVIVO) where they were analysed.

The research in Australia occurred between February 2017 and April 2017 and consisted of visiting two sites. The main location was a rural community where the CDC was being trialled, and Canberra, the location of the Australian Parliament. In the trial location, interviews and observations occurred. As the town was small and secluded, it allowed me to undertake a 'focused-ethnography', spending time with people and learning about the community (Knoblauch 2005). This was complemented by more formal interviews with community members, local state employees and politicians. In Canberra, the focus was more on interviews, where I spoke to federal state officials and politicians. The second research location was in Cape Town, South Africa, in June and July 2017. As will be discussed later on, the location and context made observations more difficult, and so the focus was more on interviews with people using a SASSA card. 17 recorded interviews were undertaken, as well as informal interviews and a small number of targeted observations.

The research was given ethical clearance by the Warwick PAIS department on the 24th January 2017.[7] All interviews were anonymised, except for those who wished to speak publicly. The location of the community in Australia is kept anonymous to reduce the possibility of identifying any participant. Participants either signed a consent form, or verbal consent was recorded to take part in the interviews. At the beginning of each interview I explained what my research was about and allowed participants to ask any questions to ensure I gained informed consent. I made it clear that the interview or their consent could be stopped or withdrawn, any questions could be refused an answer, and that the data would be kept confidentially and stored electronically and securely for 10 years. In order to ensure my safety, I kept my supervisors informed of my location and activities each week.

[7] Warwick ethics reference code: PHD/BANTOCK-RICHARDSON.

Research design

The study takes a qualitative approach to understanding the cases and answering the research questions. It draws on a selection of data gathering strategies concentrating mainly on interviews, observations and document analysis. The use of a variety of methods provides a number of benefits. Firstly, it allows triangulation, which allows "greater confidence in findings" and is especially helpful when using observations, as interviews can check the interpretation of events (Bryman 2016: 386). By combining observations, interviews and documentary analysis I could corroborate the findings of each method against each other. Secondly, the choice of multiple methods responds to the research questions. As the questions are seeking to understand both everyday life *and* policy development, one method alone would be insufficient. Concentrating purely on observations for example would make answering policy development questions difficult, while document analysis would provide a limited insight into everyday lives.

The choice of methods was also pragmatic. My capacity in terms of time, resources and access meant that one method alone would have been impossible. For instance, the requirements to do purely observation would require more time and resources than the project permitted, as gaining access and building relationships with policymakers and people receiving welfare in two different countries would have been unfeasible. The choice of a variety of data gathering strategies was also partially a result of access issues. This will be unpacked in the following sections but, in short, due to access issues in South Africa, gaining interviews and observations was challenging, requiring a greater use of documentary evidence compared to the Australian case.

Sampling

The first aspect of the research method is sampling, which is related to both sampling of cases and sampling within cases (Bryman 2016: 408). In the case of the former, an explanation is required for the choice of the South African SASSA card and Australian CDC. Firstly, it has been important from the outset of the project to have two cases, even if this does not necessarily entail a strict comparative design. Comparative research allows a greater understanding of the phenomena being understood by extending beyond a single case study, and allows the research to make more substantial and confident conclusions about cashless welfare (Mahoney 2007). As a new and emerging mode of payment, having two cases allows the theoretical arguments to carry more weight. In the thesis the research design is more small-n case studies than

formally comparative. While there are some important similarities between the two chosen cases (a colonial past, marginalised ethnic groups, use of cashless payment) a comparative method was considered inappropriate. The structured comparative approach looks for either two very similar cases with a different outcome ('method of difference'), or two very different cases with the same outcome ('method of agreement') (Mill 1874: ch.8; Lijphart 1975: 163-165; Przeworki and Teune 1970: 32-37). However, the scale of variation between the two countries made a 'most similar system design' unfeasible, and the differing types of cashless outcomes make a 'most different system design' inappropriate.

Instead the route taken was to use case studies that together contribute towards theory building to understand cashless welfare. Case studies are valuable as they allow an in-depth, contextualised understanding of a specific case (Pierce 2008: 66-67). This is especially important given the research questions direct analysis toward a holistic understanding of a specific policy, from the international level to the everyday. Odell (2001: 162-167) lists seven types of case study relevant in IPE, and this thesis uses a combination of the "disciplined interpretive case study" and "hypothesis-generating case study". The former refers to the study of a new phenomenon by an existing theory, and the latter refers to the study of a phenomena in order to generate new theories and hypothesis. Further, drawing on the literature on neoliberalisation that is elaborated in Chapter One, cases should be "selected according to their theoretically generative properties" to understand the variegated process of restructuring (Peck and Theodore 2007: 763). Thus while the study of South African and Australian cashless welfare is done through the existing lens of critical IPE, the thesis also seeks to generate new insights on, and from, cashless more generally. The choice of multiple case studies was done to assist in an understanding that stretches beyond the single case study. By having other cases the conclusions and claims are strengthened.

In addition, the cases are not necessarily *national* studies, for example in Australia not all welfare payments are made with the CDC, just the ones in the trial area. The focus throughout is intended to be on specific policies *within* states that reflect the specific context in which they are embedded. A multi-layered focus is used to overcome methodological nationalism, which has been a criticism of comparative welfare and development literature (Obinger *et al.* 2013: 111-112; Williams 1995). To avoid this issue, the thesis moves through multiple levels, from the transnational level of payments firms and development organisations, through the variation between national schemes of CWP, to the everyday life of communities subject to cashless policies and drawing out the connections between them. While clearly the national state is an

important actor in introducing these policies, the selection of specific welfare *policies* rather than welfare as a whole, nuances the analysis. It recognises the importance of different state welfare departments and the relations between them, as well as the prominence of non-state actors in the design and delivery of payments.

Case selection was influenced by an understanding of the international context of CWP. As will be seen in Chapter Three, international examples of CWP are grouped around two 'ideal types' and South Africa and Australia are presented as being archetypes of these two groups: South Africa is an 'Inclusive' form and Australia as the 'Disciplinary' form. Selecting them connects the international analysis of cashless payments through to the everyday level. The two cases helped not only to develop the typology of international forms of CWP, but also by having an example of both types allowed greater generalisability of the key findings.

Importantly, both of the two cases offer a *contemporary* example of a CWP, the South African case began in 2012 and Australia in 2015. This allows the ability to understand how the shift to cashless has affected everyday lives by speaking directly to people who have recently experienced the change. Also, it was possible to speak to policymakers who were directly involved in the introduction to understand their reasoning. An alternative example, the USA Electronic Benefit Card system, was introduced in the 1990s, and it is therefore likely to have been normalised in people's everyday life as well as being more difficult to speak to policymakers involved in the change. Case selection was also partly pragmatic. South Africa and Australia are both predominantly English speaking, accessible and familiar to me having visited both previously. These aspects made the sort of research needed in the time frame I had possible.

It was also important to select cases that would seek to destabilise the binary between states in the 'Global North' and 'Global South' that are usually analysed separately (Doty 1996: 2).[8] Commonly welfare studies have concentrated on sites in Western Europe and North America. This is most clearly seen in Esping-Anderson's (1990) familiar typology of liberal, conservative and social democratic regimes that are drawn from a select pool of wealthier national economies. States outside these regions are rarely analysed as providers of 'welfare' and not compared with those within them. One way this can be seen is in the terminology for

[8] South Africa and Australia are in fact rarely analysed together. Some examples exist that are predominantly histories of colonialism, and draw on more than two cases (Hartz 1964; Coombes 2006; Eddy and Schreuder 1988), but rarely are specific contemporary policy examples considered together. Malcolm (2001) is a notable exception.

the two cases. In South Africa the payments are referred to as 'social protection' whilst in Australia it is 'welfare', despite being essentially the same. Although both states are geographically south of the equator, South Africa is seen as the 'South' or 'developing' and Australia the 'North', or 'developed' (see Figure 1, Brandt 1980). By bringing these two cases together as examples of a shared phenomenon the hope is to challenge this distinction and demonstrate the value of this sort of analysis and case selection. The two cases also have interesting parallels and similar histories. As two examples of 'settler colonialism' (Veracini 2010), both have a history of discrimination and exploitation against indigenous groups. As a result, both welfare systems are raced, both in the racial inequality of the population the state now governs and the institutional echoes of previous colonial forms of rule.

Figure 1 - The Global North and Global South (Brandt 1980)

The second aspect of sampling is the selection of units within the cases. This covers how I chose the locations within my cases, and how I found the participants. In South Africa, a number of research sites were considered prior to Cape Town. Pretoria was considered as it had the Head Office of SASSA, and Johannesburg was considered as it is the financial centre of the country. However, prior to the research I was unable to gain sufficient access to either of these two locations. As a result, Cape Town was chosen as it had the National Parliament, the Head Office of the most prominent NGO organisation (Black Sash) and I was able to gain institutional links with the University of Cape Town. Cape Town also has a large network of NGOs who I contacted to help me gain access to people receiving social grants. The choice of

location in Australia was limited to sites where the CDC was being trialled, and one was selected as being more accessible practically and in terms of contacts.

In terms of choosing who to interview and observe, I followed a snowball strategy to identify participants (Bryman 2016: 424). In South Africa I contacted a large number of NGOs and asked to speak to people they worked with. This gave me access to a selection of townships and communities in Cape Town covering differing ages and races. In these sites I relied on gatekeepers to find appropriate people willing to speak with me. This provoked some issues however. In partnering with the agencies, I would be associated with them and the services they provided, potentially influencing the answers I received. Additionally, this sampling method increased the risk that I would be associated with the state and therefore people would provide answers amenable to state officials. For example, one lady in a Township initially told me how good the SASSA card was and that she had no problems with it. As the interview progressed however, she revealed some significant issues with the system. A decision was made before travelling to South Africa to concentrate on interviews with people receiving grants. I struggled to gain access with either state officials or politicians, receiving no reply from my attempts to contact them. Further, at the time I was preparing to visit, a large number of the relevant officials and politicians were involved in a court case about the contract and payment of social grants.

In Australia, I followed a more conventional snowball method. I had made a number of contacts prior to visiting who introduced me to others or suggested people to speak to once I arrived in the community. As I was also living there I met new people and built relationships organically, and these contacts then introduced me to others. Two examples stand out. One man introduced himself to me the second day I was in town, and over the next week or so we spoke and interacted. As he learned about my research he would introduce me to other people in the community and vouched for my trustworthiness. Secondly, I met an elderly Aboriginal lady with a significant network within the local community. She would often speak to me and encouraged others to do so. That relationship also assisted in subsequently speaking to other Aboriginal people. In Canberra I targeted politicians involved in the policy (either in support or opposition) as well as state officials from the department responsible for the policy.

One of the central sampling limitations in Australia was a selection bias in the participants I interviewed. One group of people I wanted to speak to was *anyone* who used the CDC. However, as became clear during the research I was only able to access those who were

opposed to the card, because they wanted their perspective to be heard and represented. Those who may have adapted and were coping with the new system were difficult to access as they were hard to identify, and would have little to gain from speaking to me. Likewise, local community policymakers or social services were either reluctant to talk to me, or delivered a cautious, professionally acceptable interpretation of events. As a result, the thesis presents a partial picture from the data I was able to gather.[9]

Research Methods: Interviews

Interviews were chosen because they give insight into how participants understand and give meaning to the world, which was important for the research for both policy and the everyday. At a policy level the interview method allows the exploration of complicated processes and decisions (Rubin and Rubin 2012: 2–4). They provided useful data to understand why the cashless mode of payment had been used, how it connected to past policy decisions and structures, and how the decisions were justified. By interviewing people who were intrinsically involved with the introduction of these policies, such as politicians or civil servants, individual perspectives offered an in-depth understanding of the policy's emergence. At the everyday level, the interview method gives an insight into how people have been affected by CWP. One of the themes of the research is the meaning people give to welfare money, as a result interviews were a vital method to uncover this. Further, the anonymised confidential interview also allowed the space for an investigation into sensitive topics that are important to the research, such as poverty or stigma (Ritchie *et al.* 2014: 56).

Semi-structured interviews were used, as this method allows the flexibility to pursue and uncover new areas of interest as they emerge through the interview (Bryman 2016: 468). This method was especially important as the research interests changed during the fieldwork as certain aspects became more relevant and prominent and others were found to be less so. Questions were developed in advance of visiting the fieldwork sites with support from the supervisory team, which was helpful in avoiding questions that might be leading, biased, or risk causing harm. The questions were a combination of open and closed questions and were ordered to allow a gradual progression from easier, shorter ones to more probing, challenging or controversial questions later on. They were also themed around specific areas of interest to allow a participant to maintain a thread of thought throughout. Participants were encouraged to talk about whatever they considered relevant, especially when time allowed, in the hope that

[9] Partiality is a given in qualitative research. Silverman (2014: 47) suggests it researchers should "celebrate the partiality of your data and delight in the particular phenomenon that it allows you to inspect".

we would come across something interesting or relevant. Prior to each interview I rewrote all the questions and select the most appropriate ones for the participant and reflecting my evolving thoughts on the research.

Rapport is considered central to conducting effective interviewing, and I tried hard to build rapport with the participants (DiCicco-Bloom and Crabtree 2006: 316). I had a number of strategies to do this, following advice from the literature on interviewing. Firstly, I dressed appropriately for the situation. When interviewing politicians or state representatives I dressed smartly and wore a suit, whereas for interviews with people receiving welfare payments I would dress much more casually and reflect how they might dress, especially so in Australia. During the interview I sought to develop a conversational style and approach, concentrating on building my own 'key vocabulary' (shared phrases and language with the interview participant) to build a relationship with them (Pierce 2008: 129). For example, in Australia I quickly began using phrases like 'grog' or 'bottle shop' rather than 'alcohol' or 'off-licence' as I normally would. Within the interview I would ask for clarification and offer personal anecdotes and information where relevant to make the interview more like an exchange than an extraction of information.

Some interviews needed to be undertaken over the phone or internet. This posed a number of challenges. While some authors suggest the differences between phone and face-to-face interviews are over-stated or minimal (Bryman 2016: 484–485; Burnham *et al:* 2008: 234) or offers other valuable benefits (Novick 2008) my experience was that they were much more difficult. Not having body language to respond to made building rapport challenging. One aspect of this was that it made it more difficult to identify the difference between when a person has finished a point and were ready for the next question, or if they were simply still thinking, meaning there was often interruption and talking over each other. Interviews with video calling ameliorated this somewhat but these issues still remained. Practical issues were also much more prominent. Phone lines would cut out or internet connections would be unreliable; at one point I ran out of credit on my phone and in another a participant's laptop battery ran out. However, despite these issues, phone interviews did give me access to interviewees that I would not have otherwise been able to speak to.

There were a number of challenges that I faced when interviewing, notably in three areas. One of these is a familiar challenge of all forms of research, that the interview participants are liable to mislead, seek to impress or provide answers they believe I wanted to hear by saying the

'right thing'.[10] As some of my questions asked about how people used their money and how it was distributed, there is the possibility that people wanted to present an image of a sensible, responsible citizen.[11] It is unlikely people would completely reveal their lives to a person they had just met. Moreover, in both cases the payment systems were political. In South Africa people appeared unwilling to criticise the policy, potentially worried that I was a state representative. In Australia some people were very willing to criticise the policy to state their opposition, while others were highly reluctant for fear of reprisals.

Finally, difficulties were encountered in comprehending the perspectives and experiences of people whose lives are so far removed from my own, such that my questions and areas of enquiry may have been inappropriate or irrelevant. One example was the research interest in social meanings of money, and experiences of poverty and welfare. Whilst an academically interesting topic, this was a challenging subject in both settings. The sorts of questions I was asking, and the sorts of answers they evoke, require not only deep reflection on abstract topics by participants, but also a close, long and trusting relationship. My positionality made these questions difficult at times, especially across cultural and language barriers. As a result, once this became clear I changed my questions and hoped for these themes to appear organically, rather than being asked directly, but this also proved difficult. Upon reflection it may have been better to have used focus groups as "abstract, intangible or conceptual topics can be better suited to group discussion, where the group can work together to tackle the subject" (Ritchie *et al.* 2014: 56).

Observations

As well as interviews, observations were taken. This method was chosen as it provides insight into "behaviour that is not obvious or of which participants may not be aware, things that are so everyday or 'normal' that people find it hard to convey them in words, social norms or pressures to conform with expected behaviours" (Ritchie *et al.* 2014: 245). Observations were especially helpful in understanding everyday life in the locations where the CDC was introduced. Given that was a focus for the research, the rich data and understanding that observations provide was critical. Ethnographic methods are also said to offer a valuable tool for the study of politics and power - "close, person-to-person contact that is attuned to the worldviews of the people we study is invaluable for a science of politics" (Schatz 2009: 4). Specifically, the immersion that ethnographic methods feature offers a number of benefits, but

[10] This is known as 'social desirability bias' (Nederhorf 1985: 264).
[11] A point made to me by one gatekeeper after an interview in South Africa.

importantly for this thesis is the space for human agency it enables, and the normative grounding that "has the central virtue of keeping the researcher in touch with the people affected by power relations" (Schatz 2009: 12).

The observations occurred in two sites, one in a small rural town in Australia and in Cape Town, South Africa. In Australia the trial site was contained enough to be able to explore the entire community. I was able to immerse myself in the place where I was interviewing people by living there for a month and becoming familiar to people and the community. In Cape Town however, observations were more challenging. On the one hand, the city is too large to do observations of the entire location, and secondly the ability to move around the city and spend time in the relevant specific places (poorer neighbourhoods or townships) was hampered by a lack of knowledge, access and safety.[12] The targeted observations I did were in places where transactions take place such as supermarkets or shops. In South Africa I was able to observe a payday on the 1st of July when SASSA recipients queue up to collect their payment in cash.

In Gold's (1958: 211) typology my role was as a 'participant as observer', a role used in one-visit interviews. This role has the value of avoiding losing perspective, but also is more superficial, leading the risk of misunderstanding and being misunderstood. I was overt in my research. I informed everyone with whom I came into contact with I was a student from the UK doing research, but as Cassidy (quoted in Bryman 2016: 172) says "it is possible that some of the people I observed in shops were unaware of the reason of my presence". In Australia this was much less likely as the community was small and I would have been conspicuous due to my unfamiliarity and accent. In South Africa it is likely that I was observing people who would not necessarily have been aware who I was. However, this was only ever in public places where participants would expect to be observed and seen. Although the observation locations may have been 'public' in Hammersley and Atkinson's (1995) classification, it did not mean access was easy, as discussed above.

Documentary Analysis

The final method of data collection was documentary analysis. This method acted as a supplement to the primary data collected during the fieldwork to deepen and corroborate the research findings. The sources were predominantly a selection of 'grey' literature from the state, private organisations and the third sector. State literatures were documents such as

[12] I was frequently told by people that I would be in danger if I walked around alone at night, used public transport or entered the townships or poor areas.

department and policy reports, speeches and resources for the use of the different cards. Private firm data were predominantly annual reports, websites and press releases while third sector documents were mainly research or policy reports. Newspaper and media were also used to provide further empirical evidence and corroboration for the findings. This was especially useful in Chapter Three on contemporary policies that academic and grey literature had yet to cover.

State documents were especially useful in providing insight to answer the research questions on policy development. Using politician's statements and parliamentary proceedings from when the policy was developed and introduced allows an understanding of the process it went through and the justifications used. Similarly, private firms (and especially those involved in the delivery of a payment) documents were useful in seeing the specific terms and conditions of the card, how the company speaks of itself in terms of strategy, and how CWP can generate revenue in annual reports. Clearly there are challenges with using documents in terms of their quality (Scott 1990: ch.2). Although the use of these was not necessarily to gain an 'accurate' understanding of an actor's perspective, but more to understand how they present and legitimise their policies.

Reflexivity and limitations

In doing qualitative research it is important to be reflexive. This is the on-going critical evaluation of the researcher's views, actions and interpretations, as well the ways that others will interact with them (Tickner 2006: 27-28; Harding 1991). A key aspect of this is positionality, which is a researcher's status in relation to the field and research subjects, and their beliefs, values and biases. As a result, it is crucial to recognise that the data gathered is inherently partial and subjective. Interviews are shaped by a variety of social and power relations between myself and the participants, and the answers and my observations are filtered through my own prior beliefs and assumptions. As a white, male, middle-class (but relatively wealthy) British student, a number of these features will have signified my difference from research participants. My own positionality shaped the entire research, from the choice of research areas, conceptualisation of the issue to be investigated, to the way I use language, interact with research participants, to the filtering and analysing of the findings (Berger 2015: 220). Crucially however, it should be acknowledged that I am in a position of power over the research, especially in data collection and final interpretations (Gilbert 1994: 94).

Of the many aspects of the research, one that is important to draw out is my 'outsider' position. As someone who has no experience of living the life that the research participants live, I was studying the 'unfamiliar' (Berger 2015). The benefits of being an outsider is that the questions and viewpoints I bring may offer a new direction to understanding the problem, compared to an 'insider' (Berger 2015: 227). Further, I was not from either community or the country of my research sites, and I would have been identifiably different due to my accent, behaviour and sometimes skin colour. In some senses this was actually helpful to the research. In both locations people sometimes appeared grateful that I was taking an interest in their lives and the struggles they were facing, especially considering I had come from the 'other side of the world' to speak to people who felt ignored or marginalised. Gaining access to policymakers certainly felt easier in Australia as a result of my outsider, researcher status. Yet in other ways the outsider status shaped the research in fundamental ways.

One unavoidable feature of this research is its post-colonial context. Any encounters or research on these areas inevitably carry the history and representations of colonialism (Spivak 1988). According to Said (1979: 11):

> No production of knowledge in the human sciences can ever ignore or disclaim its author's involvement as a human subject in his own circumstances, then it must also be true that for a European or American studying the Orient there can be no disclaiming the main circumstances of his actuality: that he comes up against the Orient as a European or American first, as an individual second. And to be a European or an American in such a situation is by no means an inert fact. It meant and means being aware, however dimly, that one belongs to a power with definite interests in the Orient, and more important, that one belongs to a part of the earth with a definite history of involvement in the Orient.

This same argument can be made regarding the sites of South Africa and Australia. Both cases were locations where there had been previous British colonisation, the effects of which continue to this day. In Australia for instance I encountered members of the 'Stolen Generation', children taken away from their Aboriginal families and placed in state or religious care. I encounter these post-colonial sites as British first, and as an individual second, and my interactions with these people and my research cannot escape these histories. This

relation meant that it was difficult to ask certain questions, especially about poverty and its experience, while also requiring me to be reflexive about my own assumptions and beliefs.

The extractive nature of colonialism also highlighted the somewhat extractive nature of international fieldwork, especially in post-colonial sites (Schlosser 2014). As a relatively affluent person doing funded research that will benefit my future, ethical concerns arose. In comparison to me, the target population who were receiving welfare were much poorer and disadvantaged, sometimes living in severe deprivation and so at times the research felt exploitative. Research participants gained little from speaking to me. For example, one participant told me to end an interview when he discovered I was just a student with no real power or influence. In comparison I benefit significantly more. By hearing and analysing people's experiences of hardship, I gain life enhancing qualifications and experiences. While it is hoped that my research will contribute to a greater understanding of welfare policies, and people did seem genuinely grateful for my interest, it raised questions about the ethics of fieldwork in postcolonial and deprived settings.

An important comment on reflexivity comes from Rose (1997: 306-311), who questions the ability or possibility of researchers to be reflexive. Instead she suggests acknowledging the situatedness and partiality of any research, opening space for new perspectives and avoiding overgeneralisation. For example, one way my research is partial is how my positionality and past research interests elevated one direction of enquiry over others. My own interest in studies of welfare and social policy pushed the research to focusing on this, and the questions (both research and interview) focused on an issue I was personally interested in: how money is given meaning and how profit can be made from these forms of payment. As a result, alternative ways of conceptualising the research were not taken. One clear example of this is the prominence of race and a post-colonial angle. Whilst race was considered to be a relevant dimension within the everyday, a different approach could have considered the project through a post-colonial lens and dealt with race relations more comprehensively.

The research was also partial because of events during the fieldwork that further pushed me away from a strictly raced or post-colonial perspective. I was unable to access certain places that that would have been valuable to visit for the research. In Australia outside of the town I stayed were a number of Aboriginal communities. However, visiting them was not allowed without an invitation, which I was unable to gain. As a result, I was unable to observe or speak to these people, limiting my understanding. Similarly, in Cape Town, I was unable to visit

certain sites where people who were using the SASSA card would live and who would have been among those most vulnerable to exploitation. Visiting townships was considered too dangerous to visit alone and so I was dependent on gatekeepers to escort me. When I did get to speak to people from these communities, in both Australia and South Africa, my whiteness is likely to have prohibited or limited answers that feature a race dimension. As a result, the appreciation of race within the thesis is limited by the access I could gain, but it may well also mean that my own positionality may have made pursuing a raced centred study highly difficult. These ideas will be returned to in the Conclusion.

Structure of the thesis

Chapter One begins by discussing welfare and its relationship with capitalism, arguing that welfare settlements are an intrinsic feature of stable capitalist societies that reproduce capitalist social relations and accumulation. It first draws on Karl Polanyi's work to understand the state and welfare's role in capitalist societies, distilling the features down to two contingent dynamics of governance and accumulation. These dynamics are applied to two liberal welfare settlements, the post-war embedded liberal welfare settlement, and the contemporary phase of neoliberalisation. In the embedded liberal settlement, governance was achieved through ensuring social stability and governance of a gender order to provide social reproduction. Accumulation on the other hand was enabled through the reproduction of a reliable workforce and maintenance of aggregate demand. An argument is then made for the value of neoliberalisation as a conception of contemporary restructuring. Here governance is argued to be achieved through discipline, inclusion and surveillance, whilst accumulation is provided by privatisation, labour commodification and financialisation. However, the contemporary neoliberal settlement requires significant attention to the everyday, because of the types of policies and the contingent forms of policies.

Chapter Two develops a theoretical understanding of the everyday using Henri Lefebvre's critique of Everyday Life. Lefebvre's work is shown to offer a valuable contribution to the study of the everyday in IPE, as it offers a specific theorisation of what the everyday is, its connection to the state and capitalist economies, and how it is shaped and 'programmed'. His approach is used to develop a way to complicate and deepen key processes and concepts of neoliberalisation, and is extended to two areas of programming relevant to CWP: social meanings of money and everyday financialisation.

Chapter Three sets the emergence of CWP in an international context. It argues that CWP are an emerging but prominent form of welfare payment that are accompanied by distinctive transnational tropes and representations that reflect neoliberal ideas of governance and accumulation. Two groups of actors propagating these ideas are identified, 'Providers', who are predominantly financial payments companies, and 'Advocates' a collection of large international aid and development agencies and think tanks. These groups present CWP as allowing cheap, safe, financially inclusive and controllable welfare payments. The second section of the chapter then goes on to look at the variety of CWP around the world, classifying them into two 'ideal types': Inclusive CWP and Disciplinary CWP. Three examples of each are then described and analysed.

Chapter Four begins the substantive empirical analysis. This chapter contextualises the introduction of the SASSA card. It draws out the important historical, institutional and discursive aspects of the card's introduction as well as describing the specific policy details. The first section presents the historical and institutional context of the policy, discussing South African political economy and the history of the transition to neoliberalisation in the post-apartheid era. It also describes the details of the policy and the state of contemporary social protection. The second section critiques the prominent discourses accompanying the card's introduction. Whilst the card is supposed to provide dignity for people, chiefly through alleviating poverty and financial inclusion, it is instead argued that these constitute a consolidation of capitalist relations into the lives of the poor (predominantly black) target population.

Chapter Five applies the framework developed in the earlier chapters to analyse the SASSA card. It that uses fieldwork and primary data to argue that the SASSA card consolidates neoliberalisation by introducing an Inclusive CWP system that enables a raft of governance and accumulation strategies targeting and programming everyday life. Governance strategies are characterised by inclusion, developing formal relations between people and the state whilst building the surveillance and control capacities. Accumulation on the other hand provides new opportunities for specifically *financial* accumulation, at a national and everyday level. Finally, it demonstrates how the internal contradictions of neoliberalisation can create conflict between state and capital in the case of the selling of financial services.

Chapter Six contextualises the Australian CDC, once again drawing out the important historical, institutional and discursive aspects of the policy, as well as describing its specific

details. The first section describes the relevant features of the political economy of Australian welfare, the colonial history and relationship with the Aboriginal population. It also acknowledges previous versions of disciplinary welfare in the form of the 'Basics Card', before finally describing the policy. Section two critiques the surrounding discourses of the policy, finding each of them unconvincing.

Chapter Seven, uses fieldwork and primary data to analyse the Australian CDC. The chapter argues that the CDC has consolidated neoliberalisation by introducing a Disciplinary CWP that aims to restructure everyday life and social relations. It first discusses the governance aspects that are characterised by disciplinary control, making the act of exchange a stigmatising one, while controlling and individualising the everyday lives of recipients. Second it focuses on accumulation that is enabled by deepening and extending capitalist accumulation into underdeveloped spaces through privatisation and familiarising people with cashless money. However, the implementation of this policy is not straightforward and linear. It contains unexpected consequences, contestation and resistance that required adaptation and compromise on behalf of policymakers.

Chapter One: State Welfare in Capitalist Society

This thesis seeks to explain why welfare has moved to a cashless form and what the impact has been on the everyday. However, changes in the mode of payment are not isolated from wider restructuring in welfare, and so first an understanding of this is necessary. To do this, the thesis draws on the valuable insights of the political economy of welfare literature, while also acknowledging some of its limitations. The chapter asks four questions. One, what is the relationship between state, welfare and capitalist society? Two, what are the key dimensions of the two liberal welfare settlements? Three, what are the absences of these perspectives? Four how can this thesis contribute to the existing literature?

In answering these questions, the chapter argues that welfare settlements are an intrinsic feature of stable capitalist societies, contributing to the reproduction of capitalist accumulation and social relations through the contingent dynamics of governance and accumulation. However, the contemporary neoliberal settlement requires significant attention to be paid to the everyday, because of the types of policies and the contingent forms of policies. Not only do contemporary neoliberal policies target everyday life more directly, but also an appreciation of contingency requires a consideration of the everyday. By arguing this, the chapter serves three important functions for the overall thesis. Firstly, it establishes the underlying understanding of welfare and its relationship to capitalist accumulation and social relations. Secondly, it advances a conceptualisation of neoliberalisation as a form of political-economic restructuring, and develops key analytical themes to be used in the empirical chapters. Finally, it demonstrates an empirical and analytical gap in the body of welfare literature that the thesis aims to address and therefore extends the existing scholarship.

The chapter is structured as follows. It first develops a Polanyian conception of welfare's role in capitalist societies. The state, with welfare as a key aspect, maintains social relations and creates markets for accumulation but also manages the issues arising from the associated dislocating effects. Capitalist societies are thus established to be intrinsically related to welfare, and as a result neither can be understood independently; stable moments of this relationship are considered as 'welfare settlements'. Through this, two central concepts are developed, the capacity of welfare to *govern* and *accumulate*. The first section concludes with an argument

for contingency. Welfare should be understood within the context it is embedded, with influencing factors being both institutional and social. Having developed the foundations of an understanding of welfare, the chapter applies the concepts of governance and accumulation to two archetypes of liberal welfare settlements, the embedded liberal welfare settlement and the contemporary neoliberal settlement. In the embedded liberal settlement, governance was ensured through a class compromise that ensured living standards, social stability and the maintenance of a gendered division of labour. Meanwhile, accumulation was promoted by the reproduction of the labour force and the maintenance of domestic demand. The chapter then moves on to the neoliberal settlement, specifically drawing on economic geographers' work on 'neoliberalisation'. Governance is seen in processes of discipline, surveillance and inclusion, whilst neoliberal accumulation is present in processes of privatisation, commodification and financialisation. The final section makes an argument regarding the absences in the welfare literature, suggesting two relevant areas. Both the *mode* of payment and the everyday have been under-acknowledged, and both are areas that could contribute significantly to the academic field, laying the foundation for the thesis' original contribution.

1. Welfare in capitalist societies

Whilst some welfare literature concentrates on welfare policies alone, this thesis takes the position that understanding welfare and welfare policies requires an understanding of the interaction with capitalist social relations and accumulation. The chapter uses Polanyi's (2001) work to argue that state welfare and capitalist society are fundamentally intertwined, and that welfare settlements function to reproduce capitalist accumulation and social relations. The key Polanyian insights are that states must seek to produce the appropriate relations, institutions and markets for capitalist accumulation, whilst also resolving the social dislocations to which these give rise.

1.1 Karl Polanyi: The state, welfare and capitalist society

In *The Great Transformation,* Karl Polanyi (2001) sought to argue that nation states and market economies are intrinsically related in the reproduction of capitalist accumulation and social relations, and that the emergence of 'market society' was a contingent, not an inevitable, occurrence. Contrary to the dominant narratives of the time, he suggested that the emergence of market economies in the 18th and 19th century was not the emergence of a natural state of social relations. Polanyi contrasted market relations and capitalist economic organisation with pre-market forms that were built upon principles of reciprocity, redistribution or householding.[13] 'The great transformation' was the change from a society built on these principles, to one built on the motive of gain and exchange relationships (Hodgson 2017: 7). The emergence of 'market societies' was one where relations and distribution were organised through the market, conditioned by prices and supply and demand functions. In this way Polanyi (2001: ch.5) argues that economies became, for the first time, disembedded from the social relations they were previously subject to. Instead, social relations became embedded in the economy.

The embedding of the economy in social relations means that economically orientated action is organised to serve, or is subservient to, existing power or social relations. The reverse, social

[13] Reciprocity refers to the sexual organisation of society, with regard to family and kinship. Redistribution refers to the distribution of goods by within a hierarchy by a common leader. Householding refers to production for one's own use and distribution within a small (family) unit. All of these principles are underpinned and reinforced by different institutional patterns (Polanyi 2001: 49-52).

relations embedded in the market system, means that society is organised by exchange relations and conditioned by prices. Polanyi's analysis has come in for critique. As many authors have argued, the concept of embeddedness is unclear at best and "meaningless" at worst (Krippner *et al.* 2004: 113). Clearly, and as seen in this thesis, non-market social relations are still important, and Block's (2003: 276) conceptualisation of economies as always embedded in social relations appears more accurate (see also, Lie 1991). Block (2001: 8) uses the simile of an elastic band to nuance the understanding of the disembedding economy. As the market gains greater autonomy, the elastic band's tension increases. Either the band snaps, representing social disintegration, or market self-regulation is restricted.

However, the 'transformation' or restructuring of social relations does offer an important insight for this thesis. A society of commodified, exchange relations is a 'market society' containing a form of social relations that is required for capitalist society; "a market economy can function only in a market society" (Polanyi 2001: 57).[14] Chiefly, Polanyi shows that capitalist societies require specific forms of social relations to suit forms of accumulation and economic practices, which needed to be created or enforced. In this thesis then, the focus will predominantly be on *capitalist* forms of social relations. This is defined as the different positions within the accumulation process, and as such are also considered as alienating from relationships with other humans (this latter aspect will be discussed more in Chapter Two). Polanyi provides an understanding of how capitalist social relations are created or enforced, and thereby an understanding of the relationship between state, economy and welfare.

The emergence of 'market society' was not a spontaneous phenomenon. This is encapsulated in Polanyi's (2001: 147) famous phrase "laissez faire was planned". In other words, the creation of the 'market society'[15] required active intervention by the nation state to create the required institutions, practices and relationships. This is critical to the understanding of the relationship between state and economy. They are not in fundamental opposition but are intertwined in the emergence and maintenance of capitalist accumulation and social relations. States have used

[14] See also Lie (1991: 223) on the rise of market society forms of relations.

[15] There is some confusion about Polanyi's concept of 'market society'. One helpful way of understanding it is that it is a utopian project to achieve full commodification of land, labour and money, and the absolute dominance of exchange relationships (see Polanyi 2001: ch.19). However, this is not achievable in reality because of the resistance of society. To avoid confusion, 'market society' will be used when specifically referring to Polanyi, whilst the more generic 'society' will be used in the rest of the chapter and thesis.

their power to create markets where they do not exist, whilst regulating and maintaining them where they do.[16]

One of the central features of this active creation was the development of 'fictitious commodities'. Polanyi's (2001: 75) definition of a commodity is "something that has been produced for sale on a market" that is then subject to supply and demand price fluctuations. For a fully functioning self-regulating market, all aspects of industry must be commodified. However, three fundamental aspects of production are not true commodities – land, labour and money – as they have not been produced for sale on a market.[17] However, to maintain a functioning market economy, these three must be treated as such and made to operate as closely as possible to market commodities. For instance, commodified labour's wages should respond to the price fluctuations of supply and demand, such that labour can be expanded or contracted as necessary. This must be enforced and maintained by the state, while any impediments to this must be removed. For Polanyi (2001: ch.7), an influential example of such a policy is the 1834 Poor Law in the UK, which removed state guarantees of income, allowing changes in wages and coerced people into labour markets. While Polanyi (2001: 86) considers it the starting point of modern capitalism, he also suggests that "never perhaps in all modern history has a more ruthless act of social reform been perpetrated."

Treating labour as a commodity has severe consequences for society, as subjecting workers to price fluctuations can cause significant dislocations.[18] Polanyi claims that as labour inherently constitutes a human and their life, treating them as a commodity means the disposal of their "physical, psychological, and moral entity" (Polanyi 2001: 76).[19] Therefore, whilst the state has an active role in creating and maintaining markets, this also has dislocating effects on society. Those subject to labour market fluctuations can lose their employment or see their incomes decrease. These costs mean society needs protecting. Prior to the Poor Law, the

[16] Lie (1991: 226) does make the important comment that Polanyi overstates the role of the state and underplays "social actors or social forces behind the expansion of the market". However, as the focus of the chapter is on state welfare, the focus will remain on the role of the state.

[17] The concept of these fictitious commodities has been subject to close scrutiny. For example, Bhambra and Holmwood (2018: 577-580) suggest that the ability to sell labour power, and therefore commodify labour power, is a privilege only extended to certain groups. Those subject to slavery, for example, are treated as *actual* commodities.

[18] Given the constraints of the chapter and its focus on welfare, labour as a fictitious commodity will be focused on.

[19] This has echoes in feminist writing that argues the social reproduction required for productive labour is neglected, further demonstrating the fictitious commodity nature of labour (Holmwood 2000: 32).

Speenhamland Law of 1795 protected workers by guaranteeing all workers an agreed minimum income, shielding them from the vagaries of the labour market (Polanyi 2001: ch7).

While Polanyi argued the construction of markets was planned, he also argued the construction of social protection measures was a spontaneous response to social costs of commodification (Polanyi 2001: ch12). In Polanyi's terms the forces of 'habitation' – the response of society to the disembedding of the economy – demands 're-embededding' of economic activity, and protection from the forces of 'improvement' or economic restructuring. As a result, the state has a dual function, it must actively contribute to the creation of markets through the process of commodification, whilst also implementing a variety of 'social protection' measures to maintain the stable functioning of society. However, this means that the state has an internal paradox or contradiction between its two functions, which can cause conflict or crisis.

Building on this Polanyian foundation, state welfare in capitalist society can thus be said to undertake three central functions. It ameliorates the negative and dislocating effects of labour markets, it reproduces capitalist relations within society, and it maintains or creates new opportunities for capitalist accumulation. The state is able to create, for a temporary period of time a welfare 'settlement'. This is a (relatively) stable set of structures, institutions and shared paradigms on the identification of social problems and the appropriate way to address them (Taylor-Gooby 2008: 2). The market and welfare policies work coherently to support capitalist reproduction and accumulation. Welfare policies are then influenced by, and created according to, the settlement in which they are embedded, influencing their form and politics. There have been two notable phases of liberal welfare settlement over the last 70 years in the Global North, the embedded liberal welfare settlement, and the neoliberal phase. [20] However, as discussed, the state in capitalist societies has internal contradictions in its role, meaning any welfare settlement is temporary. For Polanyi, it was a contradiction between the protection of fictitious commodities, and the needs of the self-regulating market for them to be fully commodified.[21] When this tension reaches crisis, new forms of regulation and settlement are needed.

[20] Some of the literature argues that there was a third, 'social investment' settlement. However, the features of the social investment settlement – social benefits to progressively support employment mobility, a deregulated economy and significant investment – have not manifested as policy discourse suggested (Taylor-Gooby 2008: 20) and are better encapsulated as aspects of the neoliberal settlement.

[21] Polanyi (2001: ch.7) sites this contradiction in his discussion of the Speenhamland Law. The law, which was intended to be an emergency, temporary measure, guaranteed an income regardless of earnings, protecting workers from the vagaries of the market. However, this had significant effects on the functioning of the market, affected productivity and sustainability of the scheme, leading to the introduction of the Poor Laws.

Considering the above discussion, state welfare can be conceptualised in two intertwined, but sometimes contradictory dynamics: *governance* and *accumulation*.[22] Governance predominantly refers to the amelioration of negative aspects of markets and the (re)production of capitalist social relations. Accumulation predominantly refers to the maintenance and creation of profitable circuits for capital. This dual conceptualisation will be fundamental for the analysis throughout the thesis and will also be used to frame the upcoming analysis of liberal welfare settlements.

However, it is important to acknowledge some welfare literature that has a different understanding of the nature of welfare in capitalist societies. One alternative conceptualisation sees welfare (and the welfare state) in tension and conflict with the forces of the market. This perspective can, for example, be seen in the prominent debate on globalisation, which tends to conceptualise the state and market as antithetical. The central debate here is whether economic globalisation compels states to reduce or retrench their welfare provision (Swank 2005). While the state may not want to retrench, economic logics mean they have no choice. This suffers from two key problems. Firstly, the focus is often on quantification, meaning that analysis is built on the *size* of welfare states and their changes (Navarro *et al.* 2004). Critically this misses qualitative changes in welfare provision and is ill suited to understanding power relations (Orloff 1993: 305; Therborn 1987: 238). Secondly, the conception of state and market in a zero-sum game has issues when states actively and intentionally reduce welfare state provision (for a variety of contingent reasons) to encourage globalisation and capitalist accumulation, rather than being forced to (Watson and Hay 2003: 291-294). Krippner (2007) demonstrates the limitations of these approaches. As she puts it, the dichotomous view of state and market is flawed because the relationship between state and market is an abstract separation, whereas in reality they are intrinsically intertwined, and "state officials can accomplish policy objectives *through* markets" (Krippner 2007: 478-483). The binary conceptualisation neglects the ways the relations are built and maintained by state and economic actors re-regulating rather than deregulating, or in welfare terms, restructuring, rather than retrenching.

In other literature the conception of welfare is distinct from discussions of the economy, or independent from capitalist accumulation altogether. This can be seen in the 'retrenchment or

[22] It should be noted this dual conceptualisation has a number of echoes in other literature. The French Regulation school for instance frames analysis of political economy around a mode of regulation and regime of accumulation (Aglietta 1979; Jessop 2002). Whereas those from a Marxist perspective have used a framework of 'accumulation' and 'legitimacy' as the two governing imperatives of states (O'Connor 1973; Rogers 2013: 6; Copley 2017: 696). Combining these, Gough (1979) suggests three functions, accumulation, reproduction and social legitimation.

resilience' debate (Starke 2006). First asked by Pierson (1994), this body of scholarship seeks to understand whether the welfare state has been retrenched, or if it has remained resilient in the face of attack from politicians. Pierson finds that in fact welfare states have remained resilient, and have maintained a similar, consistent size. He suggests two reasons for this. First, the popularity of the welfare state creates democratic resistance to reduction. Second, institutional 'stickiness' makes it hard to radically reform policy. As a result, changes must occur gradually and incrementally leading to 'permanent austerity' as state incomes decrease (due to socio-economic changes) but demand for services remains strong (Pierson 1998: 554). Although both factors are important, this debate lacks any sustained engagement with the relationship between welfare and capitalist society that has such a significant influence on the changes in welfare provision. Thus, a Polanyian foundation provides an understanding of the nature of welfare as a part of capitalist economies that some other approaches to welfare do not. However, Polanyi's fundamental ideas are abstract and theoretical, while the features of a welfare settlement are not necessarily present in all forms, at all times or in consistent ways. Their application and relevance to concrete situations will be contingent on the context being analysed. It is this contingency to which the chapter now turns.

1.2 Contingent welfare

The argument of this thesis is that CWP are a 'contingent' welfare policy. The forms of CWP that can be observed in 'actually existing' welfare policies are the product of a variety of social and political factors (Brenner and Theodore 2002). As comparative welfare literature has demonstrated, there is significant variation in the pathways and forms of welfare around the world (Clift 2014: 258).[23] As such, the comparative design of this thesis will be useful to draw out the specific contingencies with each case. Welfare policies do not emerge out of a vacuum. In order to adequately analyse welfare settlements, it is vital to acknowledge the specific policy and social contexts they operate within. These influence their conception, design and implementation.

Failing to recognise welfare contingencies means that the politics, diversity and unevenness of specific forms of welfare are subsumed underneath broad welfare conceptualisations and

[23] Comparative welfare literature has able demonstrated the diversity and contingencies of different welfare regimes, states and polices. For example, see (Eichhorst and Konle-Seidl 2008; Etherington and Ingold 2012; Ebbinghaus and Manow 2004).

'essentialist' readings of capitalism (Gibson-Graham 2006). Acknowledging contingencies and variations allows a complicating of the broad settlements (and concepts) they are embedded in and understood by. The actual form of welfare policies is a product of "space and institutional configurations" (Brenner and Theodore 2002: 357), because as Polanyi himself recognised, "the human economy…is embedded and enmeshed in institutions, economic and non-economic" (Polanyi 1957: 250).

One important aspect of contingency is to understand the specific contexts of different *policies*. Crouch *et al.* (2009) make the argument that moving beyond the national level is required to understand "local and sectoral diversity". In their analyses companies "act rationally in response to sector-specific challenges, being partly bound by the existing institutional framework that they encounter, but partly acting to alter it" (Crouch et al. 2009: 654). This also applies to welfare policies. For example, in some contexts the attempts to reform unemployment insurance have been more successful (Pierson 1996: 151), whilst in others, pensions have been easier to reform (Anderson 2001). Similarly, welfare policies respond to the emergence of 'new social risks' (Bonoli 2007) that require the introduction of new forms of welfare. Whilst these will be undoubtedly be influenced by overarching welfare settlements, in terms of the construction and understanding of the problem and the appropriate response, the specific policy that emerges can only be understood contingently. Bonoli (2007: 498-501) for instance considers these new risks to be socio-economic transformations of post-industrial societies, namely precarious employment and the increase of female labour. He argues that the national responses to these are contingent on a selection of factors including the power resources of the affected groups, institutional settings, and the timing of the changes, generating a wide diversity of responses. New social risks as a contingent factor in the emergence of welfare policies can, however, be expanded beyond broad socio-economic transformations to specific policy targets. In the case of this thesis, the emergent 'risks' of social harm in Australia and fraud in South Africa are crucial in understanding the cashless policy responses.

A second contingent feature is that policies are also influenced by the institutional setting that they must navigate. As already mentioned, 'sticky' institutions can compromise familiar ways of doing policy developed from previous experiences,[24] imposing path-dependent costs upon changing course or previous institutional principles (Pierson 1998: 552). They can be encapsulated by the phrase 'institutional landscapes', which must be navigated by any attempts

[24] For a clear example of this see the development of the Australian CDC and the learnings from the previous 'Basics' card in Chapter Six.

to restructure welfare systems (Brenner *et al* 2010a: 184). These landscapes appear in many different scales however, from the global, through nation states and to regional or local bodies. Close analysis of specific policies is required to explain outcomes in terms of the collision between existing institutional landscapes and efforts at restructuring that create "mutations" of welfare settlements (Brenner *et al.* 2010a: 197). There is no 'pure' form of a welfare settlement, only contingent versions.

As well as the 'institutional landscape', social relations can influence and shape the form of policies that are implemented. Welfare literature has recognised the influence that class has on the outcomes and forms of welfare policies. Esping-Anderson's (1990: 16-18) influential work[25] describes three welfare regimes that he argues stem from the power distribution amongst different economic classes. Clearly social class will be influential in understanding welfare reforms.[26] However, one of the critiques of Esping-Anderson's work has been the absence of other, non-economic social classes (Lewis 1997). Both gender and race are influential in the shaping of welfare policies. Some authors have attempted to include another dimension, defamilisation, to Esping-Anderson's own categories of commodification and comprehensiveness to gender the framework. Defamilisation refers to the extent to which welfare regimes support women's independence and reduce dependency on the family (Bambra 2004: 203-207). An important insight of feminist scholarship is that welfare plays a crucial role in delineating the responsibilities for social reproduction. The conceptualisation of what constitutes domestic care and family responsibilities, for example, will shape the ways that welfare policies provide social reproduction or leave it to the household (Sainsbury 1996: 37). Alternatively, social relations of gender shape how, and if, women engage with the labour market, and how they are made dependent on men or the state (O'Connor 1993: 507-509).

Race is also a fundamental organising and structuring factor in understanding welfare. Take, for example 'citizenship', one of the key concepts of welfare, providing access to services and social protection. This cannot be understood without an appreciation of the inclusions and exclusions that notions of citizenship depend upon, which have frequently been shaped by race (Paul 1997: ch.1).[27] Race politics affects how welfare problems are conceptualised, for example some literature has critiqued the racial characterisation in the USA of 'welfare queens' or 'welfare mothers' who are 'lazy' and dependent on the state that generate public opposition

[25] A significant body of comparative literature has built on his typology. See, for example Morissens and Sainsbury (2005); Offer *et al. (*2010); Sainsbury (2006).
[26] See Korpi and Palme (2003), Baldwin (1990), Korpi (2006).
[27] See also Bleich (2005: 183)

to welfare (Gilens 1996; Cassiman 2008: 1692). Wacquant's work on prisons is indicative of the ways that race politics can shape how welfare issues should be resolved. For Wacquant (2010) the penal system in America functions as a supplement to the welfare system (creating 'prisonfare') to manage racialised groups. In formally unequal societies race can affect the eligibility for, and value of, welfare (for example Seekings 2002: 12-18). Alternatively, welfare policies can also seek to ameliorate racial inequalities in more or less progressive ways or reshape racial hierarchies and how they are understood.[28]

In sum, the specific configurations and intersections of gender, class and race, within a specific context, are critical to understanding welfare policies, and failing to do so leaves analysis short.[29] As discussed above, the thesis is focused on *capitalist* social relations, and therefore class is a fundamental aspect of this. However, capitalist social relations are not considered *only* class based and have other intrinsic dimensions, amongst which gender and race are crucial. Further, rather than talking about capitalist social relations in the abstract, contingent analysis requires an investigation of how these manifest in, influence the design of, and shape the experience of welfare policies. An effective example of this is Larner (2000b), who draws attention to the interrelationship between gendered and raced relations in the constitution of post-welfare state governance. By analysing state documents, she argues that neoliberal welfare in New Zealand is an assemblage of neoliberal, gendered and raced forms of rules.

However, it is also important not to go too far in the other direction and become overly specified, finding each case to be a unique and isolated occurrence. This approach neglects the 'context of contexts' – the macro institutions and frameworks that restructuring occurs within and the common patterns and trends that can be observed (Brenner *et al.* 2010a: 202). Thus, an understanding of welfare requires attentiveness to *both* broad shifts in welfare settlements *and* locally specific forms. The emergence of welfare policies are the product of these settlements and specific political and social institutions. It is an analysis of liberal welfare settlements the chapter now moves on to.

[28] Quadagno (1994) argues that attempts to address poverty in the USA have been undermined by racism. Johnson (2010) finds the structuring of welfare reform restricted the ability of black women in the USA to access higher education, restricting their ability to become self-reliant as the policy intended.
[29] Notable examples of this are Orloff (2002) and Reingolf and Smith (2012).

2. The embedded liberal welfare settlement

Having developed the underlying relationship between welfare, the state and capitalist society, the chapter will now explain the embedded liberal welfare settlement through the dynamics of governance and accumulation. Governance is characterised by an aim to maintain social stability and legitimacy, whilst maintaining a gender hierarchy. It facilitated accumulation by developing a class compromise, socialising capitalist relations and maintaining demand led growth.

Drawing on Polanyi's insights, Ruggie (1982: 385) considered the period following WWII as a period of 'embedded liberalism' which can loosely be defined to have continued until the mid-1970s.[30] This 'consensus' sought to ensure domestic stability following the disruption and dislocation of the previous 30 years, while also ensuring the reproduction of capitalist accumulation and social relations. Through state planning and cooperation, fiscal demand management could ensure a reduction in fluctuations in the economy and provide full employment (Jessop 1997: 572; Fraser 2003: 163). It featured an accommodating international economic system that encouraged trade along with the ability to pursue protective measures against those costs in the form of the welfare state.[31] Accompanying the economic settlement was a welfare settlement that enabled the functioning of the economy and capitalist reproduction.[32]

The presence of embedded liberalism was not ubiquitous and monolithic however. Peck and Tickell (2007: 29) suggest that the embedded liberal consensus was a broad and variegated one, with an international system that enabled a variety of 'national Keynesianisms', stemming from specific contingencies. So, whilst Western Europe developed national welfare states and prominent relationships between labour and capital, some states in the Global South introduced alternative variations.[33] Importantly, those states emerging out of colonialism developed their own national systems. As will be discussed further in Chapter Four and Six, South Africa and Australia developed their own (raced) national welfare systems. Although contingent, broad

[30] There is some debate about the periodisation and construction of the period as an 'epoch' (Wincott 2012)
[31] For Western Europe however, another aspect of the international system enabled the welfare state: colonialism. The resources that colonialism afforded the Western European states made their welfare systems possible (Bhambra and Holmwood 2018: 8).
[32] There is a substantial literature on the various routes and pressures that created the welfare states in different states, but the focus here is on what welfare *does*. For the development of welfare states, see Maier (1981) for a Canadian example see Bakker and Scott (1997: 290-301).
[33] Although as Ruggie (1982: 414) notes, "the compromise of embedded liberalism has never been fully extended to developing countries".

generalisations and patterns can be discerned in the dynamics of governance and accumulation within the post-war embedded liberal welfare settlement.

2.1 Embedded liberal governance

The first central function of the embedded liberal welfare settlement was to ensure social stability and contain social unrest, legitimising capitalist social relations by redistributing surplus product to citizens. One way this was done was through extending rights and entitlements, ensuring them a share of rising prosperity. A key theorist of the period was Alfred Marshall, who argued that in Britain the post-war settlement constituted an expansion of social rights, beyond the civil and political rights previously won. Social rights were inherently related to citizenship, ensuring welfare and income that was not "proportionate to the market value of the claimant" (Marshall 1950: 47). For Marshall, the welfare state was a democratically demanded modification of the economic system to direct it towards socially beneficial purposes. This explains the idea of the welfare state as a 'safety net' (Macleavy 2010). It gives people the assurance that should something occur in their lives, they will be protected from destitution by the welfare state.[34]

This is identifiable in both payments and services. In services, the extension of a variety of universal services, such as health and education were intended to ensure the well-being and 'welfare' of citizens.[35] In terms of payments, the guarantee of an adequate income in the absence of wages through state benefits worked toward the same end. There were two predominant types of benefit. For those involved with the labour market, insurance contributions could be accrued that would entitle workers to payment if they were made unemployed. Alternatively, social assistance was paid to those who had accrued no entitlements and had low incomes, but this was considered to just be a supplement to other sources of income. As these were considered 'entitlements', few compulsory obligations or conditions were added to the payment (Torfing 1999: 8). This ultimately manifested in significant increases in OECD state expenditures on social services during the period (Gough 1978: 27-28). The funding of such an arrangement required taxation and redistribution,

[34] In the Canadian case for example, Bakker and Scott (1997: 287) suggest that whilst the welfare state was not "warmly embraced", it was tolerated as it "insured continuity of incomes over the ups and downs of the economy", muting distributional conflict.
[35] For instance, Swartz (1993: 235) argue that introduction of healthcare reform in Canada was partly a function of a working class struggle, but also politicians seeking to reproduce the rule of capital.

dependent upon a (relatively coherent) national identity and solidarity.[36] These forms of welfare governance respond to one of Polanyi's roles of the state, protecting society from the dislocating effects of the market.

This interpretation offers a more positive perspective, suggestive of a benevolent state distributing resources. Those from a more critical approach however, interpret embedded liberal welfare differently. An alternative reading suggests that welfare governed by controlling the poor and preventing revolutionary sentiment. Piven and Cloward (1972: xv) argue that welfare is cyclically related to the state of the economy, with the expansion "designed to mute civil disorder". As a result of the crisis prone tendencies of capitalist accumulation, outbreaks of unemployment and social dislocation are inevitable. In the embedded liberal settlement, in response to the dislocation of the previous 30 years, welfare was significantly expanded in order to prevent civil disorder and disruption.[37] As will be seen under the neoliberal settlement, once the risk of disorder has dissipated, welfare contracts and work norms are reasserted, as predicted by Piven and Cloward (1972: 3).[38] Other Marxist interpretations suggest that the class compromise effectively reconciled the working class to far reaching and dislocating effects of the restructuring of capitalist accumulation and social relations, in return for a guarantee of constant increases in standards of living, including via welfare payments and services (Offe 1983: 247).[39]

The second governance dimension of the embedded liberal welfare settlement was the maintenance of a gender order. The welfare state maintained and enforced gender norms and social relations in order to reproduce capitalist production (Abramovitz 2018). This was done through a gendered division of labour that meant men were responsible for productive labour or paid work,[40] whilst women were responsible for socially reproductive unpaid work. In doing so the state promoted the household as a unified economic unit and the family as a social unit.

[36] Esping-Anderson's (1990) argument also depends on the idea of solidarity. Only with unified, solidarisitic classes can welfare decommodification be demanded.
[37] Gordon (1988: 615) makes an important claim however, that he majority of people receiving welfare payments were not wage workers, and so their willingness to protest would be unaffected by welfare. Instead, it would be more affected by the access to welfare services and the guarantee of wages.
[38] Further demonstrating welfare contingency and the variety of influencing factors, expansion and retraction in US welfare has also been found to be related to urban riots and racial insurgency at a national level, suggesting that in order to manage disruption, welfare programmes expand (Isaac and Kelly 1981).
[39] Offe (1983: 228) argues that the compatibility of capitalism and democracy, which previous scholars had believed incompatible, was only possible because of political mass parties, and the welfare state.
[40] Marxists would not however consider productive and paid work as synonymous. Although both are waged, paid work is not concerned with the reproduction of capital.

This was achieved through the control on eligibility for welfare payments, the comprehensiveness of welfare services, and the discursive enforcement of gendered roles.

The reproduction of capitalist accumulation requires some people to do productive labour, and others to do reproductive labour. Given the relatively rigid gendered division of labour in the post-war period, the embedded liberal settlement was built upon a 'male breadwinner' model, with full employment actually referring to full *male* employment (Herd 2005; Hemerjick 2013: 38).[41] Women on the other hand were seen as mothers and wives who were dependent on male wages, responsible for child care and domestic reproduction (Acker 1988: 491). The class compact led to male wages that were supposedly sufficient to maintain an entire family, so women would undertake domestic work unpaid and wages were therefore considered a 'family wage' (Fraser 1994: 591-592). Welfare states were thus built on and (re)produced this assumption, although the social reality was very different to the traditional nuclear family (Porter 2003: 33). In doing so, the welfare state governed the boundaries of social reproduction, directing women to undertake unpaid reproductive labour and men to undertake paid productive labour (Taylor-Gooby 1991: 101).

A variety of institutional features reinforced these relations. Jobs and benefits were made difficult for women to access,[42] and limited or non-existent state provision in certain areas of care enforced women's dependency in the home and their responsibility for social reproduction (Porter 2003: 33).[43] A key aspect of post-war welfare was that access was often dependent on those with an adequate qualifying record. Not only does this create a commodifying imperative (workers must work in order to gain entitlements) but also excluded those who have not gained a qualifying record.[44] As caring responsibilities were not considered as labour, women were often unable to develop the qualifying record for entitlements, making them dependent on a male partner or the state (Hobson 1990: 236). For instance, in the USA women's retirement benefits were denied if they were divorced (Acker 1988: 493).

[41] Although Sainsbury (1996: 70-72) demonstrates the contingency of welfare settlements by challenging the pervasiveness of a 'breadwinner model' by considering the social policies of Sweden.
[42] In Australia women could only receive unemployment support if was shown that it was not "'reasonably possible' for their husbands to maintain them" (Harris 2001: 14). Alternatively, Shaver (1989) shows how taxation and transfer system reinforced gendered divisions of labour.
[43] Although Logue (1979: 71) suggests that Scandinavian welfare did provide a number of different family and child care provisions.
[44] Alternatively, migrant workers from the Commonwealth coming to work in Britain were not given access to the rights of citizenship (Hughes and Lewis 1998: 5).

Finally, dynamics in the embedded liberal welfare settlement governed and disciplined those who did not act in line with the accepted gender norms through discursive representations, some of which continue to persist. The 'breadwinner' model is built on the idea of an independent self-governing individual who is considered superior, whilst being 'dependent' is more pejorative (Fraser and Gordon 1994; Gordon 1988: 611).[45] The institutional features and associated discourses reinforced the gendered hierarchy of women as dependent on men and male incomes. Further, when women had to access the welfare state, it was as 'wives or mothers' entailing means testing and greater supervision and intrusion, whereas when men who had worked access welfare they did so as 'workers' entailing a different, less dependent relationship (Orloff 1993: 54).[46] Conversely men were governed by creating social norms about their responsibility for providing income for their family, encouraging or coercing them to join the labour market (Abromovitz 2018: 98).[47]

2.2 Embedded liberal accumulation

The embedded liberal welfare settlement also enabled continued reproduction of capitalist accumulation. In some interpretations the post-war welfare state operated as a social democratic 'truce' between capital and labour. By wresting control of the state, the working class were able to protect themselves from the effects of capitalist accumulation, placing controls and constraints on the extent of accumulation (Esping-Anderson 1990). However, Marxist theorists pose a central challenge to this position, and it is their argument that will be developed here. Rather than preventing accumulation in the post-war era, the welfare state was seen as fundamental to the reproduction of capital.

The first aspect to this approach is that that the welfare state ensured stable social conditions for continued reproduction. The post-war settlement required a 'class compromise', an agreement between labour and capital about the extent of capitalist activity and the power distribution between the two sides.[48] By internalising the class relations and institutions such

[45] Despite, as Gordon (1988, 614) points out, they are no more or less dependent on welfare payments than men are dependent on labour income.
[46] There is a critical racial argument in that non-white men would struggle to access welfare payments leading to "highly conditional forms of welfare" (Powell 2000: 47).
[47] As well as being commodifying, the absence of work for men is said to challenge their identity and sense of self, leading to psychological harm (Waddington *et al.* 1998: 231-234).
[48] Although, Gibson-Graham (2006: 156) notes the challenge of the idea of a 'class compromise'. Not only does it privilege one social formation over all others, but also gives an impression of a unified social formation.

as trade unions and left wing political parties in the state, labour was given an influence over the operation of the economy, but within a context of capitalist reproduction (Harvey 2005: 10-12). For example, the class compromise enabled wage restraint and kept inflation low, at least temporarily, in return for a low level of unemployment (Broadberry 1994: 253; Nijhuis 2017: 592). A central feature of this compromise was the welfare state. As argued previously the welfare state ensured that the dislocations of the market were ameliorated by welfare institutions, providing health care when people were ill and income when they were made unemployed or were no longer able to work. For this reason:

> The welfare state can be said to partially dispel motives and reasons for social conflict and to make the existence of wage labor more acceptable by eliminating parts of the risk that result from the imposition of the commodity form upon labor (Offe 1983: 237).

Here the functions of governance and accumulation are working in support of each other. In ensuring social stability by providing income protection and welfare services, systemic resistance and unrest was prevented, but also this same feature enabled the class compromise and ongoing uninterrupted capitalist accumulation.

Secondly, this interrelationship can also be seen in the realm of social reproduction where the welfare state socialised the costs of capitalist production and its economic reproduction. As argued above while the welfare state governed gender norms to induce the household to undertake social reproductive work, this not did not entail all reproduction required in society. One example is an educational role that provided a skilled labour force, advantaging domestic firms and production (Clarke 1988: 172). This can be seen in the extension of universal education system, as well as an expansion of higher education or the extension of health care to care for ill workers. In its unemployment support role,[49] the welfare state enabled capital to increase or decrease the labour force as profit demands require, whilst the social costs are absorbed through the state. In undertaking the roles, the state socialises the costs of production, ensuring profitability (Gough 1975: 67).

Thirdly the embedded liberal welfare settlement had a socialisation role. For instance, the:

> Education process, at home and in the school, is of crucial importance in raising children who are both trained in particular ways to fit them

[49] Although unemployment was notably low in the post-war era (Broadberry 1994).

> for the various kinds of work necessary and available under capitalism, and trained to a belief in the naturalness and inevitability of this process (Wilson 2002: 15).

Welfare normalised and legitimised capitalist social relations, producing a society of healthy, educated and motivated citizens to take part in production or reproduction (Gough 1980: 9). In Foucauldian terms, these welfare institutions have been seen as 'disciplinary' institutions that formed a mode of control, embodying a distinctive political rationality (Fraser 2003: 162).

The fourth and final accumulation dimension of the embedded liberal welfare settlement was as a means to redistribute profits. The post-war settlement was built on a number of key economic principles: the pursuit of full employment, state management of the economy through fiscal and monetary strategies and demand driven growth through mass consumption – a combination of Fordist praxis and Keynesian economics (Clarke 1990, 6-7, 14). [50] According to Offe (1982: 8):

> The welfare state came to be seen not so much as a burden imposed upon the economy, but as a built-in economic and political stabiliser which could help to regenerate the forces of economic growth and prevent the economy from spiralling downward into deep recessions.

Welfare maintained growth and demand by re-distributing surplus capital (Clarke 1988: 60). Welfare payments ensured those with lower incomes (and a higher propensity to consume) had adequate incomes, spreading mass consumption norms and resources outside of those not in the labour market. Demand is therefore stimulated, consistent growth is achieved and full employment possible (Jessop 1996: 168).

By doing this the embedded liberal welfare settlement also functioned as a tool to manage fluctuations and crises. Through taxation and state spending on services and payments, the state could use the welfare state as a tool to manage overaccumulation and falling profitability (Clarke 1988). On this view, the crisis prone tendencies of capitalist accumulation require 'fixes', and as unemployment rises, the welfare state (temporarily) maintains demand and profitability. This is the fundamental tenet of Keynesian economic management: to regulate the fluctuations of capitalist accumulation.

[50] Or as Clarke pithily puts it "the relationship between Fordism and Keynesianism was about as close and stable as we can imagine the relationship between Ford and Keynes would have been!" (Clarke 1990: 15).

There is a significant body of literature on the intervening period between the post-war settlement and the emergence of neoliberalisation, and the attempts to manage the crisis the embedded liberal welfare state encountered.[51] However, the focus of the thesis is on stable welfare settlements, and so will not be addressed. One useful insight however, is how the governance and accumulation strategies began to conflict and how these different imperatives can be in contradiction (Offe 1982). As unemployment began to rise during the 1970s, states continued to pay benefits to maintain social stability and aggregate demand (Tickell and Peck 1992: 195). The consequence of this was increased inflation, reduced profitability and a 'fiscal crisis of the state' due to the increased costs and reduced tax income (O'Connor 1973; Miller 1989: 88). The governing and accumulation dynamics of welfare settlements can both complement at certain times and be incompatible or contradictory at others.

[51] See, for example Therborn and Roebuck (1986); Myles (1988); Rhodes (2000); Peck and Tickell (1994); Dukelow (2011).

3. Neoliberal welfare settlement

Having analysed the post-war embedded liberal welfare settlement in terms of governance and accumulation, this next section will apply the same conceptual framework to the contemporary phase of neoliberalism. This is especially important as the dimensions of governance and accumulation developed here will then be specifically used to apply to the empirical cases in Chapters Five and Seven. The contemporary neoliberal settlement[52] has entailed a fundamental reworking of many of the central embedded liberal principles, although some continuities still remain. Welfare governance in the neoliberal settlement is characterised by a disciplinary approach to enforcing behaviours, inclusion for those outside capitalist relations and an extension of surveillance over the deviant or non-compliant. Accumulation enabled by neoliberal welfare is seen in processes of privatisation, labour commodification and financialisation.

Beyond very broad principles, the understanding of neoliberalism, a 'rascal concept', has been exceptionally diverse (Brenner *et al.* 2010a: 184). Some Marxist scholars have considered neoliberalism as a political project to reassert the power of class elites. Within this 'utopian project' to 'fix' capitalism, the neoliberal welfare settlement functions as a legitimating device for economic restructuring (Harvey 2004; Saad-Filho and Johnston 2005: 3). Alternatively, those from a Foucauldian perspective have suggested that 'governmentality' is most valuable for understanding contemporary restructuring. Here neoliberalism is characterised by less central state *government*, but more *governance* of both individuals (including self-governance) and institutions to conform to market norms (Larner 2000a: 12-14). For them, neoliberalism can be understood as a political rationality that is exercised through capillaries of power and a wide array of institutions and discourses.

This thesis however, draws on 'neoliberalisation' as an approach to understand contemporary restructuring (Brenner *et al.* 2010b; Brenner and Theodore 2002; Peck and Tickell 2002). The general aim of neoliberalisation processes are to promote market activity, which Brenner *et al* (2010b: 330) describe as:

> market-disciplinary regulatory restructuring…it involves the recalibration of institutionalized, collectively binding modes of

[52] For a historical and theoretical background to the emergence of neoliberalism see (Harvey 2005; Hall *et al.* 1996: 13-19)

> governance and, more generally, state-economy relations, to impose, extend or consolidate marketized, commodified forms of social life.

Neoliberalisation prioritises market-based or market-orientated solutions to regulatory problems. This can predominantly refer to processes of commodification of new spaces for capitalist accumulation (potentially using new techniques of finance), marketisation of the public sector, or the disciplinary restructuring of social relations to market-based ones (Brenner *et al.* 2010b: 330). As with Polanyi, state organisations must play a central (and sometimes authoritarian) role in these processes, especially through welfare policies.

Drawing on insights from political economy and economic geography, neoliberalisation is an alternative to other conceptualisations of 'neoliberalism', especially those where neoliberalism has been used to suggest a uniform progression to a coherent end state. Neoliberalisation shifts the understanding of restructuring to a process and not a final end goal. Consequently, analysis focuses on how neoliberalisation is consolidated, reproduced or mutated through different policies or regulatory projects. It is a conceptualisation that also resists tendencies to view neoliberalism as an irresistible force. Neoliberalisation can be countered or undermined by new forms of redistributive or market restraining regulation (Brenner *et al* 2010b: 340).

This procedural understanding also allows for contingent and indeterminate outcomes. As capitalism itself is variegated, organised and structured by a variation of different historically formed institutions and social relations that lead to uneven development across different scales so, therefore, is neoliberalisation (Peck and Theodore 2007: 763). As argued above, restructuring occurs in a context, where policies are embedded in social relations and institutions. Attempts at restructuring then are a collision between changing forms of neoliberalisation projects and specific local contexts. Therefore, the forms and specific types of neoliberal welfare are 'hybrid', uneven across different places and scales and can have contradictory outcomes on the societies they reorganise (Brenner *et al* 2010b: 331-332). This has led scholars to call for analysis of "actually existing neoliberalism" to recognise the variety of 'neoliberalisms' that can be observed (Brenner and Theodore 2002).

A crucial feature of this contingent and hybridised neoliberalisation is how forms of neoliberalism and always already gendered and raced. Rather than focusing on the "moments of eruption" (Roberts and Mahtani 2010: 248), of gendered or racial discriminate on that stem from processes of neoliberalisation, it is important to recognise that neoliberalism is unavoidably imbued with structures of gender and race. Processes of neoliberalisation rely

on, alter, and produce race and gender. One of the notable features on contemporary neoliberalism is the elimination of overtly gendered and raced roles and discourse, the structural features of these social relations remain fundamental (see for example, Kapoor 2013: 1028). The gendered and raced features of neoliberal governance will be drawn out below.

However, it is important not to become overly specified and consider each act of restructuring as unique and unconnected to other international forms. The study of neoliberalisation demands attention to uneven, locally specific elements, but also crucially the interconnected, patterned phenomena in alternative diverse locations. The concept of neoliberalisation recognises the commonalities of international examples of restructuring, while the 'neo' reflects the continuity with previous forms of liberalism (Brenner *et al*. 2010b: 331)

Broadly then from this perspective, the neoliberal settlement can be understood to have gone through two phases. Phase one was characterised by the 'rolling back' of the embedded liberal settlement, deregulating markets (notably financial and labour markets) to encourage 'flexibility, weakening trade unions, reducing or privatising state services and industries, and using monetarist forms of economic governance (Jessop 2002: 459). Phase two however, responds to the dislocation that occurred because of the internal contradictions of phase one: the "perverse economic consequences and social externalities" (Peck and Tickell 2002: 399). As Polanyi predicted, a 'free' market had significant social costs. Phase two has been characterised by increasingly authoritarian and interventionist state activity. It seeks to paternalistically reregulate and discipline those left dispossessed, enforcing new market social relations and subjects. Market failures in a number of areas required an increasing state involvement to make markets work. While neoliberalisation is variegated, it is possible to identify some common trends of market-based restructuring in welfare policy, themed around governance and accumulation.

3.1 Governance: Discipline and stigma

One of the prominent governance dimensions of the neoliberal welfare settlement is discipline, which can operate at different levels. For instance it is apparent in the ways that international financial markets are said to 'discipline' national economies to organise accumulation in specific ways to maximise profitability (Gill 1995). Alternatively, market discipline is exerted

on the state such that public sector organisations act more like a private-firms. These forms of 'New Public Management ' mean that welfare policies must be efficient and deliver value for the 'taxpayer', having a direct influence on the making of welfare policy (Clarke and Newman 1997).[53] In some areas this has led to the restructuring and retrenchment of welfare services, by reducing eligibilities and payment amounts in the pursuit of fiscal discipline.

In welfare, discipline can function as a regulatory mechanism to organise social life, controlling and shaping individual behaviours in-line with market principles to *create* market subjects. The individualising and responsibilising aspects of this are critical. For neoclassical economics approaches individuals are considered to be *innately* individual, rational and utility maximising. As such, a key aspect of neoliberalisation is recognition of the flaws of this, and therefore focus on the active, and potentially disciplinary, *production* and *maintenance* of market subjects. For Friedrich Hayek, although people may not naturally be responsible, independent individuals, policies can use incentives, disincentives and disciplinary coercion to encourage these characteristics (Glaze and Richardson 2017: 140). Stemming from this perspective, in neoliberal welfare policy the outcome of people's lives is considered the consequence of their decisions and actions, and negative costs as an appropriate outcome. The implication for welfare policy therefore, is that poverty is a moral, personal failing, rather than a consequence of structural impediments, what Wacquant (2010: 198) has called "moral behaviouralism".[54] When individuals do not act accordingly, they are disciplined or trained to overcome their supposed 'dysfunction and deviance' that leads to a 'lifestyle choice' of welfare dependence (Stanford and Taylor 2013: 479).

This 'new paternalism' is evident in in a number of neoliberal welfare policies, as well as penal policy, and is indicative of the "aggressive reregulation, disciplining, and containment of those marginalized or dispossessed by the neoliberalization of the 1980s" (Schram *et al.* 2010: 743-747; see also, Peck and Tickell 2002: 389; Wacquant 2010).[55] For example, Schram *et al.* (2008) find that there are systematic racial inequalities in the way that disciplinary sanctions are applied. The implication of this being that the implementation of a disciplinary welfare program occurs *through* existing racial structures.

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[53] For example, Green-Pedersen (2002) analyse the reforms in Sweden and Denmark and the way that principles of NPM interacted with social democratic principles, and the differing responses the two states took. Alternatively, Lorenz (2012) presents new reforms in higher education are characterised by NPM.

[54] For more on the moral connection to neoliberal welfare see Amable (2011: 21-26), and for an example of this see Ajzenstadt (2009: 72), who analyses the moral representation of single mothers in Israel.

[55] Some scholars have connected the methods of behavioural economics to welfare state restructuring, especially in paternalistic policies (Klein 2016: 508; McMahon 2015)

An important mechanism to shape behaviour is to make the experience of receiving welfare:

> So degrading and punitive as to instil in the labouring masses a fear of the fate that awaits them should they relax into beggary and pauperism. To demean and punish those who do not work is to exalt by contrast even the meanest labor at the meanest wages (Piven and Cloward 1972: 3).

The mobilisation of shame and stigma associated with the receipt of welfare payments is an important feature of this. Scholars have pointed out the disciplinary and stigmatising effect welfare can have, and its role in reproducing neoliberalism.[56] Stigma can manifest in discourses and assumptions about welfare recipients, constructing 'dependence' on payment as a moral failure on the part of the citizen, often in racialised terms (Fraser and Gordon 1994; Stanford and Taylor 2013).[57]

Stigma can be powerful in two forms. On one hand it impacts negatively on recipients, and on the other it is mobilised for political legitimisation (McCormack 2004).[58] As seen in the above section, 'welfare queens' offers a context specific intersection of both race and gender. In an example drawn predominantly from the USA, the 'welfare queen' (and also the 'deadbeat dad') is a discursive trope that, although appearing race neutral, is in fact a raced trope that legitimises disciplinary policy and reinforces racial stereotypes (Cammett 2016: 367). These discourses and stigmas are also crucially enforced and experienced on a micro level, suggesting the value of an everyday study.

[56] Although, stigma is not confined solely to the neoliberal settlement. Polanyi (2001: 86) noted how workhouses became "an abode of shame" and enforced labour market participation. Esping-Anderson (1990) drew attention to stigma which emerges as a consequence of means testing, compelling recipients back into the labour market.
[57] There is significant sociological and anthropological literature on the experiences and navigation of stigma (Little 1999; Goode and Maskovsky 2001).
[58] Stigma's disciplinary function has also been harnessed for microfinance, where the stigma and shame of failing to repay one's debts, especially when borrowing within a group coerces people to repay their loans (Armendáriz *et al.* 2000; Bateman 2010).

3.2 Governance: Inclusion

An alternative, but complementary, dimension to disciplinary neoliberalism is inclusion, which in policy terms is sometimes referred to as 'social inclusion' (Lister 1998).[59] Porter and Craig (2004: 390-391; 2005) argue that this constitutes what they describe as 'inclusive liberalism' and conceptualise its emergence as a Polanyian double movement, re-embedding neoliberalism and solving the social disruptions caused by the 'disembedding' moment of neoliberalism.[60] However, an alternative interpretation is that neoliberalisation is consolidated by further extending market principles and relations further into society. 'Inclusive liberalism' can thus be reinterpreted as a form of the 'roll-out' phase of neoliberalisation. According to this view inclusive forms of welfare seek to include 'excluded' groups into society, and into participation in the market. Crucially, it also means inclusion into capitalist social relations and commodification. This may be into the labour market, into relations with the state by accessing state services or into participation into financial markets (see Jayasuriya 2006).[61] Once included, it allows the potential for subsequent extensions of discipline or surveillance should the state deem it necessary (Cammack 2004: 165).

Inclusion is however an area saturated with race and gender. As discussed, a facet of neoliberalisation is the discursive elimination of these structures. Davis (2007) argues that processes of neoliberalisation replace racial discrimination with exclusion from the market, and that these inequalities can be eliminated by entering into the workforce. For gender, neoliberal policy encourages the inclusion of women into the workforce as a way to alleviate and overcome gendered discrimination. However, both of these approaches neglect (or 'mute') the other structural features that disadvantage certain groups.

Moving beyond just responsibilising welfare recipients, the inclusion dimension promotes a much more active role for the state in identifying barriers for people's inclusion in the labour market and 'mainstream' social behaviours (Peck 2001a: 445). Various groups are targeted for inclusion into labour market participation. People with disabilities are one such group where barriers to their entry to the labour market are identified (the cause of their exclusion) and

[59] See Lister (1998) on the emergence of social inclusion rather than equality as a policy target for the Labour Party in the UK.
[60] Others consider this stage optimistically as 'post' or 'after' neoliberalism (Jenson 2012; Larner and Craig 2005).
[61] Jayasuriya's (2006) research is especially valuable as it draws examples from across the world, to make an argument about the politics of inclusion. By analysing the UK, Korea, Thailand and Brazil, (states not normally discussed together) he is able to draw out the contingent versions of these policies, whilst also connecting them together.

interventions are made to include them, which can be disciplinary or 'enabling' (Harris *et al.* 2012: 825). Yet in many cases, funding limitations, especially in the public sector, mean that there is limited ability for this to come about in practice. Reflecting the contradictory dynamics of neoliberalisation, inclusion occurs alongside funding cuts for disability services and exploitative conditions in the workplace (Wilton and Schuer 2006: 192; Soldatic and Chapman 2010).[62] In a study relevant to this thesis, Soldatic and Meekosha (2012) argue that disabled women have a specific experience of neoliberal welfare that is "bureaucratised, sanitised and moralised". Disabled women receiving welfare are characterised by 'disgust', an emotive labelling that shapes and justifies the conditions set on the welfare they receive.

Applying neoliberalism to the Global South, and in locations with less developed welfare systems or state institutions more generally, neoliberalisation is said to involve a process of active state building, extending the reach and knowledge of the state infrastructures (Peck and Tickell 2002: 384). This involves the extension of neoliberalised state forms and modes of governance into areas where other informal, non-market based relations or practices may exist. This is encapsulated in the phrase 'making markets work', and further 'making markets work for women'. The aim then is to reduce barriers to entry into the labour market for women and make the resource allocation from markets efficient. Thus, issues of gender or race inequality are reduced to technical issues in the functioning of markets.

Social protection systems, whilst seemingly counterintuitive to neoliberalism's focus on more markets and less state, are a key part of this state building and contain important inclusionary aspects.[63] People in the South are often said to suffer from a number of 'exclusions', such as access to *formal* education, health, the internet or finance.[64] Improving access and including people into these spheres also includes people into neoliberalised, market-based social relations, developing a 'market citizenship' and consolidating these state forms (Lavinas 2013: 7; Jayasuriya 2006: 161-162). Including citizens into markets may involve state intervention to remove certain obstacles or extend certain infrastructures to enable inclusion. This is especially important across spaces and into 'underdeveloped' areas, reflecting the previously uneven development of capitalist social relations (Brenner *et al* 2010a: 184). This could be the

[62] Etherington and Ingold (2012: 41) expose this tension through a comparative study of the UK and Denmark. As a result, chiefly, of income security and subsidies, Denmark has been more effective in including people with disabilities into the labour market.
[63] For instance, 'inclusion' forms a key part of World Bank (2013a) development strategies.
[64] Although this does not necessarily mean exclusion from these areas altogether, with *informal* forms of health, education, or welfare existing (Woolcock and Pritchett 2002: 12).

creation of property rights, the enforcing of the rule of law, or the extension of transportation infrastructure to allow market participation (Sheppard and Leinter 2010: 191). While enabling people to gain education, stay healthy and gain income from labour or financial markets, they are also developing and formalising social relations with both the state and the market.

For women, entry into the workforce may occur alongside additional care or family responsibilities. In terms of race, although formal access into the workforce is encouraged, the underlying structures that limit attainment or opportunity. As Griffin (2010) points out, empowerment has become a key governing code for global governance. Empowerment however has depended on measuring the economic role of women and considering it 'productive' when it contributes to the formal economy. As a result non-formal market behaviours or relations, such as non-competitive or non-entrepreneurial, are discursively eradicated and unvalued.

3.3 Governance: Surveillance

The final governance dynamic of the neoliberal settlement is a much greater extension of surveillance and monitoring.[65] One could argue that there is nothing intrinsically wrong with the surveillance of vulnerable people. Biggs and Powell's (2001: 14) example of increased surveillance to prevent abuse of elderly people seems reasonable. It is the terms and nature of surveillance techniques that require critical attention. The extension of surveillance and intervention runs counter to some neoliberal discourses of freedom and responsibility, principles that would suggest an absence of overarching observation and monitoring. However, phase two of neoliberalisation involves a significant extension and intensification of the surveillance of people receiving welfare.[66] This is closely related to the disciplinary and stigmatising aspects of neoliberal welfare. Those stigmatised and represented as deviant or a 'risk' are subject to more intense surveillance (Henmen and Martson 2008), and this can also be used as a disciplinary tool to manage and control lives, to enforce market behaviours. Surveillance aspects of welfare connect closely with the developments in penal policy under

[65] Surveillance in the neoliberal settlement is not confined to welfare, Wood (2013) describes the "global surveillance assemblage" that maintain neoliberal forms of governance.
[66] MacLeavy and Peoples (2009) suggest that neoliberalised forms of welfare (including surveillance) have been influenced by techniques developed in the military.

neoliberalisation, such as the increased presence of CCTV cameras or electronic probation technologies.[67]

One critical feature of surveillance is how it is unevenly distributed and targeted across different social groups. Whilst those on welfare are disproportionately monitored, different racial and gender groups are often subject to closer scrutiny, and the categorisation can in fact intensify these social cleavages (Graham and Wood 2003). Single mothers are often the target of surveillance, enabling the state to identify 'fraudulent' claims and reduce welfare costs (Hier 2003: 497). Further, it is often single mothers of colour who are targeted. They are therefore more vulnerable to the exercise of state power to construct those who are not 'good market citizens' as 'deviants' and therefore requiring of *more* surveillance (Maki 2011: 57-58; Gilliom 2001).

Surveillance comes in many forms. One is the data collected by social services that are used to enforce societal norms. Welfare agencies collect data on the everyday lives of people that is collated into large administrative databases, which can be used for the justification for exercises of state power (Wacquant 2009: 58-59). Neoliberal governance is also characterised by a use of *technological* surveillance, such as the use of Electronic Benefit Cards (EBT) for welfare payments in the USA.[68] These allow a much closer and constant scrutiny of financial and personal decisions. The technological features allow the state to 'control at a distance' and shape the behaviours of people using the card towards market activities (Monahan 2009: 292-294). These techniques of surveillance can also involve a combination of private and public actors, creating new market spaces for private actors. The enmeshing of private firms and databases with state surveillance not only provokes questions of use and misuse of knowledge (Maki 2011: 51), but is also indicative of the ways that governance and accumulation dimension combine and reinforce each other. However, surveillance can also be *interpersonal*, with communities functioning as a surveillance system, monitoring for welfare fraud or inappropriate behaviour. This 'street-level' surveillance embeds state surveillance into local social relations allowing the involvements of personal disputes and grievances (Kohler-Hausmann 2007: 341-342). These surveillance systems, and especially technological ones, can enable the state to extend control over the lives of people receiving welfare payments. In short

[67] See Monahan (2006) and Wacquant (2009) for more on penal surveillance.
[68] As Maki (2011: 54) notes, the embedded liberal settlement also contained surveillance through home visits and meetings. The neoliberal version is intensified and developed with technology, as well as the closer involvement of private agencies.

surveillance consolidates neoliberalisation by monitoring and enabling extensions of discipline over 'deviant' actors.

3.4 Accumulation: Privatisation

Dynamics of accumulation in the embedded liberal settlement are distinct from the neoliberal settlement in one important way: neoliberalisation involves a much a greater direct involvement in accumulation processes. Rather than simply maintaining reproduction, neoliberalisation seeks to deepen the involvement of capital in processes of welfare and the delivery of services. The most notable example of this is the extensive use of privatisation and the increased involvement of private firms in the financing, design and delivery of welfare (Raco 2013).[69] Privatisation is underpinned by the fundamental neoliberal notion of the primacy of the market. One feature of this is the creation of new markets for state services and the delivery of public goods. By offering contracts that different organisations (including state agencies) can apply for, states can create competitive markets and ensure the best price and service. This can be seen in a number of areas of social policy, such as pension provision and savings (Hyde *et al.* 2003), public housing (Forrest and Murie 1991), or health care (Pollock 2004).[70] However, a central Polanyian insight is that as well as the creation of markets, the state must also take an active and prominent role in the maintenance of those markets. The state does not remove itself from these spheres, but instead takes a regulatory role, evidenced by the significant rise in independent and semi-independent regulatory institutions for example, pensions regulators or healthcare 'watchdogs' (Schamis 2002; Birch and Siemiatycki 2016: 193).

There are many ways to interpret processes of privatisation. Harvey (2004: 75) understands privatisation as part of a wider process of 'accumulation by dispossession'. The state enables new forms of accumulation for capital by dispossessing public assets and services, moving them into the sphere of private property in a form of legalised theft, so as to provide a temporal

[69] Beyond this, privatisation is also relevant in a number of other, non-welfare areas, such as water (Narsiah 2012; Bayliss 2014).

[70] There is also a body of literature that looks at the discourses around state and private services that serve as a legitimating device for privatisation by representing state services as inefficient and costly. The state is positioned as being an inefficient provider who wastes money and fails to provide sufficient levels of quality or choice. Thus, the solution is to commodify services and place them in the hands of the private sector which are able to (McGregor 2001; McClusky 2003).

fix to overaccumulation.[71] Other literatures see this more benignly as a means to reduce spending and improve the fiscal position of the state (Feigenbaum *et al.* 1998). However, a more apt understanding of neoliberal privatisation is one of a contingent, variegated phenomena that aims to open new spaces for market accumulation. Privatisation rarely operates in a linear, uniform fashion, and it is instead composed of a selection of public-private partnerships, forms of outsourcing and marketisation. These are the products of policy attempts, learning and failures, a constant process of adaptation and reregulation (Peck and Theodore 2012: 179).

An example of the 'mutations' of neoliberalisation is in the variety of ways private organisation are enmeshed into providing welfare services, without being solely responsible for them. For example, through outsourcing private firms have been contracted to undertake a number of frontline services, while final responsibility and funding rest with the state (Newman 2011). For example, when private providers fail, the state must re-enter to provide the service. Alternatively, private firms can become closely involved with the design of policies, "giving them a seat at the planning table" allowing them to reinforce market centred ideas inside policy decisions (Aldred 2008: 31). Finally, a recent development has been private firms *financing* services, but not delivering the service. Social Impact Bonds allow capital to profit from the delivery of welfare services, by gaining a return on investment through the savings in state spending the project is anticipated to make (Dowling 2017; Dowling and Harvie 2014). Notably, as with cashless systems, these schemes are gaining prominence internationally (McHugh *et al.* 2013).

However, the markets states create are not *necessarily* 'free' in the sense of being subject to inter-firm competition. While the state can create such markets through a variety of techniques, it also has the power to create loosely regulated monopolies or oligopolies when privatising or outsourcing. This is especially common in areas with natural monopolies, where competition is difficult or impossible such as power or water networks. In these sorts of markets, one organisation is given significant power, which can manifest in rent seeking (Chung and Ngai 2007: 72) or the sale of income streams on financial markets at the cost of public service quality (Leyshon and Thrift 2007: 103). This relates to Crouch's (2011) idea about 'corporate neoliberalism'. As it favours efficiency, and large firms are considered the most efficient,

[71] Whiteside's (2009: 81-86) uses this concept in her analysis of healthcare in Canada. She sees the restructuring as part of a 'fix' to solve overaccumulation and temporarily solve capitalist crisis. Here the scholarship will tend to understand commodification as a method to increase the profitability and market for private firms, often at the cost of quality of service (see also, Pollock 2004).

neoliberalism actually often creates unfree monopoly markets, allowing significant profits and a concentration of power in the hands of a small number of firms (Crouch 2016: 156).

3.5 Accumulation: Commodification of labour

The neoliberal welfare settlement encompassed a different type of labour market, and therefore different welfare principles than the embedded liberal settlement. There welfare was said to be decommodifying, allowing people to exist outside the market. The new 'flexible' labour market required social relations to be restructured, weakening the power of labour, whilst the state encouraged people into the labour market and new commodified forms of social relations (Brenner *et al* 2010b: 330). These 'workfare' policies have a number of strategies to encourage or discipline the unemployed into work (Dingeldey 2007; Peck 2001b).[72] One simple method is to reduce the value of welfare payments, making existence outside waged labour difficult or impossible (Allan and Scruggs 2004: 498-501). This is part of a wider restructuring, and changes in the quantitative level of payments have been accompanied by transformative qualitative changes in the terms of payments. Welfare payments have been transformed from being an entitlement, requiring minimal reciprocal action from the recipient, to conditional. These conditionalities are increasingly common and relate to the disciplinary forms of governance discussed previously. Conditionalities can be, amongst other things, the need to undertake work ('work-first programmes'), certain forms of job or skills training, job search requirements or routinely interacting with state agencies (Peck 2001b; Peck and Theodore 2001).[73] These conditions are accompanied by punitive consequences, such as sanctioning, if conditions are not met (MacDonald and Marston 2005: 389).[74]

Returning to Polanyi, although labour is a fictitious commodity, workfare seeks to make it operate as closely as possible to a 'real' commodity in a market. By reducing the ability to opt

[72] Some also refer to these as 'activation' policies (Etherington and Ingold 2012; Borghi and Van Berkel 2007). However, the implication underlying the phrase 'activation' is that people receiving welfare were previously inactive or passive, a political statement that justifies more intrusive forms of state policy.

[73] Peck's (2001b) work is worth noting here, as he provides a multi-layered investigation of the emergence of workfare schemes since the 1970s. Of the many valuable insights in Peck's work, one is of particular interest. Peck connects global processes through national contexts and into local enactments. He takes the "structural and generic features of workfarism combined with a sensitivity to the variability of local outcomes", seeing how they manifest in different institutional contexts (Peck 2001b: 11). In comparing US, Canada and UK policies he shows the continuities and discontinuities of policy transfer. Implementation is seen to be uneven and iterative, leading to diverse and varied outcomes.

[74] Further Schram *et al.* (2009: 414-416) note that the use of sanctions is especially racialised. Latina and black people were found to be much more likely to be sanctioned than white clients.

out, welfare policy aims to maintains a labour 'market' that should respond to price signals (wages) and be responsive to demands for flexibility. Flexibility is considered a critical component in the neoliberal settlement, and so the labour force is required to be responsive to this, leading to a rise in 'precarious' forms of employment (Jessop 1999: 355; Standing 2011). The 'zero hour contract' is the epitome of this wherein the labour market can expand or contract with ease when needed. Given the unfavourable terms of these labour markets for workers, welfare states play a role in maintaining or enforcing it, for example by having mandatory waiting times before being allowed to claim benefits or using sanctions to coerce people back into the labour force. [75]

The justifications for these policies are to shift the 'incentives' for people, deterring them from wanting welfare support and keeping them 'job ready' (Besley and Coate 1992: 249). Some scholars consider workfare policies as 'enabling', as they allow individuals the opportunity to retrain, improve their skills and gain work experience. Torfing (1999) for instance sees activation in Denmark as empowering recipients to improve their life quality. Brodkin (2008: 3) thus identifies two perspectives on workfare:

> One view is that workfare is part of a neo-liberal project of commodification that makes paid work a responsibility of citizenship and gives primacy to the market in determining the value of their contribution. Another view is that workfare is part of a project of inclusion that can be used to bring marginalized populations into the mainstream by supporting their advancement in the labor market.

These perspectives – both of which have some validity – are also relevant to distinct types of governance. Some (the 'deserving') are included into an 'enabling' environment, incorporated into capitalist social relations and benefiting from training or accommodation in workplace. Yet the purpose of enabling welfare policy is still to compel people to enter or return to the labour market; existing outside it is not considered an option. Others (the 'undeserving') are subject to discipline, stigma and coercion of the sort discussed previously. Both these two aspects are coherent within the neoliberal welfare settlement and the commodification of labour. Workfare individualises poverty and unemployment, neglecting the structural changes

[75] See for example, Smith *et al.* (2008: 290) on the ways that the welfare state has enabled flexibility promoting labour market reforms in Eastern Europe. However, they do also note that elections in Poland and Slovakia had led to reduction in retrenchment and flexibilization, demonstrating the continual change and contestation of neoliberalisation.

in the economy whilst 'complementing' deregulated labour markets and promoting precarious forms of employment (Peck and Theodore 2000: 120; Greer 2016).

3.6 Accumulation: Financialisation

The final accumulation dimension of the neoliberal welfare settlement is financialisation. Whilst Peck and Tickell (2002: 391) consider both changes in finance and changes in social policy to be critical aspects of neoliberalisation, they are theorised as separate processes. Arguably though, financialisation and welfare policy have worked together. Financialisation is a crucial process as it combines a significant number of the dynamics of neoliberalisation and welfare. This is expressed in Soederberg's (2014) concept of the 'debtfare state'. Whilst expansions of finance are considered forms of 'inclusion', debt relations in fact enable accumulation and were introduced to solve a crisis of 'over-accumulation'. Financial accumulation through neoliberal welfare can chiefly occur in two ways – either *indirectly*, by restructuring welfare to make survival dependent on engaging with financial markets, or by *directly* encouraging participation in the financial market to offset future risks and increase incomes.[76] Crucially, the forms of financialisation that can be observed in the neoliberal settlement are contingent on social and policy context, generating a diversity of financialised welfare forms.

Firstly, financial accumulation is indirectly enabled by simply reducing the incomes of those on welfare, so that households take on more debt. Montgomerie (2013: 872) argues that rather than a welfare safety net, consumer credit has created a 'debt safety net'. Changes in credit markets are linked to actions by households to cope with welfare changes, funding healthcare, education or periods of unemployment, which is seen as a (re)privatisation of social reproduction (Roberts 2013: 25-26). Indeed, indicating the epochal shift outlined in this chapter, Crouch (2009) considers this a regime of 'privatised Keynesianism'. Rather than the state borrowing to maintain aggregate demand, individuals borrowed to maintain their incomes and in doing so also maintained economic growth.[77] Streeck (2011: 28) sees this as critical

[76] Dowling (2017: 295) makes a clear statement on the interaction of financialisation with welfare, "the defining characteristic of the financialisation of the welfare state is in effect a co-imbrication between the state and finance: on the one hand, the state accesses finance to achieve social policy goals; on the other hand, finance uses the state to accumulate financial profits."

[77] See also Gonzalez (2015) on the Chilean version of a privatised Keynesian regime, whereby debt is generated via department stores and attributed to consumption habits, private welfare services and decreased incomes.

issue for the future of capitalism, suggesting that "democratic states [are] being turned into debt collecting agencies on behalf of a global oligarchy of investors." In this form, the state enables accumulation by forcing debtor-lender relationships on those with low incomes.

Secondly, accumulation has been encouraged through promoting direct participation in financial markets and activities. One area has been through 'asset-based welfare', concentrating predominantly on mortgages and the housing market, whereby "rather than relying on state-managed social transfers to counter the risks of poverty, individuals accept greater responsibility for their own welfare needs by investing in financial products" (Doling and Ronald 2010: 165). The rationale of encouraging individuals to invest in a house is that they would then be able to nurture their asset and access income through further borrowing and eventual sale (Montgomerie and Budenbender 2015: 390). Underpinning asset-based welfare is said to be an attempt to remake the subjectivities, aspirations and behaviours of citizens, whilst also shifting liability from state to individual for securing welfare (Finlayson 2009: 407).[78] Another area has been the management of pensions. It is claimed by some states that individuals should no longer expect to receive a reliable state-based pension upon retirement and should instead invest in financial products to ensure that they have a sufficient income (Langley 2004).[79]

In the Global South financial accumulation has manifested most clearly in the form of financial inclusion, which has become a central policy tool for resolving development issues (Taylor 2012; Schwitty 2011). Rather than attempting to tackle structural causes of poverty, welfare programmes seek to include individuals into financial markets, encouraging them to save, or borrow to generate their own incomes and protect themselves against unexpected costs. Microfinance is a key example of this.[80] Combining neoliberal ideas of responsibilisation and individualisation, microfinance is said to encourage poor people to generate their own incomes, whilst also generating profits for financial organisations.[81] Microfinance enables accumulation by "channelling return-seeking capital into Asian slums, African villages and Latin American

[78] However, asset-based welfare in Wales demonstrates how contingency is relevant within states, and how a spatial scale (devolved government) affects policy. Prabhakar (2013: 660) suggests that the Welsh version was a progressive means to promote financial inclusion amongst low income families.
[79] Langley's work on the everyday of financial subjects will be discussed in more detail in Chapter Two.
[80] Although commonly considered a policy in the Global South, microfinance has also been seen in 'developed welfare states', with similar outcomes. Barinaga (2014: 28) argues that microfinance in Sweden has resulted in new neoliberal methods for governing excluded groups. Alternatively, financial inclusion programmes in Britain are said to reflect neoliberal discourses emphasising autonomy, individualism and market participation (Marron 2013).
[81] This echoes a large body of critical scholarship on microfinance, (see for instance Bateman 2010).

favelas, bringing them closer to the core of contemporary capitalist activity" (Mader 2015: 1). This idea of 'incorporating' the unbanked is vital to financial processes, and welfare can be seen at the forefront of this. However, this process is never smooth or uncontested, and these efforts are at the 'frontier' of an intense but contested space (Aitkin 2015: 10).

4. Problematising welfare settlements

The previous two sections have developed an argument about the nature of welfare in capitalist societies and the way that the two prominent liberal welfare settlements have developed forms of governance and accumulation to maintain and manage capitalist social relations and accumulation. It has done this by drawing on the established literature in the field of the political economy of welfare and process of neoliberalisation. However, this literature overlooks two notable aspects of welfare provision, one empirical and one analytical. Firstly, the *mode* of welfare payment has been neglected as an empirical feature of welfare policy. Secondly, the analysis of welfare settlements has focused on areas (such as regimes, states or policies) up to, but not including the everyday. Addressing both these limitations, the move towards an everyday perspective will thus make a valuable contribution to the study of neoliberal welfare.

4.1 Modes of payment

A significant amount of the literature on welfare concentrates on payments. In both the embedded liberal and neoliberal welfare settlements payments have been fundamental, where there is a variety of different types of payment, such as for child care, pensions, disability support or unemployment. Other studies look at the reach, eligibility and value of payments. The retrenchment debate for example analyses the extent to which welfare payments on aggregate have increased or decreased. In the contemporary era literature on workfare has looked at how welfare payments have been coupled with conditions and obligations for those receiving the payment. However, the majority of previous literature on welfare payments has been focused on the *value* of payments, the *eligibility* of payments or the *conditions* of payments. What is notable is the absence of attention to the *mode* of payments.

Occasionally, some literature does acknowledge the importance of the mode of payment. This is most common in research in the Global South, where the diversity of payment forms, and the relatively recent emergence of social protection systems have seen a greater interest in payments. Two prominent debates are identifiable. One strand has looked at the effectiveness of delivering payments either through cash or in-kind payments as in the case of food aid, with

effectiveness often considered in terms of the increase in food consumption and improvements in food security of these welfare recipients (Schubert and Slater 2006: 573; Hidrobo *et al.* 2014). Alternatively, another strand looks at the connection between electronic payments (card or mobile) and financial inclusion. Here electronic modes of payment are assessed as being more cost-effective, improving state identity systems (Gelb and Decker 2012) and opening access to financial markets for people (Santos and Kvangraven 2017).[82] While these acknowledge the important of modality, they neglect a critical perspective on the terms of assessment and fail to connect them to the larger questions of welfare restructuring. Notably, while Lavinas (2013: 7) mentions modalities of payments in relation to the reshaping of welfare to draw people into "the embrace of financial markets", she leaves unanswered the deeper questions of how they do this, and with what consequence.

This is an important absence as "modalities matter" (Bauchet 2015).[83] Modes of welfare payments can vary widely. There are simple, cash-based distribution systems where people go to specific places to receive money in cash form, or paper-based voucher systems that allow only specific purchases. Alternatively, and most commonly across established welfare systems, money is transferred electronically into people's personal bank accounts. More recent developments, especially in the Global South, have seen the rise of mobile phone-based payments. For all of the different types of payment, from pensions to unemployment benefit, there are interesting variegated forms of politics that demand scrutiny. Moreover, the mode of a payment fundamentally affects the everyday lives of the people receiving welfare, such as how, where or when they receive or can spend their money. Crucially then, understanding modes of payment requires attention to the everyday.

4.2 Welfare and the everyday

As has been seen, a substantial portion of the welfare literature concentrates on an analytical level above the everyday, be it analyses of broad regulatory settlements, regimes, states or policies. All of these have generated substantial amount of useful research, and valuable analytical concepts that will be used in the thesis. However, the political economy of welfare

[82] Santos and Kvangran (2017: 211-212) do warn however about the risks of uncompetitive financial systems that be exploitative if not properly regulated.
[83] Although Bauchet's (2015) argument is that modalities matter in the case of microinsurance and its uptake, rather than mattering as a site of politics and critical attention.

can be extended and deepened by also drawing attention to the everyday. This is the case for three reasons: one empirical and two analytical.

Firstly, the empirical need for the everyday. Contemporary neoliberalisation is characterised by a much greater attention and intervention into the micro aspects of people's lives. It involves greater involvement in the 'social' to remake and restructure the lives of people receiving welfare (Peck and Tickell 2002: 389). This consolidates neoliberalisation in everyday life through market based governance and accumulation dynamics. The ideas of 'new paternalism', for instance, seek to identify and modify the behaviours of the poor, as they are considered to be unable to make the changes themselves (Schram *et al.* 2010). Arguably, one critical feature that distinguishes the neoliberal settlement from the embedded liberal version is the scale and intensity of interventions into everyday life that technology has facilitated. Technological advancement has enabled closer surveillance as well as new techniques to control and manage people receiving welfare, including by changing the mode of welfare payment. Likewise, the state has been prominent in enabling accumulation through processes of everyday financialisation (to be discussed in more detail in the next chapter). These have targeted the everyday as a space for accumulation, whilst 'bottom of the pyramid' ideas have repackaged the poor and their lives as a profitable and underserved market. [84]

Two further points demonstrate the analytical justification for the focus on the everyday, and the limitations of the literature that neglect it. This thesis proposes to take contingency seriously. By this it means it recognises the variety of context specific factors that shape the outcomes of policies, as well as their changing and evolving nature. As such, one important factor in the contingent processes of welfare restructuring is how people react and respond when their everyday lives are targeted. This is not wholly novel. Scott (1998) has demonstrated how state projects frequently fail to achieve their aims, and efforts to understand, organise and manipulate the social world by the state have often ended in disaster.[85]

[84] The bottom of the pyramid is an idea coined by Prahalad (2009) to suggest that businesses are missing out by not marketing and selling to the poorest people. In doing so, not only will the poor consumer better products, but businesses will make more profits. Whilst the concept has been critiqued and suggested that costs are too high and market penetration very difficult, the bottom of the pyramid has been extended to refer to any business ideas that profits from selling to the very poor. See for example, Schwittay (2014: 512) on repackaging the poor as financial consumers.

[85] Scott's analysis is however, mainly centred on authoritarian states pursuing ideas of 'high modernity', so not directly relevant, but his earlier work "Weapons of the Weak" demonstrates how everyday forms of resistance are possible, and subvert and shaping policy making (Scott 1985).

Policies are not smoothly and simply implemented onto the social world, and the 'actually existing' policy forms are the product of compromise, contestation and constant maintenance. Similarly, the social world that policies are working with does not receive attempts at restructuring passively. People can resist, adapt or modify policy, invoking a corresponding act and modification from policymakers.[86] As Polanyi argued, the social world does not tolerate all efforts to disembed it and make it subject to the market. This resonates with Seabrooke and Hobson's (2007) argument that existing IPE is largely characterised by 'Regulation' IPE, which has a core question of "who governs and how is international order regulated?", and analyses nations and hegemons in a top-down rationalist method (Seabrooke and Hobson 2007: 5). For them the everyday opens analysis to the sites, the nature and strength of resistance, or alternatively, the absence of resistance and legitimations that drive and shape change (Seabrooke and Hobson 2007: 13).[87] Whilst studies of neoliberalisation have covered "national, regional and local instances of neoliberal regulatory reform" (Brenner *et al* 2010b: 335), delving into the messy world of the everyday, to fully understand policies' form and effect would also be valuable.

Finally, the everyday offers an important extension to the broad settlement ideas that are prominent in the political economy of welfare. It is undeniably valuable to discuss the wider connections and ideas that underlie welfare restructuring, connecting and theorising events. However, it is also useful to draw on insights and research methods from a more sociological or anthropological background to deepen the understanding of welfare reform. This brings the chapter back to where it began. Polanyi's (1957) sociological understanding of the economy draws attention to how economies are embedded in social relations, and structured by institutions, both economic and non-economic. As above, the gendered and raced discursive codes that are central to neoliberalisation can be seen to have an everyday impact, shaping and affecting people's lives and behaviours.

Extending to the everyday gives an insight into this, complicating and deepening some of the broader and abstract ideas. It allows questions about how restructuring occurs, how it is given meaning or how it is experienced by those subject to it. As Enloe's (2013: 47, emphasis added)

[86] Similar thoughts are developed by Miller and Rose (1990: 14) "'the real' always insists in the form of resistance to programming; and the programmer's world is one of constant experiment, invention, failure, critique and adjustment."

[87] The concept of 'legitimacy' is especially important to Seabrooke and Hobson's (2007) understanding of the everyday. Regardless of unequal power relations, the weak have a capacity to change their "political, economy and social environment" through small rejections of legitimacy (Seabrooke and Hobson 2007: 13-14).

work on factory organising shows, the concepts and issues IPE is interested in were "out of sync with the *everyday* realities of women factory workers". An everyday approach facilitates a deepening of core concepts and dynamics that have been discussed in this chapter. For example, in the case of stigma as a method of discipline, becomes much more visible when the analysis moves beyond the level of regulation and settlements, and into the everyday. As something relational and experiential, it can be most effectively identified and understood by speaking to those subject to stigmatising discourses. Trying to understand stigma at a policy or national level is insufficient, as it misses how it is experienced and navigated. How is stigma experienced and how does it shape and affect people's lives? By understanding the actual lived experiences and effects on social relations, this approach provides an additional critical edge to welfare literature.

5. Conclusion

This chapter has provided a foundation for the analysis of the emergence of cashless welfare payments, as well as demonstrating an opportunity to make an original contribution to the academic literature. It has first argued that welfare settlements are an intrinsic part of capitalist societies and that the two are fundamentally linked and intertwined. The two broad concepts of governance and accumulation were developed to understand this relationship. They were applied to two prominent liberal welfare settlements, finding different manifestations of governance and accumulation in the embedded liberal and neoliberal settlement. Under the embedded liberal settlement, governance was achieved by enabling social stability and enforcing a gendered division of labour. Accumulation was enabled through the class compromise whereby welfare reproduced an effective labour force whilst maintaining aggregate demand.

The governance and accumulation dynamics of neoliberalisation are especially crucial to this thesis and will be used to frame the upcoming empirical analysis. Neoliberal governance was argued to be characterised by discipline, inclusion and surveillance, while accumulation was enabled through the processes of privatisation, labour commodification and financialisation. However, the manifestation of welfare policy was not simply read off the broad settlements, but was seen as contingent on national, political and social context. This supports the use of a neoliberalisation perspective that views welfare as variegated and uneven, requiring investigation of 'actually existing' forms of policy.

This leads to the concluding point of the chapter, that there are two gaps in the literatures on welfare settlements. The first is empirical, namely that the mode of transfer is an important site of welfare politics that requires further investigation and insufficient attention has thus far been paid to cashless welfare payments. Secondly, it argues that the everyday is a crucial level of analysis to develop the study of welfare. It is important because of the changing policy of contemporary welfare, the contingent outcomes it generates, and the deepening and complicating it offers to the dynamics of governance and accumulation. How should the everyday be conceptualised and analysed? What are its distinctive features, and how does it relate to capitalist accumulation? These are questions the next chapter will aim to answer.

Chapter Two: The Everyday Turn and Welfare Payments

The previous chapter closed by suggesting that while the literature on welfare had valuable insights, in order to adequately understand the contemporary and contingent nature of neoliberal welfare an appreciation of the 'everyday' was necessary. This chapter picks this up and will develop an understanding of the everyday that will be then used to guide the empirical analysis. The aim of this chapter is to develop a framework to fill the absences seen in Chapter One, while also bringing the literature on neoliberalisation and everyday life into fruitful conversation. The absences of the previous literature were, firstly, an understanding of the 'everyday' and *how* welfare, in the form of CWP, targets and shapes it. Secondly, an understanding of the contingent nature and policies and how they are resisted or opposed. And finally, developing a grounded, sociological approach to understanding key processes of neoliberalisation. The chapter uses Lefebvre's concept of 'Everyday Life',[88] and the processes of 'programming' within it, to explain the interaction with neoliberalisation. It argues that Lefebvre offers a sophisticated understanding of the everyday that complicates and deepens processes of neoliberalisation. Everyday life and its programming provide a way to understand *how* restructuring can occur, as well as the ways that this is contingent, challenged and experienced.

The chapter begins with a discussion of the contemporary turn to the everyday in IPE, arguing that Lefebvre's approach offers a sophisticated theorisation compared to that seen in other literature. It then describes Lefebvre's argument, beginning with how the everyday relates to capitalism. Central here is Lefebvre's call for a sociological Marxism, as well as the alienating effects of the transformation of social relations that has occurred in capitalist societies. It then draws out the relationship between the state, space and the everyday, with clear parallels to Polanyi and neoliberalisation from Chapter One, and through this explains the process of programming and Everyday Life. The chapter then applies Lefebvre's ideas to the study of CWP and sees possibilities for programming in two area: the construction of social meanings of money and everyday financialisation. Social meanings of money shape who gets how much, what it can be spent on, where it can be spent on and how it can be spent, all of which can be

[88] A note on phrasing and capitalisation. When referring to Lefebvre's specific conceptualisation of the 'Everyday Life', it will be capitalised, in other places in this chapter and the rest of the thesis, everyday life will be used.

programmed to affect everyday life (Zelizer 1994). Everyday financialisation addresses how a cashless *financial* mode of payment opens a space for new forms of accumulation (Maurer 2012) and inclusion (Aitken 2015) that shape the routines of everyday life.

1. The Everyday Turn in IPE

In the previous chapter, the focus on the everyday was justified for three reasons, namely, because of an increased targeting of the everyday in the neoliberalisation of welfare, because of the value of a sociological perspective, and because policies are contingent on their everyday implementation. However, there are a number of different ways to understand the everyday in IPE. What does Lefebvre's conceptualisation offer? This section will first assess the contemporary everyday IPE literature[89] and, following Davies (2006; 2016), argue that contemporary studies of everyday IPE often fail to adequately theorise what the everyday actually *is.* As will be seen, the everyday in IPE commonly appears as anything that people or societies do, without always referring to actual practices or behaviours, lacking a concrete perspective of the 'everydayness' of the everyday (Lefebvre and Levich 1987). However, the section will suggest that Lefebvre offers a useful and developed theory of Everyday Life, and therefore a framework with which to understand it.

One notable and influential body of literature that does contain a theorised understanding of the everyday is feminist and gender studies. Feminist scholars have been notably influential in this recent emergence of everyday IPE, drawing attention to the ways that economic transformations "are constituted by deeply gendered economic practices at the everyday level" (Elias and Roberts 2016: 787). Enloe's (2014) work is especially important expanding the feminist dictum that the "personal is political" by claiming the "international is political" too. Enloe's conceptualisation of the everyday is a gendered one. She argues that to understand international politics "requires us to follow diverse women to places that are usually dismissed by conventional foreign affairs experts as merely 'private', 'domestic', 'local' or 'trivial'", and that 'the mundane matters' (Enloe 2014: 27; Enloe 2013: ch.3). The everyday can be located in any number of sites, but should be analysed where gender is important, but neglected. While valuable, the everyday focus of feminist IPE has tended to be on the household and structures of patriarchy. As such this thesis instead follows Lefebvre's approach, as it provides a way to understand the everyday in terms routine practices and capitalist social relations, themes that were more pertinent to the thesis.

[89] Whilst an interest in the everyday has renewed recently, Watson (2013) suggests a longer lineage. He draws connections between eighteenth-century classical political economy of Adam Smith and contemporary political economy.

Recent literature on everyday IPE suggests it can be separated into two separate, but interconnected forms of analysis (Elias *et al.* 2016: ch.12, Davies 2016). One influential strand, termed 'everyday politics' by Elias *et al.* (2016: 244-246) looks at how actors experience, resist or acquiesce to economic change. While not effacing power asymmetries, this approach suggests that there is always "space, however small, for the expression of agency" (Elias *et al.* 2016: 244). Everyday politics connects closely to the case for contingency made in the previous chapter. The agency of everyday actors mediate, or cause changes to economic restructuring, creating an interaction that produces unexpected outcomes. Seabrooke and Hobson (2007) offer one of the most prominent versions of this argument. Counterpoised to Regulatory IPE is their own approach, Everyday IPE (EIPE), which asks "who acts and how do their actions constitute and transform the world economy in its multiple spatial dimensions" (Seabrooke and Hobson 2007: 12). The insights gained from their approach are highly valuable, demonstrating the sociological foundations of IPE categories, the sites of resistance that can be identified and the forms of change this causes. However, at the heart the authors conceptualise the everyday as *anyone* who isn't an elite, and any *act* that negotiates, constitutes, transforms, resists or does not resist the political and economic environment (Seabrooke and Hobson 2007: 15-16). It is a broad and undiscerning conception of the everyday and one that is potentially better characterised as *resistance* rather than particularly *everyday. "*Once agents take up overt resistance, in what ways can they be said to be engaged in everyday activities?" (Davies 2016: 25).

The second form of everyday analysis is termed 'everyday life', where this thesis and Lefebvre's work more comfortably sits. From this perspective everyday life is structured, or 'disciplined', shaping lives to follow certain practices that are subsequently normalised, helping to maintain wider structures of power. For example, Konings (2009: 77) suggests that US financial power is built on a buttress of everyday financial participation, which was driven by the ability of financial elites to "control the dynamics" of everyday life. The everyday here is understood loosely, simply as people in the economy, neglecting any of the routine or repetitive things that give the everyday its 'everydayness' (Lefebvre and Levich 1987). Further, society is disciplined through the exercise of elite power at an institutional level, but little attention is paid to the *subjects* of discipline and their experiences.

A more sophisticated example of everyday life is offered by Langley (2008: 11-16). He analyses the disciplinary creation of 'investment subjects' (as seen in the practices of saving and borrowing), drawing on Lefebvre's understanding of the everyday as residual, routine and

repetitive. He also incorporates the ways that everyday investors and pension savers do not cooperate or obey the structures placed upon them. "Individuals cannot identify with the subject position of the investor to which they are summoned in an unambiguous manner, and therefore negotiate and contest disciplinary power relations in important ways" (Langley 2007: 80). People have resisted and adapted to attempts to promote investment in pensions by not accepting the risk of investing while investing in housing instead. However, Langley's (2008: 15) approach is underpinned by a post-structuralism that seeks to understand the transformations and constitution of market networks. Lefebvre's approach is distinct from this in retaining the centrality of capital accumulation as the driving force for restructuring Everyday Life, as with earlier discussions of welfare in Chapter One.

Both literature on everyday politics and everyday life, whilst insightful and valuable, have sometimes struggled to fully conceptualise and theorise the 'everyday'. As the chapter will now show, Lefebvre provides such as framework. It is the aim of this thesis to combine both the 'everyday politics' and 'everyday life' conceptualisation through Lefebvre's conception of Everyday Life. While Lefebvre is clear on the ways that everyday life is programmed and conditioned by capitalism (the 'everyday life'), his conceptualisation is also sensitive to the resistant possibilities (the 'everyday politics'), and mediating effect everyday life has on economic restructuring and programming efforts (Davies 2016). As Elias *et al* (2016: 243) argue, the lines between the approaches of everyday politics and everyday life are blurred and interact in "many and variegated ways".[90]

[90] See for example Morton (2007) in his study of peasant resistance under forms of neoliberal restructuring.

2. Henri Lefebvre and Everyday Life

2.1 The Everyday, capitalism and alienation

This section will develop Lefebvre's perspective and the important insights his work has for this thesis, moving the focus from a broad understanding of capitalism to a specific discussion of the everyday. It first begins with the foundations of Lefebvre's approach which is of capitalist alienation in everyday life and the sociological perspective required to study this. It then moves to focus on Lefebvre's approach to the state and its role in reproducing capitalist accumulation and social relations, while also explaining Lefebvre's insights on space and difference. Drawing this section together is the process of 'programming', which attempts to shape and control everyday life. The section ends by fully developing Lefebvre's specific conceptualisation of Everyday Life.

Lefebvre's understanding of Everyday Life has to be situated within his wider work on capitalism and the state, as the interaction of daily life and capitalism is critical to understand the ways that Everyday Life emerges in modern society. Lefebvre argued that capitalism, from the mid-20th century, became more focused on the everyday and sought to shape and programme it (Lefebvre 1971). Conversely to understand the nature of modern capitalism also requires an appreciation and analysis of the changes to daily life. "The proposition here is to decode the modern world – that bloody riddle – according to the everyday" (Lefebvre and Levich 1987: 9).

Lefebvre drew on Marxist thought when analysing the interrelationship between capitalism and the everyday, which is underpinned by a fundamental critique of alienation in capitalist societies. He argued that Marx focused on alienation in the productive and economic aspects of English capitalism. However, this did not constitute the full extent of the impact of these processes; as well as transforming the productive experience, capitalism also transforms the non-labour time (Lefebvre 2002: 51-51).[91] An example he uses is the work/leisure divide. Modern society creates a 'need for leisure' and 'concrete needs' expressed in forms of leisure. The alienating aspects and experiences of productive labour develop a need for a 'break', and

[91] For instance, Lefebvre's book title *The Critique of Everyday Life* can be seen a response to Marx's *The Critique of Political Economy.*

forms of relaxation. Within leisure however, commercial and commodified activities are developed and sold, facilitating accumulation and further alienating the subject.

Lefebvre (1991: 180) developed his understanding from diverse sources,[92] but broadly understood alienation as:

> Man torn from his self, from nature, from his own nature, from his consciousness, dragged down and dehumanized by his own social products…. It has imposed itself in everyday life, in social relations more complex than the immediate relations of kinship and primitive economy.

As noted above, Lefebvre aimed to expand the understanding of alienation beyond the sphere of the workplace, arguing that alienation could occur in different ways in multiple sites and especially in aspects of everyday life such as family life or leisure activities (Conlon 2010: 72). Lefebvre (2008: 500-510) saw not one alienation, but instead many alienations as a result of the way capitalism has spread beyond the economic sphere. An important process is through urbanisation and the elimination of difference, where people are segregated and individualised, with an important vector of this being technological development (Lefebvre 1991: 31; Elden 2006: 85). However, alienation is in a dialectic process with disalienation. One technique may disalienate human activity from nature or individuals from one another, but in doing so subject it to an alternative, potentially deeper, form of alienation (Lefebvre 2002: 208). Critically, these can only be understood and identified in concrete situations and social frames, rather than abstractly conceptualised, supporting the sort of fieldwork this thesis has undertaken. As will be seen in the upcoming empirical analysis, CWP consolidate alienation by attempting to individualise subjects from communal or non-market relationships, especially through technology and subjecting people to repetitive and routine practices.

Lefebvre (1991: 52) sought to reinvigorate the study of sociological Marxism from a "simplified base-superstructure model" and critiqued political thought for abstracting from the concrete ground upon which social relations develop (Brenner and Elden 2009: 360). In doing

[92] Alongside Marxism, a foundational influence on Lefebvre's conception of the everyday was Heidegger's (1962) distinction between an 'inauthentic' life and an 'authentic' existence, which also stressed the repetitive nature of the everyday (Elden 2006). An authentic life is when one lives in recognition and knowledge of their own individual uniqueness. However, most of the time, people live an inauthentic life, which Heidegger warns of 'doing what one does' and unreflectively following set rules and practices, as it leads to an unowned everyday existence (Varga and Guignon 2016; Sherman 2009). However, Lefebvre considered Heidegger's work to be too abstract and removed from concrete praxis as analysis should focus on both theory and action together.

so, he hoped to bring in sociological analysis and research of social relations.[93] For him, capitalism remakes social relations such that these are transformed from relations between people, to relations between things and commodities (Lefebvre 2002: 206). Lefebvre (2004: 52) considers this alienation from an authentic self and others the fundamental ethical problem and "evil power" of capitalism:

> Human beings separated themselves from each other: on the one hand the masters, men worthy of this name – and on the other, the sub-humans, treated like animals, and with the same methods: dominated, exploited, humiliated…It delocalises humans.

How should opposition to the everyday alienation be challenged or ended? Lefebvre draws on the concept of 'autogestion', which is translated to self-management by workers. "The desire to achieve autogestion enables the taking control of the things that effect their life, the conquest of power by the working classes, and therefore fundamental change in how power operates. Social relations will become stronger and more complex" (Elden 2006: 229). Autogestion and forms of organised opposition will be seen in both empirical cases.

2.2 The state, space and the concept of programming

For Lefebvre, understanding contemporary capitalism and the creation of Everyday Life also required an understanding of the changing state form. The period from the mid-20th century onward, in both the Soviet Union and the social democratic Europe, was according to Lefebvre marked by the "state mode of production", wherein the state took charge of ensuring growth, especially in the form of planning (Brenner and Elden 2009: 359).[94] In this mode of production the state appropriates, in different ways, the social surplus[95] of economic activity – be it capitalist or socialist – and intervenes in society 'all the way down' into everyday life (Lefebvre 2001: 773). Lefebvre's analysis is a product of the post-war order in Europe where, as seen in

[93] Contextually, Lefebvre (1991: 53) was questioning the rise of "authoritarian dogmatism" he saw in Stalin's Soviet Russia, where it was claimed that "alienation could, and must no longer be an issue".
[94] Lefebvre's work on the state is predominantly in his book *De l'Etat* that is however, untranslated into English. The understanding of Lefebvre's work on this topic therefore comes predominantly from secondary sources, notably Brenner and Elden's (2009), and Brenner's (2001) interpretations.
[95] Though Lefebvre argued this is insufficient to address social inequality and exploitation. He argues that simply appropriating the social surplus without addressing the underlying ownership of private property will not lead to equitable outcomes (Brenner 2008: 237). A similar conclusion to that which the Marxist scholars in Chapter One arrived.

Chapter One, state institutions became much more involved in accumulation processes and in managing the economy. Here there is also a close connection to Polanyi and his ideas on the state's role in the maintenance of capitalist reproduction, as for Lefebvre too, the state is the "major institutional framework" through which capitalism operates (Brenner 2001: 794).

Despite Lefebvre's work being contextually focused on the embedded liberal state, it is still possible to develop his ideas to the contemporary neoliberal era and the ideas of neoliberalisation seen in the previous chapter. Firstly, Lefebvre considers the two roles of the state to be maintaining economic growth and extending political control. State institutions use a variety of techniques aimed at the intensification of market relations and consolidation of accumulation especially in everyday life (Brenner and Elden 2009: 359), a conceptualisation that reflects the previous chapter's concern with accumulation and governance. Secondly, as with the economic geographers who have interrogated processes of neoliberalisation, Lefebvre was concerned with spatiality and how space is governed (Lefebvre 1992). According to Brenner (2001: 792), in Lefebvre's framework "states play an essential role in the production, regulation and reproduction of a vast range of capitalist spaces" as well as producing the 'spatiality' of the state (Brenner and Elden 2009: 372). One method to produce these spaces is by creating a calculable, legible 'abstract space' where unevenness is flattened and commodification is possible (Lefebvre 1992: 287).[96] Attempts at creating abstract space can be seen in the creation of uniform categories in time (clocks, calendars, working weeks), space (maps, structured urban planning), which are quantified and stripped of symbolic or non-market meaning (Lefebvre 1992: 285-291).[97] In Lefebvre's terms these practices aim at "spatial homogenization", removing any historical or emergent differences, especially non-market relations and forms of organising, so as to facilitate production, exchange and control (Brenner and Elden 2009: 358; Lefebvre 2009: 108).

As with the critical scholarship on neoliberalisation, Lefebvre acknowledges the uneven and variegated nature of state interventions and capitalist societies, as well as revealing strategies to produce capitalist accumulation. This is especially the case in 'underdeveloped' places marked out by their differences to the urban metropole, considered by him as attempts to 'pulverise' everyday space into a productive form (Brenner and Elden 2009: 367). The production of capitalist spaces includes sites of production such as factories as well as road and

[96] This also links to Scott's (1998) work in *Seeing Like a State* where states pursue legibility and simplification of the societies they govern.
[97] For a concrete application of Lefebvre's work on abstract space see McCann (1999) on race and space in the USA.

rail networks, utility systems and, crucially, the development of "techno-institutional infrastructures" such as telephone or internet networks, or electronic payment systems (Brenner 2001: 792). Infrastructures work as a 'relay station' between state institutions and everyday life, both as a productive force and a way to monitor and organise the social relations of space, capitalism and with the state (Ronneberger 2008: 141). This is especially relevant in the two empirical cases where CWP are used as a strategy to extend cashless practices, and infrastructure is used to attempt to 'flatten' differences in rural spaces and impose order for accumulation opportunities. Yet, as with attempts to disembed the economy in Polanyi's account, Lefebvre argues that the attempts to homogenise space are also futile, as these attempts create conflicts and crisis that continually disrupt state attempts at control; an analysis which arguably underpins his normative argument for a politics of difference rather than one of homogeneity (Lefebvre 2009: 120).

While the maintenance of market and the production of space are important state roles, there is a third that is especially crucial to this thesis. Lefebvre's concept of 'programming' describes how daily life is changed and shaped to become Everyday Life, infusing it with capitalist accumulation. This task is undertaken by both state and capital, intertwined as they are in the aim of reproducing capitalism: "What we have is a state controlling daily life because it helps to create it. And it even moulds it. It fashions it" (Lefebvre 2008: 126-127). He argues that following WWII:

> Exchange value prevails over use value. The commodity, market and money, with their implacable logic, seize everyday life. The extension of capitalism goes all to the slightest details of ordinary life…needs and the everyday are *programmed*; techniques enter into everyday life…. It is at this moment that technical revolution substitutes itself for social and political revolution, while capitalism seizes the ground that had escaped it in large part until then: everyday life (Lefebvre 1988: 79, emphasis added).

Although polemic and rhetorical in this instance, Lefebvre's analysis helps better understand market-based interventions into the everyday. These occur in a diversity of ways. For example, as a theorist of space, one of the areas Lefebvre was interested in was the planning of public and private space was a tool of programming. The rational organising of new towns and urban areas created the mundane routines of everyday life (Elden 2006: ch.4). Another strategy that

Lefebvre wrote on extensively was the critical role of advertising, marketing and the media in promoting everyday practices suited to accumulation (Lefebvre 2002). The advertising industry create material needs that are fulfilled through purchases and consumption. People are persuaded and programmed by "having it explained to them how they should live in order to 'live well' and make the best of things; what they would choose and why; how they would use their time and space" (Lefebvre 2008: 26). Finally, he also attributes the introduction of new social reproduction technologies – washing detergents, kitchenware – that although make tasks easier and more convenient, also enable capitalism to insert accumulation and consumption into everyday routines (Lefebvre 2002: 3). This technology enabled convenience[98] is an idea that will be returned to throughout the thesis. The general impetus of Lefebvre's everyday programming is to create needs that can only be fulfilled by market consumption, and which generate consumer subjectivities.

These processes sought to bring about the bureaucratic society of controlled consumption[99] – a 'rational' organisation and programming of Everyday Life that is orientated towards consumption instead of production (Lefebvre 1971: 60). The state has a prominent role in the programming of everyday life, such that he feared:

> One day it may well be that, sparing the unforeseen or some initiative, an army of bureaucrats, under the orders of a technico-political high command, will treat daily life not as an object or product, no longer as a semi-colony, but quite simply as a conquered country (Lefebvre 2008: 128).

Lefebvre's focus was predominantly on *consumption*. He was interested in how the everyday was shaped and programmed to encourage the purchase of various goods or activities, for the household, leisure time or formally non-productive activities. All of which were driven by a rational process of organising, especially through the habitats and spaces people lived in. However, the concept of programming does not have to be restricted to Lefebvre's use. It is a

[98] Lefebvre (1991: 229-230) uses an indicative example "Several years ago a world-wide firm which was trying to extend the market and put a rival firm out of business decided to distribute paraffin lamps to Chinese peasants free of charge. And now in several million poverty-stricken Chinese households artificial light (an immense progress) shines down on muddy floors and rotten matting - because even peasants who cannot afford to buy a lamp can afford to buy paraffin ... The 'progress' capitalism brings, like its 'generosity', is just a means to an end: profit".

[99] Lefebvre (1971: 60) defines this as "society's rational character is defined as well as the limits set to its rationality (bureaucratic), the object of its organization (consumption instead of production) and the level at which it operates and upon which it is based: everyday life". By this Lefebvre sees it as a rationally organisation of society that programmes everyday lives to consume, rather than produce.

broad concept that can be applied to different situations and contexts to reflect the contingent strategies and outcomes capital and the state aspire to.

The final aspect of programming is its indeterminacy. Lefebvre considered Everyday Life as the route to changing or overcoming capitalism, given that its functioning depends on the programming of it. As part of this, Everyday Life resists efforts to change it. Attempts at programming and controlling it are not always successful and the operation of the everyday always exhibits possibilities and resistance. According to Brenner and Elden's (2009: 367) reading of Lefebvre, "diverse social forces simultaneously attempt to create, defend or extend spaces of social reproduction, everyday life and grassroots control". Despite the attempts of state planners and private organisations to shape the everyday life of groups like welfare recipients, everyday practices will always involve an opportunity for change. Policies are not implemented without resistance and "the politico-bureaucratic-state edifice always contains cracks, chinks, spaces" (Lefebvre 2008: 127). The connects with the discussion seen in Chapter One on neoliberalisation. There it was argued that neoliberalisation could be countered by new forms of redistributive or market restraining regulation. This can be extended to include opposition and resistance to market impositions in everyday life that may counter neoliberalisation. Although there is a constant and ongoing interaction between efforts to intervene in the everyday and efforts to resist, each creating a response from the other. Everyday critique and resistance thus play out in the ways in which people and societies adapt and mediate the impact of programming attempts on everyday activities, generating contingent and unpredictable outcomes. It is to Lefebvre's specific theorisation of Everyday Life the chapter now turns.

2.3 Everyday Life

Given the critique of contemporary IPE made above, it is important to elaborate on Lefebvre's specific understanding of the Everyday before applying it two areas relevant to the thesis, which provides an insight into how it is programmed. Lefebvre's approach is especially useful because it provides a means to address the absences identified in Chapter One. He makes a consistent case for a sociology of the everyday, seeking to the understand social relations[100]

[100] As also argued in Chapter One, Lefebvre generally refers to social relations in the Marxist sense, of social relations of production and class (for example 2002: 236), but is sometimes conscious of their "various expressions" (Lefebvre 2008: 1).

and how the everyday works through them, demanding a methodology that appreciates context and setting (Lefebvre 2008: 2).[101] As part of this an attention to "lived experience is critical" (Lefebvre 1991: 49). Only through sociological analysis can the nature of the everyday be understood. For the thesis, understanding lived experience grounds the study and concepts of neoliberal welfare, such that the "experiential and the conceptual is foregrounded" (Lefebvre 2008: 10-11).

Similar to the critiques made by Seabrooke and Hobson (2007), Lefebvre critiqued the structuralism of his time for ignoring the everyday and reifying structures, arguing that it was critical to delve deeper than this level alone (Lefebvre 2002: 156). Lefebvre considers there to be three relevant levels of analysis. In *The Urban Revolution,* Lefebvre (2003: 78-83) theorises the different levels of analysis to understand the everyday, and how they relate to each other. There is a global level, an urban level and private level. The global is the level of the planners, states, politicians and corporations, and these actions follow certain logics, which Lefebvre considers to be "class logics" (Lefebvre 2003: 78). In the context of this theses this is the level where the Australia and South African states, along with financial organisations such as Mastercard, Visa negotiate, plan and implement policies that target the everyday.

The middle level is the 'urban', where the global and the everyday interact and are mediated. This can be understood as the level of enactment, when policies meet the world they seek to govern, and compromises and negotiations take place. Some existing everyday IPE literature can be located at this point. These scholars focus on the ways that the global level seek to affect and change the people's lives (Konings 2009), and how the everyday creates reciprocal change at the 'global' level (Seabrooke and Hobson 2007). In this thesis the urban level can be constituted by the communities and sites of policy enactment, and all the unpredictable and complex outcomes that occur. This forms an important analytical point, which recognises the mediating impact that existing social relations and institutions have on the implementation of policies. However, for Lefebvre, there is a level below this that is the "the commonplace, everyday, ordinary, prosaic practice of living in the world", which is central to his theory (Davies 2006: 232). These three levels interact and adapt to each other, with attempts to change the everyday by the global level mediated by the urban level producing adaptive and feedback effects to both sides.

[101] To understand the everyday, analysts "must bore down within it for samples, penetrating its details and linking it with the overall system" (Lefebvre 1991: 76).

To understand Everyday Life, Lefebvre first distinguishes between 'daily life' and the 'everyday'. Daily life has always existed and is what people do and have done (Davies 2013). In the pre-capitalist era, daily life was 'exceptionally diverse' and based on influences such as region, class, religion season, profession, age or sex (Lefebvre and Levich 1987: 7). However, whilst lives and cultures were diverse, they were understood as a whole or a totality, and linked to wider meaning and value systems. At this stage capitalism was not concerned with the everyday, and use value rather than exchange value was predominant.[102] Everyday Life is the outcome of attempts to transform and shape daily life towards capitalist and modernist ideals.

As well as its spatial dimension, Everyday Life governed temporarily through rhythmic routines. Lefebvre suggests there are 'rival rhythms'.[103] One is the natural, 'cyclical' rhythms of "nights and days, seasons and harvests, activity and rest, hunger and satisfaction" (Lefebvre and Levich 1987: 10). These natural cycles are part of daily life in all societies, capitalist or not. The other rhythms are the repetitive features of capitalist society, 'linear' rhythms of work and consumption. These are linear in the sense of being measured through socially constructed devices such as clocks and calendars, particularly driven by routines of production, offering an example of the construction of 'abstract space' (Aronowitz 2015: 83).[104] In Everyday Life the repetitive dominates, going to work, weekends, household reproduction and consumption: 'the daily grind', and technological rhythms are an especially important programming technique (Lefebvre 2004: 30). Capitalism aims to shape the routines of daily life to the routines of accumulation imposing its monotony (Lefebvre 1987: 10). As such, Everyday Life is constituted by repetitive, rhythmic routines that are orientated to capitalist accumulation.

In undertaking these activities routinely and relatively, and due to its 'residual' nature, Everyday Life appears banal and mundane, becoming normalised and subconscious. Lefebvre partly attributes this to philosophy that abstracted from Everyday Life, considering it trivial and unworthy of reflection, instead focusing on the self and 'higher activities' (Lefebvre 1991: 86). This abstraction is accentuated by the division of mental and manual labour, and the positive representation of the former over the latter. The oppressive and alienating features of Everyday Life only become noticeable when the routines are disrupted or clearly altered, but

[102] Though this is doubtful as Elden (2004: 115) points out. Capitalist landlords had been building pubs and housing for workers, shaping leisure time, well before WWII, when Lefebvre considers capitalism becomes relevant to Everyday Life

[103] Indeed, Lefebvre sought to create an entire field of analysis of rhythms as part of his intention to rethink the understanding of time and space (Lefebvre 2004).

[104] This formed a difference between Lefebvre's Marxism and that of other dialectical materialism, which Lefebvre is said to have considered to be a "linear, teleological picture of historical change" (Elden 2001: 812).

in its normal functioning people are unaware of their routines. However, Lefebvre is at pains to stress that studying the banal elements of the everyday are not unimportant, arguing that "why should the study of banal itself be banal?...Why wouldn't the concept of everydayness reveal the extraordinary in the ordinary?" (Lefebvre and Levich 1987: 9). As Lefebvre considers all aspects of the everyday to be connected to the wider 'totality' it has both an analytical and political significance.

Lefebvre (1971: 35) also suggests that the everyday is especially gendered, which relates closely to social reproduction, as Lefebvre's notions of residual and repetitive action that are fundamental to societal functioning could also accurately describe social reproduction. For Lefebvre, women are subject to the targeting of Everyday Life through marketing and advertising more than men, and as a result of the gendered distribution of household labour. Women simultaneously purchase commodities designed to shape and affect Everyday Life, such as electrical appliances or fashion and lifestyle magazines, but they are also the *symbols* of these commodities in advertising. Thus, the demands of the everyday appear to focus on the household – which has more recently been recognised as a neglected area of everyday IPE (LeBaron 2010; Lai 2018). Lefebvre's work offers the potential to add a new area of analysis by focusing on alternative forms of alienation in the household or leisure pursuits beyond the domain of labour (Elden 2004: 110). However, an undercurrent in Lefebvre's work seems to suggest an increased susceptibility of women to the demands of capitalism, whilst his writing[105] seem to naturalise men as workers and women as confined to the household (Highmore 2002: 126). The research therefore should be attuned to the gendered aspects of the cases to be analysed, and to see how the demands of the everyday have uneven consequences. The shaping the everyday contains strategies that are implemented *through* gendered social relations, which means the outcome for the everyday will necessarily be gendered. This seems likely, given the evidence within feminist literature on the multiple and varied effects of welfare policies on women (see Chapter One).

Finally, Everyday Life is considered a 'residual deposit'. In this sense Lefebvre describes it in negative terms; it is what is left when the "highly specialised occupations from man" are removed, and all distinct, superior, specialised, structured activities have been singled out by analysis leaving only "human raw material" (Lefebvre 2008: 86-97). However, despite being residual, Everyday Life is also a 'product'; it is connected and fundamental to all aspects of

[105] For example, see the quotes used above on pages 79 and 80.

life more widely. Without the "fertile or barren soil" of Everyday Life, all other aspects of life are not possible (Lefebvre 1991: 11). Given this, Lefebvre aims to understand it as a "totality", connected to the means of production. Indeed, without Everyday Life capitalism is not possible:

> …daily life cannot be defined as a 'sub-system' within a larger system. On the contrary: it is the 'base' from which the mode of production endeavours to constitute itself as a system, by programming this base. Thus, we are not dealing with the self-regulation of a closed totality. The programming of daily life has powerful means at its disposal: it contains an element of luck, but it also holds the initiative, has the impetus at the 'base' that makes the edifice totter. Whatever happens, alterations in daily life will remain the criterion of change (Lefebvre 2008: 41).

As Everyday Life is fundamental to the reproduction of capitalism, this is where its power stems from. By changing the nature of the Everyday, Lefebvre claims that it is possible to change the whole system. Challenges to capitalism therefore must begin within Everyday Life, as there is a "power of Everyday Life" that cannot be extinguished (Lefebvre 1984, quoted in Davies 2006: 224). Revolution needs to change not only "political personnel or institutions, it must also change the everyday" and its relationship with capitalism (Elden 2006: 118). [106]

Lefebvre's conceptualisation of the everyday has been shown to be a complex theorisation of what it means to understand or analyse the everyday. It is the residual, unacknowledged aspects of life that are routine, rhythmical and gendered, while being fundamentally connected to capitalism. However, Lefebvre's own examples and areas of Everyday Life and the attempts to programme it do not exhaust all possibilities. The concept can be fruitfully developed and applied to new areas and methods. Lefebvre's extensive writing means that his everyday approach is broad, and has perhaps become an "elastic" concept (Olson 2014:14). Whilst Olson (2014) appears to view this as a weakness, it can instead be considered a strength, in so far as analyses can build on Lefebvre's foundational ideas and combine complementary theoretical

[106] This supports a bottom-up approach to change and potential in IPE that is seen in Seabrooke and Hobson's (2007) work, through changing the everyday practices, global politics is transformed. This is also similar to Holloway's (2002: 211) notion of revolutionary activity whereby changing the everyday can change the world – "the aim of revolution is the transformation of ordinary, everyday life and it is surely from ordinary, everyday life that revolution must arise".

positions. As such, the chapter moves on to look at two specific areas relevant to the thesis argument where programming could be developed.

3. Programming (welfare) payments

Neoliberalisation and Lefebvre's work connect and speak to each other in a number of important and coherent ways. For example, both have a concern with the active production and maintenance of markets and market relationships. Where the neoliberalisation literature has predominantly concentrated on the changes in regulation, Lefebvre's work has focused on the everyday. They also both have a central concern with space and unevenness. For Lefebvre, states seek to homogenise space for accumulation and governance purposes, whilst neoliberalisation sees uneven outcomes emerging from attempts at restructuring. Finally, neither approach sees these processes as inevitable or linear, with opportunities for counter regulation or everyday resistance always present.

By combining these two perspectives, both can be productively enhanced. In the previous chapter, neoliberalisation and the two dynamics of governance and accumulation were taken to be important features of understanding contemporary welfare, but it was also argued that the addition of an everyday approach was necessary. By drawing on Lefebvre, a theorisation of the everyday has been provided to shape the analysis of CWP in the empirical chapters. His everyday approach, and the interest in understanding the sociological, social relations and lived experiences of everyday life, will deepen the understanding of *how* neoliberalisation and the associated processes such as discipline, commodification or privatisation are implemented, resisted or experienced.

How, then, does Lefebvre's framework connect to CWP and how will it be used in the empirical chapters? To use Lefebvre's work requires the identification of rhythmic, but banal and neglected activities that have been reshaped for capitalist governance and accumulation by the state. CWP can be identified as one of these everyday activities. They are residual and neglected aspects of the functioning of welfare payments, because perspectives on welfare have neglected the *mode* of transfer, whilst also being foundational to the functioning of welfare. Further, the nature of a cashless payment system is an inherently repetitive process. On a daily basis individuals are required to access and use their money, whether this is at cashpoint, in a shop or even online. This also has a rhythmic element of receiving payments, going to shops and consuming, or making payments at similar times of the day or week. Control of payment allows the control of the everyday: when and how frequently payments are made, how much the payments are worth, the extent of data that is collected, where and how the payment can be spent or the physical form. Therefore, the *mode* of payment is a critical feature of the everyday

life of people receiving welfare, and cashless payments are a specific form of welfare payment. This mode of payment constitutes critical rhythms and routines that might appear mundane but can be programmed for either governance activities or accumulation opportunities.

However, Lefebvre's approach can also be fruitfully developed by being brought into conversation with neoliberalisation. The concept of 'programming' is broad, so the chapter will refine it by discussing two areas specifically relevant to the thesis: social meanings of money and everyday financialisation. Both of these areas express important processes of neoliberalisation that also can shape everyday life. By controlling the mode of payment opportunities for governance and accumulation are developed, and both meanings of money and financialisation are critical to the analysis in the subsequent chapters. In doing this, the chapter also extends Lefebvre's Everyday Life by providing contemporary examples of *how* programming can occur.

3.1 Programming: Social meanings of money

The first example is social meanings of money that can shape everyday practices and behaviour. Social meanings of money can attempt to programme the everyday, in this instance chiefly to control and govern people and maintain 'political order'. This section first discusses the individual and relational aspects of social meanings of money, before moving on to explain three sources of meaning: the media of money, individual earmarking and intersubjective meanings. While money can be controlled through meaning alone, it is then shown how money's form can control or affect people's lives. The section concludes by connecting these ideas to neoliberalisation and Lefebvre's Everyday Life, with a specific focus on the paternalism and stigma stemming from social meanings of money.

Social meanings of money have so far tended to have been neglected in political economy and specifically in studies of financial restructuring. Mader (2015: 27) argues "among the blindest spots in the ongoing study of financialization…remains the social meaning of money". Notable exceptions include de Goede (2005) who traces the changing ethical controversies of financial activity, or Graeber (2011) who charts changing understandings and practices of debt relations. Yet these are studies on the meanings of *debt* money. This study proposes to complement these works with an understanding of *welfare* money and its material form.

To do so, this section will draw on Zelizer's approach to understanding money, which is summed up by "what persons and organizations actually do with it…we should approach money not via macro-economic aggregates but in microstudies that reveal monetary behaviour and its social embedding" (Blanc quoted in Zelizer 2005: 588). Zelizer (1994; 1996) aimed to question previous interpretations of 'modern money' in the form of national currencies as being universalising and quantifying,[107] demonstrating that, in fact, it is imbued with meaning and remains culturally embedded. Critically, these meanings affect who gets how much, what it can be spent on, where it can be spent and how it can be spent. Social meanings of money, then, have significant influence.

As well as shaping the individual's behaviour and use of money, social meanings also have an important connection to social relationships. Monetary payments, and their corresponding meaning, can reflect or shape these relationships. Different social relationships require different (or no) payment, and failing to do so appropriately can lead to "anger, shock or ridicule" at the inappropriate use of money (Zelizer 1994: 19). For example, introducing exchange payments would usually be considered inappropriate in domestic intimate relationships. Or basing employer relationships on gift exchanges would undermine the labour relationship (Zelizer 1996: 483). Specific payment types and social relationships entail certain meaning systems with everyday consequences. The ability to change social relationships by programming forms of money then is an important tool, with the capacity to alienate, promoting capitalist exchange relations over all others.

Social meanings can be generated from three sources. Firstly, the actual *form* of money can affect meaning. While states have largely aimed to remove differentiation between monies so the "homogeneity of modern currency is indisputable", modern money can actually constitute a variety of physical forms (Zelizer 1994: 21). The media of payment symbolises and marks certain transactions and relationships, forbidding or encouraging other sorts of behaviour, and is generative of different forms of identity (Swartz 2014). Payment medium is especially important in understanding the meaning of transaction, as "paying with a jar of pennies or a debit card that benefits the Sierra Club, or a large wad of cash, or a black American Express

[107] Simmel worried that the universalising and quantifying impact of money would overrule and overwrite social relations, bringing about a "cold and calculating attitude" in monetised society (Dodd 2016: 30). Similarly, Polanyi (1957), argued that there was a distinction between 'special purpose' money, as seen in tribal or pre-capitalist societies, and 'general purpose' money which is seen in modern capitalist societies, where the former can only work in specific spheres of exchange and the latter can be used much more widely. This distinction holds that special purpose money was culturally infused and socially embedded, whilst modern money is separate and neutral.

Centurion each produces distinction and meaning" (Swartz 2014: 138). Cards can be imbued with meaning through the designs and symbols placed on them, all of which carry effects on behaviour. As seen in the later analysis, the state is actually seeking to create distinctive alternative money forms to differentiate users and mark welfare money. The material form and media of money, in welfare at least, remains a critical aspect of meaning. Additionally, psychology research indicates that the form of payment influences the amount of money individuals spend. Spending with a physical currency is said to increase the 'psychological pain' of transactions, whereas cashless distances the individual from the transaction, increasing the amount they spend (Raghubir and Srivastava 2008). Relationships to purchased goods are also said to be affected partly by the medium of payment, when more 'painful forms' of payment are used, this increases loyalty and commitment to the product (Shah *et al.* 2016). In Lefebvre's terms increased consumption and accumulation can be enabled by something as small and mundane as changing - or programming - the medium of a purchase.

The second way meaning can be generated is individually, through 'earmarking'. For Zelizer, earmarking is the main process by which people distinguish and give meaning to their money, which can shape the ways they spend (or do not spend) their incomes. She argues that "there is no single, uniform, generalized money but multiple monies: people earmark different currencies for many, or perhaps all types of social interaction" (Zelizer 1994: 18). On the one hand, this can be an individual act. People can allocate and categorise their own money for certain purchases, controlling their own economic spending behaviours.[108] In the cash transfer literature, unconditional cash transfer programmes frequently see an increase in spending on health and education, even when money has no controls on its use. Spending is influenced by programme labelling, as the money is associated with 'responsible' spending, rather than on 'temptation goods'[109] (Evans and Popova 2014; Fiszbein and Schady 2009: 66).[110]

The third source of social meaning is intersubjective, rather than a purely individually as in earmarking. As argued in Chapter One, economies are embedded in social relations and institutions which shape economic activity. One form of this is contingent and intersubjective social meanings of money, which are created and maintained by communities, culture and social structures. This is important as meaning is not passive, it can be an element of control

[108] Lave (2008) demonstrates this in household budgeting.
[109] Temptation goods are usually considered alcohol and cigarettes (Evans and Popova 2014: 2).
[110] In an alternative example, a study in Denmark found that prostitutes would spend welfare or legal income carefully and frugally, and money gained from prostitution was quickly spent on "going out…Dirty money it seems 'burns a hole in your pocket'" (Høigård and Finstad, 1992 quoted in Zelizer 1994: 3).

and an exercise of power. For example, a central thread of Zelizer's work is the ways that gender structures and meanings are embedded in and (re)produce gendered social relations, controlling women's use of money. Understandings of women's 'allowances', the appropriate spending of money for the household, or self-earned 'pin money' all shaped and affected how much and what women could or could not do with money (Zelizer 1994: ch.2). Building on this, Zelizer (1994) also analyses the ways that welfare money was imbued with certain meanings and enforced on welfare recipients. The aim was to ensure that welfare money was being spent 'correctly' and cultivated a sense of independence in the subjects. This discourse, about the 'appropriate' spending of state money, and inappropriateness of luxury has been pervasive, and is present in both empirical cases.[111]

There is an opportunity to combine ideas of social meaning of money within Lefebvre's conceptualisation of Everyday Life. Lefebvre himself suggests that meaning and symbols are critical for the programming of everyday behaviours: "In 'industrial society', urban life becomes peopled by innumerable signallings. Each one programmes a routine, exactly like a calculator, regulating patterns of conduct and behaviour" (Lefebvre 2002: 300). Thus, social meanings of money can act as one of these 'signallings' that programme a routine, with welfare payments an effective opportunity to do so. States have the power to shape social meanings of money through the labelling and presentation of the payments. The terms or labels of welfare payments, as well as the wider discourse of state officials or politicians, can all contribute to generating shared social meanings. In doing so, the state can programme everyday life towards its governance or accumulation priorities, encouraging certain forms of behaviour and disciplining others.

The extreme end of this programming is when money becomes explicitly controlling, typically manifest in 'couponing'. To Douglas (1967: 120), money is fundamentally "an instrument of freedom", and any attempts to restrict how that money can be used becomes an exercise of control. Couponing extends beyond simply attempting to shape the meaning to placing restrictions on where, how or on what money can be used. Couponing welfare money is also commodifying, those who want to have money as an "instrument of freedom" need to gain alternative forms of income or paid-employment. The state is able to coupon welfare money as it can control the mode of welfare payment, transforming payments from fungible cash to coupon vouchers or cashless cards. Zelizer (1996: 493) even pointed to this possibility:

[111] See for instance Schubert and Slater (2006: 572).

> In the future, for instance, e-money may be issued privately by institutions other than banks. Because electronic money is software… it could be programmed for restricted purposes, to be spent only on designated purchases: 'A business could have an electronic version of petty cash to be used for supplies at an Office Depot-- but not a beer at the local tavern. Or parents could wire to a college student E-money that is designated for rent or books.' My own work suggests that this is a highly probable outcome.

Therefore, the ability to impose controls on everyday money is one that the interventionist state is likely to take advantage of. As seen in Chapter Seven this is exactly what the Australian state has done.

Drawing this together, how can these discussions be connected to the analysis of neoliberalisation? As seen in the previous chapter, neoliberalisation is characterised by an increased intervention into the social world that is distinctively disciplinary and paternalistic. The programming of social meaning of money provides a deeper, sociological perspective on *how* these characteristics are actualised. For example, welfare payments in the neoliberal settlement are restructured from entitlements to conditionalities and have involved an intensification of discipline and stigma associated with welfare receipt. One of the ways that welfare is disciplined is through the construction of a pejorative social meaning of money that makes the user feel stigma when receiving the payment or using the money. The receipt and spending of welfare payments is an inherently rhythmical, routine act – payments are usually received fortnightly or monthly and spending can occur daily - and the associated meanings can be shaped with everyday consequence. Some scholars have looked at the ways that different forms and modes of payment can cultivate a relationship between consumer and corporate brand through everyday life. Kremers and Brassett (2017: 650-654) argue that mobile payments aim to craft a 'user experience' that ties consumption and online brands to everyday life in an affective relationship. Welfare payments can operate on the other end of this spectrum, seeking to cultivate a disciplinary relationship between the state, the form of payment and recipient, where the stigma and shame associated with welfare is experienced in every transaction. Research has demonstrated how welfare recipients report feelings of stigma when using or receiving welfare money, especially when the media is visually identifiable (Kelly 1996; Stuber and Kronebusch 2004). People feel embarrassment when they can be identified using welfare money, as social meanings have stigmatised it.

This stigma may be deliberately created. Welfare payments in the neoliberal era often have a specific meaning where state money must be spent 'correctly', and principles of New Public Management demand 'value for money', although the assessments of what constitutes 'value' are themselves contestable and shaped by social meanings (Heald 2003; Jacobs 1998). These meanings filter down to the meanings and discourses of welfare payments, which are imbued with notions of 'taxpayers' money'. This is encapsulated by Standing's (2007: 517) rhetorical question posed from this perspective: "Why should taxpayers be expected to pay for beneficiaries of state transfers if the latter give nothing back to society?" This manifests in the need to make sure that welfare money (as 'taxpayers' money') should be spent 'appropriately', and not on luxury or indulgent purchases. Consequently, it is only people receiving welfare whose lifestyles and spending habits are considered an issue of the state. People who need welfare should live an austere life, whilst those who do not use state money can spend as they wish.

Some forms of neoliberalisation are typified by paternalistic governance that seek to prevent non-market-based behaviours, using different techniques to encourage or coerce them and this can be seen as a type of programming. As poverty is understood as individual flaws or dysfunctions, attempts are made to 'guide' or impose budgeting strategies and spending behaviour onto welfare recipients, in line with the state's understanding of 'appropriate spending. The expectation being that 'well-managed' money will reduce a person's poverty.[112] Given the centrality of money management to everyone's lives, imposing external budgeting has the potential to come into conflict with people's existing practices. For example, Edin and Schafer (2015) have shown how strategic and flexible the very poor need to be with meagre resources. Alternatively, Aboriginal Australian money practices are built on principles of sharing and mutual obligation that are potentially antithetical to individualised market-based behaviours (Demosthenous *et al.* 2006: 7-8). As such, the imposition of new forms of money management are liable to be contested.

One aspect of the social meaning of money framework is the extent to which people subject to externally imposed meanings act in accordance with them. Social meanings alone are not as comprehensive method of control as couponing is, although ways around couponing also exist, as will be discussed in Chapter Seven. As was argued previously, Lefebvre sees the everyday as two faced, both as subject to programmatic demands of capitalism and the state, but also as

[112] This is despite research demonstrating that actually 'inappropriate', 'temptation' goods are rarely purchased by people receiving welfare (Evans and Popova 2014).

the location of resistance and critique. Zelizer (1994: 175) covers extensively the ways that official earmarking processes came into conflict with local beliefs, social relationships or "community customs". It is possible for people to simply ignore, challenge social meanings and impose their own interpretation, or repackage them as a form of resistance and reassertion of their own autonomy, complicating the assertion of discipline or paternalistic governance.

A clear example of this is sociological work that looks at the ways that welfare recipients are subject to certain pejorative discourses. Here oppressive discourses and subject positions are created for welfare recipients, but these can be co-opted and resisted. Certainly, these discourses can also be pervasive, seeping into everyday interactions with recipients and internalising the associated meanings and stigma (McCormack, 2004; Seccombe *et al.* 1998). However, authors also see small acts of resistance and contestation to everyday discourses leading to recipients constructing their own adapted discourses and subject positions within the dominant systems (Pollack and Caragata, 2010). As will be seen in the empirical chapters, the programming of neoliberal social meanings of money is a complicated, contingent process.

3.2 Programming: Everyday financialisation

The second programming aspect that is relevant to the introduction of CWP is the possibilities a *financial* cashless mode of payment offers. As seen in the previous chapter, financialisation is an important dimension of contemporary neoliberal welfare. The everyday approach to financialisation makes a valuable contribution to deepen and complicate this perspective. This section first discusses the strategies CWP enable to intervene in everyday spaces, mainly through technological and physical infrastructures, especially with regard to identification systems. Programming the everyday occurs through the routine forms of financial familiarisation, and governance and accumulation strategies to consolidate neoliberalisation.

Financialisation, despite being widely used and (mis)understood (Christophers 2015) can be encompassed by the broad notion of "the increasing role of financial motives, financial markets, financial actors and financial institutions in the operation of the domestic and international economies" (Epstein 2005: 3).[113] The everyday form of financialisation refers to

[113] Financialisation as an academic field has addressed a number of areas. One prominent area is the increasing importance of 'shareholder value' in the management of firms and reorientation to the pursuit of influential financial metrics (Froud *et al.* 2000: 102-109), or the changing structure of accumulation in the economy, shifting towards finance led accumulation and away from production (for example, see Boyer 2000). For a good overview see van der Zwan (2014).

the ways finance spreads into the lives of people previously unconnected to global finance, transforming logics and practices (Martin 2002). Whilst much financial analysis focuses on the centres of high finance, everyday finance is the mundane, un-reflected on area of finance that is left over, but where "it is nevertheless performed, experienced, lived, and given meaning" (Langley 2008: 12). This has been seen in the areas of mortgages (Schwartz and Seabrooke 2008; Aalbers 2008), pensions (Langley 2006; 2007), investment (Aitken 2007; Harmes 2001), or unsecured debt (Soederberg 2014). The first three are predominantly focused on middle class or relatively wealthy people, those with sufficient assets to take out a mortgage, or invest in the stock market. It is the other, poorer group, which studies of unsecured debt have been more focused on and that this thesis also addresses.

This form of everyday finance looks at the relationship between micro and macro circuits of finance and the multiplicity of actors involved, beyond those at the level of 'high' finance (Mawdsley 2018: 270). Important here is the variety of ways of including and drawing in those outside the sphere of finance; the 'frontier' and 'fringes' of finance (Roy 2010; Aitken 2015).[114] These concepts encapsulate the way that financial capital expands out in the search for new markets and profitable activities, reflecting the processes of neoliberalisation seen in Chapter One. A prominent portion of those people on the fringes of finance are liable to be those receiving state support, therefore subject to a specific aspect of neoliberalisation of increasing coercive state intervention and commodified forms of social life (Brenner *et al* 2010b: 330). Lefebvre's everyday programming enables an understanding of these processes, demonstrating how in specific contexts, the mundane, routine aspects of everyday life become imbued with financial companies, and financial practices and accumulation. The state is crucial in this process, but as Lai (2018: 627) argues, the role of states is sometimes overlooked, despite their important role in *driving* financialisation.

In focusing on the everyday, an insight is gained on how these processes are experienced and occur in practice (Lai 2018: 632), offering an in-depth context specific understanding, which complicate the more abstract ideas of surveillance, financialisation or inclusion. CWP offer an example of how everyday lives can be programmed (with mixed success) by a financial mode of payment. In doing so, the everyday approach demonstrates how this is not always a straight-

[114] Roy (2010: 30-31) analyses microfinance, which she conceptualises as 'poverty capital'. Large investments of capital seek to access the 'final frontier' the 'last billion' who could benefit from financial inclusion. Aitken (2015: 4-14) sees the 'fringe' of finance as people on the edges of a 'diagram', which the global financial system seeks, through processes of incorporation, conversion and formalisation to include. The phrase 'fringe' further, evokes the contested, frayed edges that Aitken seeks to portray.

forward insertion, and efforts to programme are met with not only local resistance, but also practical obstacles.

Financial programming first requires appropriate infrastructure. As argued above, states contribute to the creation of 'techno-institutional infrastructures' to enable subsequent accumulation and control. In the field of cashless payments this involves both technological and physical infrastructures. Technological infrastructure is the systems that are required to take and make payments electronically, and without cash. This includes the bank accounts and software, interchange systems of card providers as well as identity and accounts for individuals (Maurer 2012). Physical infrastructures are features such as bank cards, cash machines and pay-points, point of sale (POS) devices to take payments in stores, and wider connectivity through electricity and internet to connect payments to the central financial databases (Amire Comfort and Imiare 2015: 421-422). The creation of these infrastructure is critical to making a cashless system work, and both the state and private firms must be involved. They are intertwined in building and maintaining a payment infrastructure, and this is clear in the case of CWP. For example, although the state creates identities and distributes cards, it also depends on the private sector having functioning financial systems, such as interchange networks and interbank relations, and payment access points for merchants. Where the firms do not provide the appropriate infrastructure, the state may need to intervene directly, inserting payment technology where necessary, or outsourcing the services of financial firms to undertake its payment needs. As such the creation, maintenance and regulation of payment system is a combined state and market project. The introduction of such infrastructures is not straightforward however and requires 'work' to build and maintain them, leading to socially and spatially variegated outcomes (Mawdsley 2018: 267).

A crucial aspect of the introduction of a cashless financial mode of payment is the requirement or creation of specific identities, which potentially did not previously exist. This offers a clear example of an inclusionary form of governance through everyday practices. In order to establish a financial account, each individual requires some form of unique identification, both with the state and with the financial sector. Identity forms can be Unique Identity Numbers as seen in India (Jacobsen 2012), the taking of biometric data (Donovan 2015a), bank account and personal identification numbers (PIN), or even personal data like email addresses or phone numbers.[115] All of this data is then transmitted through payment infrastructures each time a

[115] Whilst the groups targeted for these forms of welfare are not usually in the position to develop credit scores, these forms of identification are foundational to subsequently build up a credit record.

card is used. In developing electronic forms of payment with the welfare system, the state attempts to deepen and formalise the relationship between citizen, state and market. However, shifting everyday practices of people to use a PIN, create email addresses, or have phone numbers is not as straightforward as policy makers might hope, and requires constant adaptation and maintenance. This is what Donovan (2015b: 733) conceptualises as 'infrastructuring', which "captures the ongoing maintenance, preservation, extension, and decay of sociotechnical systems".[116] As will be seen, the formalisation of these relations can face opposition, or can be exploited by financial firms involved in the delivery.

With an adequate financial infrastructure in place, the use of a cashless financial mode of payment can familiarise and promote financial habits and practices, supporting financialisation. By paying welfare money in a card-based, cashless form, the state can attempt to programme the routines of everyday life. This aims to create a familiarity with a number of key financial practices that some people receiving welfare and financially excluded are perhaps not used to. This includes storing money in a card form, making card payments or using and remembering a PIN. This might also mean managing money *digitally* and *individually*, rather than *physically* and *communally* with cash. For many, these are unnerving money practices. For example, a study in Korea found that older people would resist the removal of coins from circulation as electronic forms of payment were unfamiliar (Moon 2017: 108). Alternatively, in both empirical cases in this thesis, in some instances kin and wider social relations interfere with the idea of managing money digitally and individually.

However, CWP can programme people's lives to *have* to undertake these financial practices and habits on a routine basis, especially if this is their sole income. Even if the CWP form enables access to withdraw cash, a person must do this through the mainstream financial infrastructure and practices. This applies to both those receiving welfare payments in cashless form, and the merchants who must take payments, both require training and persuasion to shift to new forms of payment (Nyoni and Bonga 2017: 7).[117] The programming of new cashless habits requires constant effort from state and market to *create* the convenience of using card payments over cash:

[116] Donovan (2015b) documents a variety of hurdles that are encountered when building a payment infrastructure in rural Kenya.
[117] Mehta (1999: 95) for example argues that using Point of Sale (POS) devices for card payment will require a re-training of shop staff to be comfortable using the technology.

> As consumers become familiar with the use of diverse electronic or mobile payment instruments such as credit cards, public transportation cards and digital wallets, they will find the use of cash to be more and more inconvenient (Moon 2017: 108-109).

Over time, the expectation is that these behaviours and practices will become more familiar, normalised and unreflexive: they become a feature of the everyday.

Critically, introducing relatively innocuous changes into money practices enables the state and capital a variety of governance and accumulation opportunities. Prior to cashless money, controlling or monitoring money was either inefficient or time consuming, requiring vouchers or the active collection of store receipts to monitor spending (Zelizer 1994: 157). Cash is anonymous, fungible and prevents the state from directly shaping its use. However, by making money electronic, it allows the state to place disciplinary or surveillance strategies on people's money. Cashless enables strategies to control spending behaviour by restricting the sites where money can be used, allowing a new form of paternalistic couponing. Cashless transactions also allow the tracking and monitoring of people's spending habits, such that state agencies can potentially identify 'inappropriate' spending. Academically, this is often considered to be problematic. Cobbett (2015: 323) on the SASSA card argues that cashless invokes a significant amount of surveillance over those taking the grant. However, the question remains how this manifests in everyday life. Do people worry about surveillance? Or do not consider it as something of consequence (if they consider it at all?). The value of sociological fieldwork is to scrutinise these general claims made about and on behalf of welfare recipients.

As well as governance opportunities, CWP programme everyday life to facilitate accumulation. One mechanism is via the service of micropayments. By switching the mode of transfer to cashless delivery, electronic payment methods are further encouraged. As Maurer (2012: 593) notes, these payment 'rails' are critical, but neglected financial infrastructures. For example, Lapavitsas (2013: 95-96) analyses electronic money, but argues that it poses "no theoretical challenges" as it simply involves a movement from paper to an electronic form. When analysing micro payments, he sees the persistence of cash dominating the "tail end of the circulation of personal income in financialised capitalism". However, Lapavitsas misses the ways that payment infrastructures create valuable fee revenue for financial institutions and payment organisations (Mader 2016: 77). In a cashless transaction, interchange is 'non-par', the amount the consumer is pays is different to the amount the merchant receives due to the

costs of exchanging value. Both the bank that issues the card, and the card network (Visa or Mastercard, for instance) receive a small fee when a transaction occurs (Maurer 2012: 25).

Contrary to existing literature on financialisation that sees credit as central to incomes, "in a world of debit, not credit, the motivation for offering payment is fee generation" (Maurer 2015: 29). This also provides a further example of a shift to fee-based banking rather than interest based-banking, where fee generating activities such as financial services or micropayments are emphasised (Erturk and Solari 2007: 378). CWP can provide reliable, state sponsored revenue streams that can be a 'bedrock' for further speculation and hedge against any accompanying losses (Leyshon and Thrift 2007). This shows how the state can enable private accumulation by outsourcing the payment system to a financial company. Forms of payment can be public whereby there is no private ownership of the means of value transfer, for example cash money. However, forms of payment can also be private, where the ability to move money incurs a fee or a rent from each repetitive and routine act of consumption. For example, Visa (2016: 6,13), one of the major global firms providing cashless payments, processed 83.2 billion transactions globally in 2016, worth $5.8 trillion. In doing, they earned $6.7 billion from transaction revenues alone.[118] Visa's business model depends expanding the use of the Visa network to new customers, into new markets and making the Visa 'brand' widely recognisable as a symbol of reliability and convenience (Visa 2016: 5), a further example of money's social meaning.

Responding to Lai's (2018: 627) call to focus "analytical attention towards the transformation of everyday life" under processes of financialisation, micropayments also *programme* the lives of the poor, as well *accumulating* from the everyday. One way this can be seen is in the ways that the payment of transaction fees can shape consumption practices. A result of sorts of places that will or will not accept cashless payments. For instance, research has demonstrated the creativity and effort that poor people must go to in order to spend small amounts of money efficiently, which is facilitated by cash (Edin and Shaefer 2015). Alternatively, locally situated, informal forms of exchange may not have access to electronic card readers. Yet the move to electronic cashless money directs spending towards certain places – those that accept electronic payment or absorb card fees, which are more likely to be larger merchants, and away from places that only accept cash – smaller or informal forms of exchange. For those with very low incomes, these small costs are likely to be highly influential. The accumulative potential of

[118] Visa also make money from data processing ($6.3 billion in 2016) and international transactions ($4.6 billion in 2016) (Visa 2016: 13).

micropayments can condition the everyday consumption of welfare recipients by making cashless money more convenient and cheaper while facilitating financial accumulation.

Finally, bringing all these aspects together, everyday life can be programmed to encourage financial inclusion. The key aspect to this is the use of an 'open loop' card payment. Open loop means that the card is connected to the financial infrastructure and can be used in the same way as any other card. A 'closed loop' card can only be used at specific places for specific actions. In making a card open loop, the wider financial system can target these new accounts to sell financial services and products. This is further enabled by the development of an identification system that demonstrates who someone is, where they are, and how much money they have going in and out of their account each month. By routinely and rhythmically paying welfare money into a newly created account, this immediately enables the targeting of this for the selling of financial services. As the state is guaranteed to top the account up each month or fortnight, the incomes have increased reliability and are therefore more attractive to lenders. This offers a further example of what Mawdsley (2018: 270) the interplay of micro and macro financial flows, as welfare recipients are brought into a relation with global finance. This can be problematic, especially for people who have low incomes and can be in vulnerable, desperate situations.

As with the social meaning of money though, attempts to programme everyday life through financialisation are not a straight-forward, linear process. Everyday life does not passively receive the financial restructuring of their routines. In some instances, people may comfortably accept the changes, preferring the convenience and positive benefits of a bank account and access to financial services, considering there are problems with cash as well as cashless. However, in other instances, attempts are likely to be challenged and resisted. Aitken (2015: ch.5) argues that any attempts to adjust the fringes of finance always encounter contestation, and so the outcome of such policy efforts are liable to be compromised and adapted. In that sense programming should be understood as a process, a constant conflict between the efforts to programme the everyday one way, and the inevitable response and possible resistance.

4. Conclusion

This chapter has argued that Henri Lefebvre's conceptualisation of Everyday Life, and the ways it is programmed, offers a useful and coherent way of understanding CWP as a form neoliberalisation. In focusing on the everyday, it enables an understanding of neoliberalisation that is more sophisticated and grounded in actual processes, and which also recognises acts of resistance and adaptation. The concept of programming was developed and applied to CWP to see how the residual routines and rhythms of everyday life are subject to attempts to change it to consolidate neoliberalisation.

The chapter began by aiming to fill three gaps seen in the literature, which were what is the 'everyday', how does it relate to contingency and how does it complicate and relate to neoliberalisation. Firstly, the theorisation of Everyday Life allows an effective understanding of *what* the everyday is, and *how* capitalism and welfare targets and changes it through the application of the concept of programming in terms of governance and accumulation. Secondly, Lefebvre's view of the everyday as a dynamic space that resists and adapts efforts to programme it enables an understanding of the contingent nature of neoliberalisation. There is an interplay between attempts at programming and the everyday that lead to unpredictable outcomes. Finally, Lefebvre's sociological critique, focusing on social relations and meaning, enables a deepening and nuancing of the welfare settlements seen in the previous chapter. The chapter then combined Lefebvre's theory with insights on neoliberalisation, social meanings of money and everyday financialisation. As Lefebvre and scholars of neoliberalisation have noted, examination of 'actually existing' forms of welfare restructuring in their own context is what is required. The theoretical work undertaken in these first two chapters has provided a valuable conceptual framework with which to apply to the cases of CWP in South Africa and Australia.

Chapter Three: Cashless Welfare Payments in International Context

This chapter signals the beginning of the thesis' empirical analysis. Before analysing the specifics of the two central cases, it is important to first situate them in an international context. South Africa and Australia are not the only places with CWP and a diverse range of policies have developed in different places and at different scales. The argument of the chapter then is that CWP are an emergent mode of welfare payment that are supported by a prominent transnational discourse, both of which reflect principles of neoliberal welfare. By analysing both the discourses and policy forms of CWP, the chapter is able to make an original contribution by, first, identifying common themes, tropes and claims about cashless made by influential international actors. Second, it analyses international instances of CWP and is thus able to categorise them into two principle forms: Inclusive CWP and Disciplinary CWP.

To make this argument the chapter first describes the relevant actors and critiques the discourses that are used. This analysis is broken up into two sections, organised around the types of actor. The first group of actors are conceptualised as 'Providers', meaning those who are involved in the implementation or administration of CWP. Providers' discourse focuses mainly the lower costs, greater surveillance and increased control that cashless offers. The second group are 'Advocates', who promote the use of cashless as a benefit to those receiving welfare payments. Advocates discourses focus on the opportunities of financial inclusion and the greater safety cashless payments offer. The second half of the chapter then moves onto look at the variety of CWP around the world. Using an ideal type method, the chapter suggests there are two distinctive forms of CWP: an Inclusive form and a Disciplinary form. The former focuses on financial inclusion and allows users to opt out of the state created system. It is evidenced by cases in Brazil, Mexico and Canada. The Disciplinary form is compulsory and seeks to shape and control the spending behaviour of people receiving welfare. It is seen in examples in the USA, Thailand and the UK.

In doing this, the chapter contributes to the thesis by identifying a wider trend in CWP that both the South African and Australian cases are part of. This helps to answer the research question regarding the *international* emergence of CWP and avoids the depiction of the South African and Australian examples as singular one-off examples. Instead, they can be understood

as part of a substantial international roll-out of CWP and an instance of neoliberalisation. So far literature on, and critique of, CWP have been discreet and isolated. In some cases, policies have been as yet unaddressed by academic literature, and therefore the majority of coverage and analysis comes from news media. In the examples in section two this is the case for policies in Thailand, the UK and Canada. In other cases, literature on CWP have tended not to be discussed as part of an international process of restructuring, which is the case for Brazil and Mexico.[119] These projects occur across scales and may be large, national policies as in Brazil, Mexico or Thailand, national policies but with federal responsibility (USA) or local experiments and trials, potentially for specific population groups (as in Canada and the UK). As such, understanding CWP as a consolidation of neoliberalisation draws these variegated sources and examples into an unevenly developed pattern of regulatory restructuring. Further, it shows how CWP discourses operate transnationally, as the distinctive ideas and justifications for cashless pervade all the forms of CWP, but are repackaged and selected for the individual context.

However, it is insufficient to consider only what Lefebvre called the 'global' level and the evidence does not suggest a homogenisation of payment systems. Accompanying case studies are required to fully understand the contingent policy forms, uneven implementation and the everyday consequences and experiences of 'actually existing' forms of CWP. As such, this chapter lays the groundwork for the subsequent chapters that analyse CWP in contextual detail.

[119] Although there are some examples where this is not the case, for example Molyneux (2008) or Lavinas (2013).

1. Proponents and the discourse of CWP

The first stage of the analysis will be to demonstrate how transnational actors have propagated an influential discourse on CWP that resonates through the majority of the upcoming examples. The CWP discourse is situated within a wider discourse which seeks to challenge or remove cash from entire economies, primarily justified by the prevention of criminal activity such as money laundering or tax evasion (see, for instance Rogoff (2017) or Sands (2017)). A practical example is India's demonetisation programme, which withdrew high denomination notes from circulation (for a critique see, Ghosh et al 2017). Academically, Mader (2016: 71) studied cashless payments, but only briefly mentioned the importance of government payments, his focus is much more on financial inclusion and digital money. However, the actors he refers to are also relevant to CWP. He describes them as 'cash crusaders', who view cash an impediment to financial inclusion. They are:

> large international public and private financial inclusion funding bodies…the main foremost payment systems and credit card companies, large commercial banks, government agencies, select international organisations, telecommunication firms, some poverty finance providers (such as MFIs) willing to "go digital", and the bewildering gamut of FinTech [financial technology] companies (Mader 2016: 70).

This chapter will complement his analysis by focusing on the move towards cashless through state welfare payments in particular. Here there is a specifically welfare payments discourse that is propagated by the same group of actors, and these ideas reflect neoliberal principles of welfare restructuring. These discourses will be seen to reappear consistently through the thesis. CWP are said to provide benefits to both states and 'users'[120], and those propagating the discourses can be broken up into two groups, 'Providers' and 'Advocates'. While both tend to offer similar ideas, the two groups emphasise different aspects. Providers focus on the purported benefits to the state, whereas Advocates concentrate on those for the users. This distinction will be reflected in the analysis.

[120] The term used by proponents of CWP.

1.1 Providers

Providers are those organisations that will directly partner with states seeking to develop and implement a CWP system. They are chiefly financial services or payment firms able to take on large-scale state contracts. Most prominent here are the two largest payment firms in the world, Visa and Mastercard. They are directly involved in a number of the systems seen later in the chapter, but they also actively market and promote their services to states. Providers seek to encourage cashless forms of welfare disbursement and suggest that their services will benefit both users and states, although there is a general emphasis on states. This should not be particularly surprising given that they are seeking to sell their services to them. Providers draw attention to the cost and efficiency savings a cashless system offers, as well as enabling surveillance over welfare money. These claims are indicative of processes of neoliberal restructuring, where on the one hand effort is made to reduce public expenditure, seek 'efficient governance' and commodify services, but on the other hand this is accompanied by an extension and use of state power to enforce certain forms of economic behaviour and market-based social relations.

Both Visa and Mastercard explicitly claim that a shift to cashless payments will "create significant cost saving and efficiencies" (Mastercard 2018a). Visa maintains that "if a country can shift from a paper-based payments system to an electronic one, it can save up to one per cent of its GDP" (Visa 2012: 5). Cash systems are routinely portrayed as being costly, because of "production costs, transportation costs, insurance costs, cash handling, security and …losses of interest" (Mastercard 2013a) and the "persistence of cash is surprising given its inconveniences and the risks of carrying it around." (Thomas 2013: 1).[121] This demonstrates an attempt at discursively creating the 'convenience' of cashless, and portraying cash as inconvenient. As seen in the previous chapter, convenience is an important feature of programming, thus this representation of forms of money helps to infuse everyday practices with cashless payments.

The physical presence and movement of cash, as well as its separation from the financial system, accrues costs to governments, merchants and users that a CWP system is said to prevent. As the transfer of value in a CWP is electronic, the movement costs are significantly lower. As a result, the state gains cost savings, while payments are routed via finance firms'

[121] The World Bank (2012a) makes similar claims on the possibilities of the savings that states can achieve by digitising payments.

'rails', providing them with micropayment revenues. The other aspect of cost reduction is efficiency savings, as less of the processing of payments is done manually and physically. By doing this, the state is able to improve the "service delivery" of welfare payments (AllPay 2018b).

Providers mobilise established terminologies of New Public Management, and neoliberal fiscal discipline to promote CWP. For example, in a marketing brochure for their government payment services, Visa (2012: 5) sympathetically acknowledged: "We understand that you have to do more with fewer resources."[122] In this way CWP are positioned as enabling states to pursue "core neoliberal priorities such as 'lean' bureaucracies [and] fiscal austerity" (Brenner and Theodore 2002: 361). As states (and especially states with developed welfare systems) pursue 'permanent' austerity (Pierson 2002), cashless payments offer lower expenditure, increased efficiencies, a better service to users and the involvement of private partners. The extent to which this is true is debatable. Especially in the disciplinary forms of CWP below, policies can often require large, expensive contracts and accrue additional costs by developing appropriate infrastructure. Moreover, the claim that the 'quality' of service has improved is also questionable, particularly in instances where everyday lives are disciplined and controlled.

A further claim Providers make is that CWP offer states greater control over the money that is dispersed, either in how it is spent or by improving the monitoring of card use. In relation to the efficiency discourse above, CWP are claimed to provide states with the means to tackle corruption and prevent 'leakage' (Mastercard 2018b). Cards are said to be more effective in monitoring and tracking the movement of payments, which will also prevent money being siphoned off by third-parties in the system. For instance AllPay, a UK payments company, focus their marketing on the ability of local councils to track the spending of care and personal budgets more efficiently, claiming that a card "provides excellent management information regarding spend and usage" (AllPay 2018; 2018b)

Other providers conflate the monitoring and spending control functions as part of the appeal to manage 'inappropriate use'. This aspect is especially the case when providers are speaking to states with developed welfare systems. One report states:

[122] Although an Advocate rather than a Provider a report by Demos, a UK think tank, also acknowledges the austerity agenda in its case for cashless payments: "In the face of unprecedented budget cuts, local authorities should explore the possibility of using prepaid cards for the distribution of personal budgets, as a tool to reduce administrative costs and reduce the budgetary cuts passed to front-line services" (Wood and Salter 2013: 12).

> Whether funding is made to a bank account or in cash it is traditionally difficult and time consuming to check that the funds are being spent appropriately by manual methods. This usually involves asking for receipts and statements and carrying out a manual reconciliation… As well as restricting the use of Prepaid cards to certain categories of spend all transactions are automatically logged electronically and made available for analysis. Reports can be automatically triggered when, for example, funds are regularly underspent or the pattern of spend changes. Councils can therefore ensure that funds are being sent appropriately and more easily manage the risk of inappropriate or fraudulent use (National Prepaid Card Steering Group 2012: 12).

Similarly, Visa (2012: 14) suggest that "to ensure adherence to a specific benefit programme's requirements, you can restrict cards' use to certain kinds of merchants." These providers offer states the capacity to extend control over the everyday lives of people receiving welfare money. This should not be necessarily thought of a design of the Providers, and is likely to be reflection of the desires of the states; Providers have little interest in restricting where the card is used, especially in cases where this would reduce their fee revenue. Indeed, the control of payments undermines some of the organisations' own marketing material, for instance Mastercard's famous slogan: "There's some things money can't buy, for everything else, there's Mastercard".

1.2 Advocates

The other type of actor in the international CWP space are the Advocates. This group of actors are drawn predominantly from the international development sector and focus mainly on the Global South and the users of CWP. These discourses are in-line with Maurer's (2015: 129) depiction of 'poverty payment', whereby the "design of digital platforms for the transfer of value, agnostic as to what value is being transited or what it is being used for, has positive spill-over effects that ultimately benefit poor people". In other words, the value of the transfer can be separated from the wider economic value the *form* of payment provides. For example, lower transaction costs for users or the development of market solutions to social problems using transaction data. The most prominent actors here are large international organisations, like the World Bank, national development agencies such as USAID, and advocacy organisations such

as the Consultative Group to Assist the Poor (CGAP), the Gates Foundation and the Better than Cash Alliance (BTCA).[123] They are highly influential actors who are able to set agendas, prescribe and influence policies and set terms of relationships between themselves and recipient states (Boas and McNeill 2004). For example USAID (2014) issued a statement saying that "electronic payment systems must be the default method of payment under all awards", immediately shaping the form of USAID backed projects. They also provide toolkits to states about how and why they should digitise their payments, disseminate research on the value and progress of a transition towards cashless, and offer funding and incentives to digitise payments.

The leading rationale for Advocates for CWP is financial inclusion. Most of the benefits considered to accrue to the users of CWP are related to a closer relationship with the financial sector.[124] The premise for this is that the poor are financially 'under-served', and financial inclusion fulfils their 'needs' and 'demands'. The poor are said to be excluded because of a lack of money, collateral, appropriate identification and proximity to financial service providers (World Bank 2018a). As a result, they are either left without any financial services, or left to rely on exploitative and expensive 'informal' financial services.[125] The familiar market logic runs thus: Including the 'under-served' into formal finance creates a market for financial companies to better serve their needs. Competition amongst providers will ensure prices are as low as possible, services are appropriately designed to the needs of the poor and technological innovation will expand the reach into previously inaccessible areas. Once financially included, people can gain a variety of benefits such as easier management of money, ability to save for unplanned or large expenditures, and obtain credit for business expansion or consumption smoothing (CGAP 2014).

One important strategy therefore for including the 'unbanked' into formal finance is through digitisation of welfare payments into a cashless form. The World Bank's (2012a: 3) *General Guidelines for Government Payments* has financial inclusion as a key feature:

> The large volume of payments issued by governments, as well as the nature of some specific programs like social spending programs,

[123] The Better Than Cash Alliance (2018a) is an organisation based at the at UN comprised of " a partnership of governments, companies, and international organizations that accelerates the transition from cash to digital payments in order to reduce poverty and drive inclusive growth."
[124] Providers also use this claim, but less frequently and with less prominence.
[125] Taylor (2012: 608–609) has argued that the informal/formal distinction used with studies of financial inclusion is a false binary, as formal finance has informal practices embedded within it.

> represents an opportunity to promote or facilitate financial inclusion on a large scale.

Both USAID and the Gates Foundation are explicit about financial inclusion being the central benefit of cashless payments. USAID (2016: 2) argue that whilst savings and convenience are beneficial to recipients, "the greater benefits" are in the building of a new payment system that promotes access to a wider range of financial services. They provide a 'toolkit' to assist states' transition to digital payments. The final stage of the toolkit is to 'Scale Up and Out' where financial inclusion is effectively seen as the pinnacle of digital payments (USAID 2016: 31-33). Similarly, the Gates Foundation (2014: 12) argue that:

> Government to person (G2P) payments have the greatest potential to accelerate financial inclusion in the short to medium term, as it is easier for the government to dictate how it pays recipients than to influence how businesses or individuals transact.

States are considered crucial to the transition to cashless and are encouraged to target their efforts on those who they have the most influence and power over. Finally the Gates Foundation (2013) also make the case that CWP will contribute to financialisation as "digital payment systems can also supply financial institutions with additional sources of revenue. For example, the data from digital transactions can help providers better understand customer needs and patterns, thereby helping create new products and offering more attractive credit terms". CWP are a projected as a 'bottom of the pyramid' product that enables a virtuous cycle of benefits for state, businesses and people receiving welfare payments.

As the benefits of financial inclusion are said to occur independently of the transfer of money, CWP create a dual gain for people receiving them. Not only will the efficient transfer of monetary value supposedly help alleviate poverty, this is supplemented by gains from being financially included. However, the gains from financial inclusion, and the assumption of an unproblematic engagement with finance can be challenged. Firstly, many of the upcoming examples of CWP suggest that in fact the poor are reluctant to engage with the financial sphere, preferring to manage their money in cash and avoid purchasing financial services. Secondly, as seen in Chapter One, a body of academic research has argued that there are risks involved in financial inclusion and claims that it is beneficial should be considered critically. The underlying assumption is that 'the financial' in financial inclusion is represented as "a neutral legal contract into which the working poor enter, voluntarily and on equal terms and from

which they are said to benefit" (Soederberg 2014: 163). Financial inclusion does not occur on a level playing field, those being included are potentially more vulnerable and therefore willing to take unfavourable or exploitative terms, either out of desperation or lack of awareness (see Chapter Five for a notable example).

One final claim about of CWP made by Advocates is the greater security a card-based distribution provides, connecting with other claims about the dangers of cash. Receiving payments in cash is said to be risky as people are vulnerable to theft, especially when cash dispersal is at a publicly known, set time (World Bank 2012b; Gates Foundation 2015: 3). In addition, by removing the need to travel long distances to collect the cash, vulnerability whilst travelling is said to be reduced. Cards are meant to mitigate this by relocating money onto a PIN- or fingerprint- protected card, which can easily be blocked if it is lost. The World Bank cite the USA Electronic Benefit Transfer (EBT) card as an example of how risks of crime reduces with a CWP (Klapper and Singer 2014: 10). However, the risk of robbery is not necessarily reduced, as a card can as easily be stolen as cash. Moreover, though a card may reduce the risk of crime in the form of physical theft, the restructuring of payment arguably also leads to a restructuring of crime, whereby there is a vulnerability to new forms of *financial* crime and risk, as will be seen in Chapter Five.

Four central ideas have been distilled from the discourses of transnational actors involved in promoting and implementing CWP. This mode of payment is seen to be cheap, safe, informational, controlling and financially inclusive. They are articulated as a virtuous cycle, where all parties gain, with no losses. States make savings, users are included and partnering financial firms make profits - a triple win. These claims are prevalent in policy writing and research on CWP, clearly by Providers and Advocates, but also by the states implementing such systems. The key benefits of cashless welfare are coherent across the groups of actors as they all mention the key pillars of CWP discourse. As will be seen in the two main thesis cases, both the South African and Australian cases use forms of these ideas in their justifications and legitimations for the introduction of their CWP. Returning to neoliberalisation, one of its key features is considered to be the transnational policy transfer, where neoliberal regulatory strategies are circulated for redeployment in new places (Brenner *et al.* 2010: 335). CWP form another example of this process, as there is clear evidence of a transfer of ideas around cashless, and the policy solutions and benefits it provides. Further research could valuably study the mechanisms and networks through which these ideas travel. As well as discursively, the policy

transfer can be observed in the variegated international forms of CWP. The chapter will now move on to analyse them and their commonalities and differences.

2. The ideal types of CWP

The Australian and South African cases that are analysed in the subsequent chapters do not exist in isolation and are part of an emerging and evolving system of welfare payments. In this section, the different varieties of CWP will be described and analysed. While there is diversity in each national case, reflecting the contingent nature of welfare policies, it is possible to identify two dominant types of CWP into which most versions fit. The 'ideal type' methodology is used to abstract from the individual differences and analyse the similarities between the different forms. It is especially useful in this instance as this method is considered valuable "in the analysis of a topic that is little known or explored" as it allows an initial way to process large amounts of data (Swedberg 2017:4). The two types that have been identified are 'Inclusive CWP' and 'Disciplinary CWP'. The examples to support each case follow the initial presentation of the respective ideal type.

The ideal type method is prominent in studies of welfare. Most obvious is Esping-Anderson's (1990) *Three Worlds of Welfare Capitalism,* as well as the substantial subsequent body of work following him, identifying new types such as the Mediterranean (Arts *et al* .2002), Productivist (Holliday 2000), or Central and Eastern Europe (Fenger 2007). A more comprehensive overview of different ideal types in welfare literature can be found in Arts *et al*. (2002). Alternative ideal type methods in welfare and political economy can also be found in Jessop's (2002) Keynesian Welfare National State and Schumpeterian Workfare Postnational Regime, or Hall and Soskice's (2001) two varieties of developed capitalism, Liberal Market Economies and Coordinated Economies.

This method of analysis, originating with Max Weber, was first used for developing concepts by abstracting from observed characteristics of a phenomena to create a representation of observed cases (Risjord 2014: 43). Crucially though, these are idealisations, and do not necessarily exist in their abstracted form (Weber 1949: 90). The ideal type method can be useful for "heuristic, descriptive and explanatory purposes" (Jessop 2002: 460). In this chapter, the ideal type will serve a heuristic role, clustering together identifiably similar types of cashless payment systems and identifying common features.[126] Doing so provides a basis for the subsequent chapter, offering a further justification for case selection (an Inclusive type and a

[126] The heuristic use is what Weber considered the ideal type's most valuable contribution (Swedberg 2017: 4)

Disciplinary type), as well as demonstrating that both the two cases are also part of a wider international phenomenon.

There are two main issues with ideal types that must be acknowledged and addressed. Firstly, many of the previous ideal type theorisations have focused predominantly on comparison between the 'developed' national economies of the OECD (Rudra 2007: 379). In doing so this maintains an outdated and neo-colonial divide between states in the Global North and Global South and neglects the important similarities and differences within state welfare policies. Given this, the case selection within this chapter has sought to draw on a diversity of cases from across the world. Secondly, ideal types can become reified and static, portraying a snapshot image of social reality, and as a result struggle to understand or incorporate change. Weber (1949: 110-111) was aware of this, suggesting that ideal types should be constantly assessed against evidence and adjusted according to findings. As a result, the ideal types contained within this thesis need to be subject to ongoing and rigorous investigation, and be responsive to findings that dispute the types. Further, these ideal types should act as the *beginning* of the analysis, rather than the end point, enabling an understanding of the specific forms and contingencies that create the individual types and how they are experienced in everyday life.

2.1 Inclusive Cashless Welfare Payments

The first type of CWP system is the Inclusive CWP. They are dubbed 'inclusive' as the mode of payment is designed to include those receiving the payment. This can simply refer to the extending of payments to groups who previously did not receive payment, or received it unreliably or intermittently. Cashless payments can be effective at doing this, allowing an extension of payment across large distances and into rural areas. Significantly, it also refers to the prominence of financial inclusion, an aspect that reliably features in these forms of CWP. The shift to cashless enables financial inclusion because each person must have an account in order to take payment; those without are given a state created financial and associated card. The discourse depicted above is present: the state is said to get a cheaper, more efficient payment that can prevent leakage or loss, while recipients gain a convenient and safe payment that can also financially include them. The positive benefits that are seen to accrue to people receiving payment is reflected in their labelling. Inclusive CWP frequently refer to people as

'beneficiaries' – suggestive of someone who is 'benefiting' or gaining an advantage from being part of the programme.

The Inclusive CWP is also connected to the theoretical framework developed in the previous chapters, in that they seek to consolidate neoliberalisation and contain both governance and accumulation dimensions. Chiefly, they enable governance by developing and deepening capitalist social relations, especially between state, society and financial capital. Accumulation is furthered by the privatisation and financialisation within these forms of payment.

There are five key features of the Inclusive CWP. Firstly, the Inclusive CWP allows those receiving payment to receive it in their own personal bank account, rather than the state created one. Users are also not required to keep the money in the account and can immediately transform the cashless money into cash, which many do. The non-compulsory use of the card is important because underlying the project is an aim to make the payment more inclusive and efficient; as long as the payment is made into an electronic, financial account, *which* account is less important. Nevertheless, some form of engagement with the financial sector is required, as opting out of the financial system entirely whole still receiving a payment is no longer an option.

Accordingly, the second feature is that there is a prominent role of finance in Inclusive CWP. A financial partner is usually required for either simply holding the accounts, or more broadly in implementing and administering the project while building a payment infrastructure. These partners can either be public- or privately-owned banks or payment companies. The regulation of this relationship between state and organisation is often crucial to the success of a CWP, where the financial partner is not explicitly and clearly regulated, exploitation and profiteering is possible. There is also a prominent financial inclusion element. As all people receiving welfare must have a financial account, not only does this immediately ensure substantial and rapid financial inclusion in terms of accounts, but it also facilitates the subsequent selling of financial services. This is frequently constructed as 'empowering' and 'dignity providing' for those previously excluded or 'underserved'. In doing so, those who are using a card for the first time are also having their everyday lives programmed by becoming familiar with handling money in card form or withdrawing cash electronically.

The third feature is that Inclusive CWP depend on certain infrastructures to function. If money is to be dispersed in a cashless form, locations where the money can be used are required. This can mean either the building of new infrastructures, such as mobile cash payment locations,

building on existing infrastructure such as ATMs or developing the knowledge and confidence of users so that people know how to use the cards. Rural locations are especially targeted for infrastructure and training, expanding the reach of the state and market into spaces it previously could not reach. The development of these infrastructures aids both state and capital. The market is able to expand into previously inaccessible areas, whilst the state gains much more presence, knowledge and (potentially) control.

A fourth feature is that paying through the formal payment network requires the creation of formal citizenship identities. As many recipients may not have previously had formal contact and relations with the state or finance, identities are created. Through registration processes prior or during the inception of a CWP, large amounts of information are provided, such as date of birth, income, household size and make up. This provides important information on society and especially groups in rural locations that are less well understood; this is 'legibility' in Scott's (1998: pt1) terms. Identities can also be represented by both an identification number or a PIN and sometimes are accompanied by biometric identification. In sites where these identities already exist, they are used by the state as part of the registration process. In doing so the state can develop and build formal identities and state relations that are critical for governance projects.

Finally, in Inclusive CWP systems in the Global South, international development actors, such as the World Bank, are prominent, providing funding, research and support to the programme and advocating for its expansion. 'Inclusion' is especially prominent, given the influential "Leave No One Behind" agenda of the Social Development Goals (UN 2013: 7), and the World Bank's (2013a: 4) beliefs on 'inclusion'. It believes that inclusion is a process that improves the "ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society". These actors have an influential role in shaping the forms of social policy emerging in the Global South through financial and technical assistance (Hall 2015:145-147). As social protection becomes a dominant theme in development projects the mode of delivery becomes critical, and digitised and cashless modes of transfer are the preferred form of payment for these development organisations.

These categories will now be applied to a selection of international instances of CWP. The examples to support the argument of the Inclusive CWP system are Brazil's Bolsa Familia programme, Mexico's Prospera and the Canadian state of Ontario's welfare debit cards. Further examples of Inclusive CWP can also be seen in Fiji (Boletawa 2012), Mali (BTCA 2013),

Nigeria (Doya 2017) or India (CGAP 2015). A summary of the different cases and their relationship to the ideal type is summarised in Table 1, and also includes the features relevant to South Africa in the upcoming chapter are included.

Table 1 - Summary of the different aspects of the Inclusive CWP

	Opt out	**Financial involvement**	**Building infrastructures**	**Formalising identities**	**Prominent transnational organisations**
Brazil Bolsa Familia	✓	✓		✓	✓
Mexico Prospera	✓	✓	✓		✓
Ontario Welfare Card	✓	✓			
South Africa SASSA Card	✓	✓	✓	✓	✓

2.1.1 Brazil's Bolsa Familia

Figure 2 - The Bolsa Familia Bank Card (Hellmen 2015: 14)

One of the most well-known and established Inclusive CWP is the Brazilian *Bolsa Familia* (which translates to 'Family Allowance'). The Bolsa Familia is a conditional cash transfer programme that reaches 13.8 million families, which covers about 48 million people, or 25%

of the population (Schwarzer 2015). Payment is made for a number of different programmes that make up the Bolsa Familia and these can be categorised into two areas. There is an unconditional payment for those in extreme poverty, and conditional payments for those households with children or a pregnant woman. The conditional aspects of the payment require 85% attendance for school age children up to 15 years old, 80% attendance for 16 and 17 year olds and regular health visits by children and pregnant women (Soares *et al.* 2010: 174). The monthly value of the payment varies from R$77 (£14) up to R$336 (£62) depending on which payments a household is eligible for (Hellman 2015: 11).[127]

To be part of the Bolsa Familia, families must either contact the local municipality, or be identified by municipality surveys and research. Registration involves providing a substantial amount of information to the state, including household access to services and utilities, income and expenses, membership of any indigenous groups, education level and employment situation for each household member. One member of the household must register as the 'individual responsible for the family unit'. The designation is explicitly gendered, as the payment is made "preferentially to the woman in each family",[128] who must also sign a 'responsibility agreement', ensuring that the money is used and spent correctly and responsibly (Lindert *et al.* 2007: 17). This ritual, which has no legal or binding commitment, immediately loads this money with social meaning and programmes its use. The individual responsible for the household must update the state each year with any changes in the household or incomes, providing the state with up to date information on a substantial segment of the population. Once registration is completed, each member of the household is enrolled into the 'Federal Government Single Registry of Social Programs' and each are given a Social Identification Number that is needed for accessing other services (Hellman 2015: 8-19). The creation of the Bolsa payment thus necessitated a formal identity, and the development of a relationship with the state.

To deliver the Bolsa the state partnered with Caixa Economica Federal, a public bank, which holds the accounts, issued the cards and administers the payments. Caixa Bank has an extensive

[127] Exchange rate calculated as £1 equal to R$5.43 as on the 19/09/2018.

[128] The rationale for this is that channelling the money via the card to a woman in the household would mean money is spent more appropriately, while also providing women's empowerment because of their increased control over decision making (de Brauw et al 2014: 487). The evidence of the effect this targeting is mixed, with some evidence suggesting that 'high female bargaining power' was reported in Bolsa households (Fabio Veras Soares and Silva 2010: 23–24), while others suggested there was an urban/rural split in terms of its affect (de Brauw et al 2014: 496). None of the evidence has, however, investigated how the mode of transfer shapes and effects intra-household spending, if at all.

network of banks branches, ATMs and small local agents that spread its influence and reach out into the most rural locations in Brazil, and this network is used to make the payments (Hellman 2015: 14-15). At these locations users can withdraw cash or check their balance. There are two types of card that users can choose. The 'Bolsa Social Card' is a closed loop cash dispersal card wherein the entire benefit must be withdrawn in cash within 90 days of payments and cannot be used for deposits or purchases. This withdrawal can be done at any number of the Caixa Bank infrastructure points. This form of payment applies to 11 million users, 75% of household heads who receive a grant (WWP 2017).

The other alternative is for people to choose to have their payment made into a fully functioning open loop debit card, the Caixa Facil (colloquially known as the 'blue card'). This card was introduced in 2009 to enable financial inclusion and provide a basic current account. The card and account can be used for savings, multiple withdrawals are allowed, purchases can be made at point of sale (POS) readers and crucially, the purchase of financial services such as microcredit and insurance become possible (Hellman 2015: 14-15). The Facil card has no account fees, unlimited free balance enquiries and free withdrawals for the first four uses of the card (Mariscal and Renteria 2013: 120). All of these transactions take place via the payment rails of Mastercard (CGAP 2011: 20). However, this has not manifested in wide use, with only 25% of people using a Facil account (WWP 2017).

A key concern for Caixa has been the extent to which the Caixa accounts are profitable. As a result, Caixa are seeking to encourage more in-store (and therefore cashless) transactions to increase their profitability. According to a state report that aimed to share the experience of the Bolsa with the rest of the world:

> The Ministry of Social Development has begun to play a role in the financial education of beneficiaries, essentially by encouraging people to use banking and financial services in a responsible manner, with the newly aware and empowered users increasingly able to make decisions about their financial situation and their relationship with banks (WWP 2017: 4).

Notable here is the social meanings about people and the money with neoliberal tropes of responsibility, empowerment and independence of those receiving the payment, with a suggestion ("newly aware") that the Bolsa is responsible for creating this. While complete cash withdrawal remains the dominant method of receiving the grant money for Bolsa recipients,

the state and financial companies are seeking to develop familiarity with financial practices and promote relations between the poor and financial capital.

The value of distributing the payment using a cashless medium is said to have benefits that chime with the discourses seen above. According to a research report from the University of Toronto: "The electronic payment system was adopted to ensure that cash transfers are reliable, safe and have a broad reach" (Wong *et al.* 2015: 13). The World Bank considers the Bolsa Familia the archetype of social protection programme from which many others can learn, and reflected this with two tranches of funding in 2004 and 2010 (Ceratti 2014; World Bank 2010a). The funding is intended to improve the registration, management and monitoring of the programme, as well as expanding other associated programmes that encourage labour market inclusion and productivity improvement (World Bank 2010b). Similarly a CGAP report comments favourably on the introduction of financial inclusion aspects of the programme, finding that the digitisation of the Bolsa was cheaper for the state and offered recipients a convenient method of payment (Bold *et al.* 2012: 21–22).

2.1.2 Mexico: Prospera

Figure 3 - The Prospera Card (Junco 2014)

Mexico's *Prospera* (which translates to 'Mexico Prospers') is another example of an Inclusive CWP. The Prospera programme is a conditional cash transfer scheme that has been in existence since 1997. Initially covering 300,000 households it had increased to 6 million by 2015 (Nino-Zarazua 2017: 10). The programme seeks to improve the health, education and nutrition of poor families (Larraga 2016: 8). Those eligible for the programme are households with an estimated income lower than the amount necessary to acquire the minimum amount of food. Payment is made to a single member of the household (ideally a woman) on condition of the households fulfilling certain requirements, namely attending schools, health appointments and workshops. The monthly value of the payment varies from $335 Peso (£13) up to potentially $2,737 Peso (£111) depending eligibility for extra payments based on household size, age and

education situation (Larraga 2016: 24).[129] The programme is considered to have been a success because of its effects on poverty and access to services, and is said to have been influential in the design of many other countries' social protection systems (World Bank 2014).

Distinctive neoliberal logics of state management have been combined with cashless discourses to transform the payment form to a CWP. The World Bank have been central to this evolution providing two loans to support the development of the project, while encouraging a focus on financial inclusion and developing the technological capacity of a payment infrastructure (World Bank 2013a). Previously payments were made through either cash dispersal or direct transfer into personal accounts. The cash payments were made in specific points in towns and are said to have caused long travelling time, queues and risk of theft and assault (Masino and Niño-Zarazúa 2014: 4). [130] In response, the Mexican government transitioned to a cashless mode of transfer. This was driven by the limitations of cash based distribution, reflecting the distinctive cashless arguments of convenience, safety and reduced leakage, and also as some critical observers suggested, by a desire within the national treasury to put in place "measures for increasing austerity, discipline and a reduction in the public administration's expenses" (Amin *et al.* 2012: 5).

The mode of payment introduced had two types, but both cards were provided by Bansefi, the national development bank. The first card is a closed loop cash dispersal form, which is used by 80% of Prospera recipients. Here accounts are credited every two months and the assigned household member must withdraw all the money within six days from either an ATM or a temporary local pay-point. The second option is an open loop card, the 'Bansefi Mas' card, that can be used in the wider payment infrastructure on Mastercard's 'rails'. Money can be accessed at Bansefi ATMs, but can also be used for purchases in stores or to gain cashback. Using non-Bansefi ATMs however, accrues large fees of $22 Peso (90p) for a withdrawal and $8 Peso (33p) to check balances (Larraga 2016: 22 n52). By administering the Prospera programme, the bank was able to expand its technological capacity, infrastructure, and profits as a result of the expanding base of users (World Bank 2013a: 14). However, the rural financial infrastructure in Mexico is still said to be inadequate (Grandolini 2016), so the state and Bansefi aim to "extend banking services into dispersed areas" by using 'agent banking', which is local

[129] Exchange rates are calculated at £1 equal to $24.59 Peso on the 19/09/2018.
[130] The extent to which the new card is safer is debatable, and arguably has removed one form of risk and replaced it with another, as media reports demonstrate that cards are also stolen (Xinhua 2017).

independent merchants who can also distribute cash, and expanding POS devices (NCFI 2016: 12-13).

The Bansefi Mas card was part of a wider push towards financial inclusion for people receiving payments, and the card offered a selection of financial services. Financial inclusion is one of the key features of the overall Prospera project and is defined in this context as "giving priority access to the beneficiaries of the programme to financial services such as financial education, savings, life insurance, and credit" (Larraga 2016: 7-8). Not only is the extension of financial services an important development outcome for the Prospera, the expansion of services is an important business aim for Bansefi (World Bank 2013a). According to Mastercard's press release on the Bansefi Mas card, "the Prospera program marks a great era for the company in Latin America, and this is just the first step to develop economies and the financial ecosystem, enabling more people to participate in the global economy" (Junco 2014). Welfare payments become a means to include the poor into the infrastructure of the global economy, intertwining micro and macro circuits of finance.

Despite these efforts, some research suggests that financial inclusion has not been completely successful through the Prospera, with both infrastructural limitations in rural regions and a lack of trust in banks being blamed (Chiapa 2015; Riley and Kulathunga 2017: 145). Some suggest that the poor need to be trained and persuaded of the benefits of financial services. One of the World Bank's (2013b: 13) funding objectives was to "modify the behavior on financial management and savings" through financial education programmes (Masino and Nino-Zarazua 2014: 2).[131] Others suggest that the routine use of debit cards will eventually lead to users to become more willing to engage with the formal financial sphere (Bachas *et al.* 2017), which can be considered an example of financial familiarisation as discussed in Chapter Two. This does challenge the underlying assumption of financial inclusion, however, that poor people are demanding these services, whereas in fact they may need to be trained and persuaded of the benefits to become financial market subjects.

[131] As well as this, Bansefi used traditional and social media to build the brand of its financial services organisation "L@Red de la Gente" (World Bank 2013a: 13)

2.1.3 Ontario's welfare debit card

Figure 4 - Ontario Welfare Debit Card (RBC 2018)

In 2012, Toronto replaced their previous system of paper welfare cheques with a debit card, before being rolled-out across the Ontario province in 2015. This was done to achieve benefits for both state organisations and citizens, and was considered a "win-win" by local councillors (Moloney 2012). Previously those without a bank account received payments in the form of paper cheques that had to be taken to a store to be cashed, accruing fees in doing so. The fees were substantial, with a person who receives $599 (£351) a month, saving $250 (£147) a year from the transition. At the same time Toronto city government saved $2.5 million (£1.46 million) a year on cheque cashing fees.[132] The transition to a debit card form of payment drew on tropes of cashless payment discourse. The card was said to be safer, because the money would be protected by a PIN and large amounts of cash would not need to be carried (Dale 2011a). It would be cheaper because of the avoidance of fees, and more convenient for the user because the card could be used for purchases (City of Toronto 2017; CTV 2015). See, for example, this statement from a local service manager:

> The reloadable payment card helped one of our clients in Windsor by ensuring that he did not have to carry cash, which would have made him vulnerable to theft, and made it easy for him to purchase the things that he needed (MCSS 2016).

The new payment system provided a 'RBC Right Pay' debit card onto which the money would be paid each month, allowing the user to withdraw cash, make payments at POS devices, or pay bills. The card is set up by the Royal Bank of Canada (RBC) and could only be loaded with money from the state; individual private deposits were not allowed. Additionally, the card was operated with Visa, and therefore can be used at any place where these cards were accepted.

[132] Exchange rates calculated as £1 equal to $1.71 Canadian Dollars on 20/09/2018.

The programme makes use of existing financial infrastructure. Users are allowed four free cash withdrawals from RBC ATMs, any more withdrawals, or those from non-RBC ATMs are charged at $2 (£1.17). The use of the card enables financial inclusion by providing accounts to those previously without one, but also increased the familiarity and comfort with handling money in card form. Once enrolled in the programme, people were offered further assistance with financial literacy (RBC 2016) and finding employment (City of Toronto 2012). The card can therefore be seen as a 'gateway' to further financial or labour market participation, and an example of inclusionary neoliberal welfare.

One of the dominant claims for the card was that it would provide dignity to those receiving welfare, to "remove the stigma of the welfare cheque" (Brennan 2015). According to one councillor: "For me, it's a dignity card, that's how I see it…Where welfare cheques stigmatize people, this card will enable recipients to live like other Torontonians" (Thompson, quoted in Moloney 2012). Yet these claims are subject to challenge. When it comes to stigma, the introduction of the card will not necessarily lead to a reduction, which is experienced in more sites than purely the transformation of vouchers into cash. Additionally, as Chapter Seven will show, a card can in some instances exacerbate stigma, as it is noticeably different from other cards.

Notably, politicians were explicit about *not* wanting to monitor or control welfare expenditure in the electronic form. For example, one councillor commented: "I think it's a little draconian to start saying, 'You're on welfare, and this is exactly how you're going to spend the money we give you" (Ainslie, quoted in Dale 2011a). Surveillance of spending was also ruled out because of Canadian privacy laws. According to a Toronto city official : "In Canada, we don't have the legislative right to track those kinds of things that way. Nor should we, quite frankly. And we wouldn't want to" (MacVicar, quoted in Dale 2011b).

While the Canadian case demonstrates a clear example of an Inclusive CWP (a focus on financial inclusion, reducing costs of payment, opportunity to opt-out), it has underlying elements of a disciplinary approach. Although the current government has no apparent intention of controlling or monitoring spending, some others do. For example, a 2013 White Paper published by the main opposition party suggests using the debit cards to:

> Provide the security sought for taxpayers' dollars that are intended to cover essential food items. A debit card with a limit that only works at food vendors offers an alternative to the food stamp system, ensuring

> that the portion of monthly benefits intended for food is set aside and cannot be used on other expenses… By limiting where the money can be spent, we can ensure that the money intended for necessities is set aside (Hudak 2013: 18).

The card builds the states capacity and infrastructure to undertake disciplinary control, should a shift in ideas or policies occur. This possibility supports the claim made above that ideal types require revisiting and interrogating, as the policies themselves are not static, but in constant development and evolution.

2.2 Disciplinary Cashless Welfare Payments

The second ideal type is the Disciplinary CWP. These types of payment systems seek to control and discipline the people they send money to. The central features of a Disciplinary CWP are the absence of an opt-out for those receiving welfare payments, an explicit social meaning of money, the control of where and what can be purchased, and the surveillance of participants. These schemes are more commonly seen in 'developed' welfare states, where most individuals have already been included into relations with the state and (formal) finance by having existing bank accounts that benefits are paid into. As a result, the next stage is to build on these relations to pursue social policy objectives. Financial firms are required, but their involvement is confined to administering payments and providing the technological capacity for control and surveillance. Aspects of financial inclusion, such as using the incomes to gain financial services, are generally restricted or forbidden.

As with Inclusionary CWP, Disciplinary CWP are also a consolidation of neoliberalisation although with a different focus. While there are some accumulation potentials, chiefly through micropayments and privatisation, these policies are predominantly focused on governance. Disciplinary forms of cashless payments enable specific governance strategies typically through controlling welfare money and extending surveillance to promote market-based behaviours. As discussed in Chapter One, a feature of neoliberal governance is the experience of stigma in welfare, and this was extended to the everyday experience of stigma through welfare payments in Chapter Two. These forms of CWP can stigmatise users by signifying them as a 'dysfunctional' welfare recipient. Accordingly, the power of the state is used to enforce certain everyday practices, monitoring and ensuring that people act in line with

preordained market behaviours, underpinned by a paternalism that people receiving welfare are either unable or cannot be trusted to spend welfare money 'properly'. While Disciplinary CWP are individualising (by restricting money to a specific card) they are not responsibilising, in the sense of leaving individuals to be responsible for the monetary decisions they make. Instead, Disciplinary CWP can be seen as a response to a perceived *lack* of responsibility, requiring the state to intervene to *enforce* responsible uses of welfare money (Trnka and Trundle 2014: 139).

There are four key aspects of a Disciplinary CWP. Firstly, all Disciplinary CWP are compulsory, and this can be considered the unifying and distinguishing feature of this type. The state is able to use its power to set the terms and conditions of the receipt of welfare money especially in how it can be used. Recipients are not able to use their own accounts or withdraw cash, as this would subvert the controls placed on the money. They are therefore forced to choose between refusing payment or accepting the terms set out; something of a false choice given that those requiring state welfare would struggle to live without it. The Disciplinary CWP thus consolidates the already unequal relationship between state and citizen. The money cannot be accessed in any form other than using the account, usually through the card and sometimes using internet transactions.

The compulsory nature of the scheme is critical for the second defining feature – the control of economic behaviour, either where welfare money can be used or what goods can be purchased. As was seen in the previous chapter, neoliberalisation of welfare involves the programming of everyday life through controls on the form of money. Disciplinary CWP seek to restrict, direct or programme the behaviour of those receiving welfare payments, enforcing spending towards some things and away from others. More than simply attempting to shape spending, there is an underlying attempt to shape the behaviour and mind-set of people receiving welfare. This may mean inhibit certain practices or purchases (such as alcohol consumption) or encouraging 'effective' money management through training sessions or enforced budgeting.

In confining money to a card and ensuring payment can only occur through specified channels, the Disciplinary CWP also has a surveillance element. The card enables the state to have information and monitoring over the everyday lives of welfare recipients. Disciplinary CWP allow the tracking of expenditure, which could be in terms of how much is spent, on what products or which locations. All the data that the card collects can be monitored by the state or associated financial companies for any 'unusual' activity that may require investigating, as well

as providing data to inform subsequent policy making. For instance, the required level of payment could be increased or reduced depending on how much or where people spend their money.

Fourth and finally, Disciplinary CWP are typically driven by a concern for ensuring state money is spent 'correctly,' meaning on 'essentials'. Such purchases and expenditures that are considered 'appropriate' are payments for things such as groceries, rent or bills. The other side of coin is that effort is made to exclude and prevent inappropriate purchases, usually understood as expenditures on alcohol, gambling, unhealthy foods, or any illicit activities. These distinctions are made to ensure that welfare money is not 'wasted'. As the schemes invoke a moralistic tone, they are accompanied by an experience of stigma and shame for those receiving welfare, especially considering the material and symbolic presence of the card. The use of this money and the restrictions on it are also subject to contestation, both by the users and the wider society, who question whether the state should be setting restrictions on welfare payments.

These categories will now be applied to a selection of international examples of Disciplinary CWP. The three cases are, the USA Electronic Benefit Transfer (EBT), the 'State Welfare Card' in Thailand and a selection of local council projects and national trials in the UK. Further examples can also be seen in Egypt (Abdalla and Al-Shawarby 2018) and Nepal (Das Shrestha 2011). The main features and differences of the cases are summarised in Table 2 with Australia's features also included.

Table 2 - Summary of different features of Disciplinary CWP

	Compulsory use	**Control of spending**	**Social meaning of money**	**Surveillance**
USA SNAP program	✓	✓	✓	
Thailand State Welfare Card	✓	✓	✓	✓
UK cashless projects	✓	✓		✓

Australia Cashless Debit Card	✓	✓	✓

2.2.1 The USA EBT Card

Figure 5 - A Californian Food Stamp Card (Christensen 2017)

The first example of a Disciplinary CWP is the USA's EBT Card. 41 million people in America received money from the Supplementary Nutrition Assistance Program (SNAP), commonly known as 'food stamps'. The programme "offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities" (USDA 2018a). Households receive a monthly maximum of $193 (£146) for a single person, that goes up to $1,153 (£871)[133] for an eight person household (USDA 2018a). The official state rationale is that the payments "ensure that no one in our land of plenty should fear going hungry" (USDA 2018b). Progressively introduced throughout the 1990s, EBT was adopted as the mode of delivery of SNAP payments as part of the 1996 Welfare Reform Act (Caswell and Yaktine 2013: Ch.2). Prior to this, welfare payments were made either in cash or with vouchers. However this form of transfer was said to generate stigma and vulnerability to theft, to which the EBT card was proposed to be a solution (Hunt 2016: 380).

Those receiving SNAP benefits must use an EBT card to receive the payment, and the card can also receive other cash benefits such as Temporary Assistance for Needy Families (TANF), an option for those without their own bank account.[134] The EBT card can therefore hold different types of payment and thus different types of money. While SNAP payments cannot be accessed in cash and can only be used to purchase specific goods at specific retailers, cash payments can

[133] Exchange calculated as £1 equal to $1.32 on the 08/09/2018.
[134] Those with their own bank account can use an Electronic Fund Transfer (EFT) to move the money directly into a personal account.

be used anywhere or withdrawn. The disciplinary aspect of the card then is specifically related to the SNAP, whereby the use of the card is required to use the money. The EBT card does not allow people receiving SNAP to opt-out.

The SNAP payments enable the purchase of certain foods and prevents the purchase of others. Accepted purchases are cold food, seeds and plants, while forbidden purchases are any hot food, alcoholic drinks, household items or medicines (USDA 2017a).[135] There is a prominent public discourse on the misuse or misspending of food stamps, along with the stigmatised characterisation of the 'welfare queen' (Cammett 2014: 244).[136] The system is policed and enforced by cashiers at the point of sale, rather than technologically as seen in Australia in Chapter Seven. At the point of purchase, customers inform the cashier which portion of their account they would like to use (SNAP or cash). The cashier must then make sure the goods that are being purchased are allowed and refuse to accept any that are not. Stores may have systems that scan certain items as eligible goods, depersonalising the enforcement. There are strategies to circumvent the system, such as by finding accommodating cashiers or stores who may overlook the restrictions, or simply selling the cards at a discount for cash (Edin and Shaefer 2015: 105–116).

SNAP benefits can be used at any authorised retailer that has the technological capacity to accept EBT cards. To qualify, stores must offer two of these eight food categories: meat; poultry or fish; fruits or vegetables; bread or cereal; or dairy products. As a result a wide variety of stores are eligible, including convenience stores, pharmacies or grocery stores (Racine *et al.* 2013: 361). Stores however must purchase their own EBT equipment rather than the state distributing the infrastructure (USDA 2017b). A number of payment companies are thus well placed to profit from stores purchasing or renting payment infrastructures. An important issue with SNAP and EBT is the quality of the food sold by EBT accepting stores and so in order to address some health concerns arising the state funds EBT infrastructure to farmer's markets (USDA 2017b; Wetherill and Gray 2015). Thus, not only is the state seeking to shift and shape everyday lives towards certain purchases and locations (Shannon 2016), but is also encouraging the incorporation of local exchange into the formal payment infrastructure.

[135] Any unusual mix of typically 'inappropriate' goods and other more unlikely goods such as medicines or toiletries.

[136] The origin of this trope is often attributed to Ronald Reagan whilst campaigning in 1976: "She has 80 names, 30 addresses, 12 Social Security cards and is collecting veterans' benefits on four non-existing deceased husbands. And she's collecting Social Security on her cards. She's got Medicaid, getting food stamps, and she is collecting welfare under each of her names. Her tax-free cash income alone is over $150,000" (Cammett 2014: 244).

Finally, the state requires a third-party private provider to facilitate the payment. The USDA lists each provider by state, and the contracts are now dominated by two firms, Fidelity Information Systems and Conduent, which hold 52 of the 54 national contracts (USDA 2018d). JP Morgan has also been prominent in the delivery of the payments (Simon 2012). These firms make large profits from the transfer of welfare money, stemming from three main areas, the fee from each user, the sale or lease of POS machines, and fees from ATM machines and lost cards (GAI 2012).[137] As suggested in the previous chapter, the micropayment revenue generated from the everyday use of money is an important aspect of CWP. So, while Disciplinary CWP may often prevent or control access to financial services, they still promote micropayment based forms of accumulation.

2.2.2 Thailand State Welfare Cards

Figure 6 - The Thai State Welfare Card (The Nation 2017a)

The second example of a Disciplinary CWP is the State Welfare Card, introduced in Thailand in 2017. The scheme pays a monthly income to 11.7 million people, replacing the previous system of physical cash dispersal. The State Welfare Card was introduced to disperse money, but the cashless form allowed a greater control over how the money was spent, while also aiming to boost consumer spending in local economies. As previous cash dispersal programmes were criticised for allowing free spending and 'abuses' of the system, the cards were intended to ensure that state money was spent 'appropriately' (Mokkhasen 2017a; Mokkhasen 2017b). The cashless aspect also enabled the state to achieve a number of social policy goals on top of simply making payments. It could remove the universal provision of public transport by instead

[137] It is difficult to quantify how much is made from these contracts as the USDA does not collect this information (Simon 2012)

providing means tested subsidies (The Nation 2017b), direct spending to specific areas of the economy, and extend surveillance on the poor.

Cash cannot be withdrawn from the card and its use is compulsory. The account has internal earmarking and couponing to target specific social policy goals. The money held on the card is paid monthly and is allocated to three different areas. Firstly, there is money earmarked for travel expenses, this allocates 1,000 (£23) Baht for train tickets, 800 Baht (£19) for interprovincial bus tickets, and 600 Baht (£14) for Bangkok bus fares. Secondly, there is money allocated to utilities, with 200 Baht (£5) allocated for electricity and 150 Baht (£3.50) for water bills. Finally, there is money for groceries, which is means tested. Those earning less than 30,000 Baht (£700) a year receive 300 Baht (£7) a month, and those earning 30,000 - 100,000 receive 200 Baht a month (Mokkhasen 2017b). Although people are allowed to add money to the account, it cannot accumulate and must be spent by the end of the month, promoting spending in the local economy. According to a government spokesperson, the card led to 11.8 million Baht (£270 000) being spent on consumer goods in the first four months of the scheme, along with 14 million Baht (£320,000) on cooking gas, and 100 million Baht (£2,260,000)[138] on transport (Sangsrichun, quoted in Pattaya Mail 2018).

The portion of money earmarked for groceries can be used at 'Blue Flag' shops, a national discount store, and other stores certified by the Commerce Ministry. POS devices are required at all stores that wish to accept payment on a State Welfare Card and these are installed by the state. As Thailand seeks to move away from cash and develop a national payment infrastructure, it is attempting to establish the accompanying infrastructural features (Chantanusornisiri 2017b). An additional feature of this is the offer of free broadband internet services to state welfare card holders in a selection of remote villages (The Nation 2017c). Access to the internet is important for the card readers to get access to the national payment infrastructure. In the initial phase, 20,000 card reading devices were installed at local stores and shops, and 20,000 more are planned by the end of 2018 (Pattaya Mail 2018). With a cashless scheme however, some rural stores did not have the required infrastructure, and so people in these regions struggled to use the cards (Mokkhasen 2017a).

By installing card readers, the state became able to direct which stores people were allowed to visit and purchase from, and which would be excluded. The money is not only couponed, as the locations and amounts are restricted, but it is also earmarked. While the card does not

[138] Exchange rate calculated as £1 equal to 44 Thai Baht on the 30/07/2018.

restrict the *types* of goods being purchased,[139] the purchases should be "considered necessary for their living and agriculture" (Kalayanmit, quoted in Sangiam 2017). The state has thus sought to influence how users should understand and spend the money. This has provoked contestation. According to a local advocacy group: "It is as if the government will exert its power over the poor, telling them where to spend and what they should not hope for" (Tienudom, quoted in Saengpassa 2017).

The extension of surveillance over the behaviour and lives of people receiving the card is an explicit part of the policy. All users were asked to register with the government to receive the card, and share extensive personal financial information (Mokkhasen 2017b). Not only does this create a national database of the poor in Thailand, but also functioned to rule certain applicants ineligible (Mokkhasen 2017c). The card collects the information and spending behaviours of the everyday lives of users, which some have suggested should be repurposed for other uses. One suggestion was for "the government to understand the people's needs and spending, and to plan better to help them" (Yee 2018). Further, by collaborating with the Krung Thai Bank, the State Welfare Card is part of an unspecified policy to harness 'Big Data' (Cheevasittiyanon 2018).

During the registration, people were asked to share information on any outstanding debts, as part of a strategy to formalise and discipline debt relations (Mokkhasen 2017b). The introduction was seen as an opportunity to tackle 'underground debts', meaning loans from the informal sector that charge a much higher interest rate, which would be uncovered by collecting personal financial information (Chaitrong 2018). However, there was also a simultaneous effort to encourage the poor to borrow in the formal sector, the government Saving Bank was instructed to promote lending and deposit products for the poor (The Nation 2017a). This provides an example of the overlapping and contradictory disciplinary and inclusive features within CWP, in one instance the state is seeking to prevent debt relations, and in the next it is encouraging them. The debt relation itself is not the problem, it is credit through informal channels the state is seeking to prevent.

The card has also generated some controversy in terms of misspending, or the allocation to 'undeserving' people who are considered inappropriate recipients because they earn too much

[139] According to the Director General of the Department of Internal Trade, smart cards can be used to purchase any goods or commodities from any brand or merchant (Sangiam 2017).

money.[140] Thus, the cashless form enables the government to monitor spending and eligibility to prevent potential fraud. It has been suggested by think tanks that the government "use spending behaviour information to filter out unqualified persons. If any recipients of the government's welfare scheme usually spend 300 Baht per meal or dine out at luxury restaurants, they are not living on the poverty line" (Somachai, quoted in Paweewun and Arunmas 2017). In addition to this the government required 70,000 students to survey card recipients and corroborate their findings with the national bank to ensure correct eligibility. The cashless system therefore promotes and enables the capacity to monitor, control and enforce the state's understanding of the appropriate use of welfare money.

2.2.3 UK cashless projects

Figure 7 - The Azure Card (Roberts 2014)

The UK does not have a national or permanent CWP system, but it does have a number of trials and local schemes that can be considered as Disciplinary CWP.[141] There has been a significant push in the UK among local councils to use 'pre-paid' cards to distribute welfare payments. These are said to reduce costs, improve risk management and control spending, both by users and councils. One of the clearest examples of a Disciplinary CWP was the Azure card, which operated in the UK between 2010 and 2017, when the system was ended (UK Government 2017). The card provided an income to asylum seekers who had had their asylum request rejected, but were unable to their return to their home country.

The Azure Card replaced a previous system where cash was distributed (Santo 2014). The cash payment was ended as it was considered inefficient for the state. For the state cash was considered an incentive for recipients to remain in the UK because of the freedom it allowed,

[140] A prominent public example of this was a male model who obtained a welfare card and shared photos of himself with it and other expensive items on social media (Chantanusornisiri 2017a).
[141] It should also be noted that the UK also has trialled an Inclusive CWP as a route to financial inclusion with no controls over spending or cash access (Cole et al 2016).

whereas the controls on the card would make the experience of staying in the UK more unpleasant, disciplining people to leave the country (Travis 2006). Distinctive cashless discourses were also used. The Minister for Borders and Immigration suggested the card would "enable the UK Border Agency to cut down on the abuse of asylum support and provide a more efficient system" (Woolas, quoted in Santo 2014: 1–2). Additionally, the transition to the cashless form was seen to offer greater monitoring and surveillance capacity to the UK Border Agency (Carnet *et al.* 2014: 13–14). Each transaction was traceable and would show where and when transactions were made, preventing the state from 'losing' people who may need to be deported or detained. This would also allow the identification of cases where support was no longer needed, predominantly when the amount in the account would build up rather than being spent (Santo 2014: 9).

The card was debited with £36 a week, and could only be used at specified supermarkets and stores, for food, essential toiletries or clothing. Forbidden items were alcohol, tobacco, transport or gift cards. The card could be used at the major supermarkets (Tesco, Sainsbury's Co-Op, Asda, Morrisons and Iceland) as well as other major chain stores (Mothercare and Boots) (UK Home Office 2015). The overall project was administered by Sodexo, a multinational services company.

The card sought to control the everyday lives of recipients and directed where they could spend their money, and on what products. These controls created issues for the users. The use of the card was said to "painful" when transacting at stores, especially when the card failed to work and cashiers learned of the user's situation (Klein and Williams 2012: 747). The 'painfulness' of the transaction echoes the findings in Chapter Two when different modes of payment created 'psychological pain'. The restrictions also prevented users from purchasing at smaller, cheaper or culturally specific stores as they would not accept the Azure card (Piacentini 2012: 174). Notably, because the card could not be used for transport, users were often unable to get to a store where the card could be used (Ellis 2010). The card not only restricted the sites that transactions could be made in, but also restricted the ability of people to access those locations.

Although the Azure card has now ended, experiments with cashless welfare continue in the UK. In 2014, the Minister for Work and Pensions Iain Duncan-Smith announced to the Conservative Party Conference:

> I can stand here and announce to you that I am going to start testing prepaid cards onto which we will make benefit payments so that the

> money they receive is spent on the needs of the family, finally helping I believe to break the cycle of poverty for families on the margins (BBC News 2014).

This ethos of shifting payments onto cards to assist social policy objectives is present in a number of local council policies, especially for those receiving direct payments for care services. Personal budgets and payments are designed to increase the 'personalisation' and control of care provision by disabled and elderly people. Money is distributed directly to the user to choose to purchase what they considered to be the most appropriate services. For example, Brent Council prepaid cards are used for payments to users for care services. This Mastercard enabled card can only be used to purchase care related services identified on the users' 'care plan'. The card will not work at ATMs and cashback at stores is disabled (Wessels 2014: 8). The card enables the council to more closely monitor how the money is being used, and to check for any underspending that might mean the amounts being received are too high (National Prepaid Card Steering Group 2012: 22).[142]

[142] Similar schemes are seen in Merton Council (2014).

3. Conclusion

In conclusion, this chapter has demonstrated the proliferation of CWP systems around the world, and the prevalent underpinning discourse that accompany them. Whilst each case is driven by its own specific circumstances and contingencies, the international examples cluster around two forms: the Inclusive CWP and the Disciplinary CWP. As seen above in Table 1, the Inclusive form was focused on financial inclusion, the building of identities and infrastructure and the option to choose not to use the state's card. As in Table 2, the Disciplinary form is characterised by the inability to refuse the state's card, and extension of control and surveillance. Some of the central dividing lines between the two forms are presented in Table 3. These two forms can be understood as two examples of contemporary neoliberalisation, either of a form of inclusive state building or disciplinary intervention seeking to change behaviours. Both cases are underpinned by neoliberal ideas of policy making, which are reinforced and reproduced by influential transnational actors.

Table 3 - The differences between Inclusive CWP and Disciplinary CWP

	Inclusive cashless welfare	**Disciplinary cashless welfare**
Involvement of private sector	Prominent involvement	Private delivery partner but minimal involvement
Dominant discourses	Safe, convenient, efficient payment for the un(der)banked	Ensuring value for 'taxpayers' money', guaranteeing money is spent 'correctly,' welfare as a privilege.
Form of neoliberalism	Seeking to include, building and formalising capitalist social relations	Seeking to discipline and stigmatise people receiving welfare, produce market subjects
Prominence of financial inclusion	Financial inclusion is prominent	Subjects are already financially included

This

Key motivation	Improving efficiency of cash dispersal and pursuing financial inclusion	Controlling money and behaviour of people receiving payments
Representation of target population?	Beneficiaries, trapped entrepreneurs requiring freeing, the 'excluded',	Dysfunctional, requiring changes in behaviour, liable to waste money
Impact in the everyday?	Financialising daily routines by requiring a relationship with financial market.	Shaping the everyday experience of using welfare money, how and where it can be used
Form of surveillance	Gaining understanding of population through re-registration, preventing fraudulent payments	Collecting data on daily spending behaviour and economic activity

chapter has exposed the need for further research in this area. As many of these policies are relatively recent (the Thailand policy was introduced in 2017), there is very little academic research on these topics. The politics of new payment systems and how they connect to the wider shifts towards cashless would be a fruitful avenue to explore. This would show more examples of 'actually existing' forms of CWP and the unique, contingent factors that shape their introduction and form. Further, whilst the ideal type analysis is useful as an initial guide, it requires subsequent research to test, refine or reject the types. It is perfectly possible that the categorisation could be better constructed around different dimensions and incorporate new examples, but this can only be discovered with further investigation.

In conclusion, alone this chapter's analysis is insufficient. Whilst the ideal type method has been useful in mapping and categorising the different schemes around the world, to fully address the research questions of why states have introduced these policies and what the impact on everyday life has been, a detailed study of cases is required. This would allow a fine-grained understanding of the specific form of an Inclusive or Disciplinary CWP, the contingencies that shaped, and continue to shape its form, as well as an understanding of the *experience* of receiving welfare payments this way. The subsequent chapters will undertake this, and the two cases also reflect the classification made here. The South African SASSA card is an example of an Inclusive CWP, it allows an opt-out, it seeks financial inclusion and extends the reach of

the state into the everyday lives of people receiving the grant. The Australian case is a Disciplinary CWP that seeks to enforce certain forms of behaviour and controls everyday lives.

Chapter Four: Contextualising the SASSA card

Having identified two ideal types of CWP in the previous chapter, the thesis now moves on to study an example of each type. Over the next two chapters an Inclusive CWP will be analysed in detail. In 2012 the South Africa Government, through the South African Social Security Agency (SASSA), introduced a national cashless social grant card. Social grants for the elderly, disabled people, carers and those raising children were now paid onto a Mastercard enabled debit card. Prior to this system, grant payment had been devolved to the nine regions resulting in a variety of different payment forms. The new centralised and cashless payment was accompanied by a significant amount of policy documents and promotional material that considered the policy an influential success. Riley and Kulanthanga (2017: 12) writing for the World Bank describe the system as an "exemplary" example, while the Better Than Cash Alliance (2018b) use the SASSA card as an example in their *Digitizing Government Payments Toolkit*.

This chapter provides important background knowledge on the card whilst addressing alternative state justifications and legitimations for its introduction. It argues that the form and features of South African CWP can partly be explained by the context it emerges from where neoliberalisation and achieving biometric data have been prominent trends in post-apartheid South Africa. Secondly, while the state claims that the new card provides dignity in a number of different ways, these are found lacking. Instead it is argued that the card functions to legitimise and further include people into the market relations of the post-apartheid capitalist economy that impoverishes people. In doing this, the chapter demonstrates the historical and institution contingencies of the policy and also clears the ground of other explanations for the upcoming analysis of the SASSA card in Chapter Five.

The chapter is broken into two sections. In section one, background information and context to the welfare system in South Africa is presented. Relevant literatures on the South African context are discussed to reveal important contingencies that shape the SASSA card system. This encompasses the post-apartheid and neoliberal political economy of South Africa, the historical emergence of South African social protection, and the critical importance of biometrics. The section ends by describing the contemporary state of South African poverty and grant payments as well as the specific details of the SASSA card system. The second

section of the chapter is a discussion and critique of the discourses surrounding the introduction of the card. The overarching discourse suggests the new card will enhance the dignity of people receiving grants. This is also identifiable in two areas: through poverty alleviation and financial inclusion. These claims are seen to fail on their own terms. Not only does the card struggle to provide dignity in the state's sense, it also fails to provide dignity in a meaningful, substantive sense.

1. The historical and institutional context of the SASSA Card

1.1 South African political economy

Brenner *et al*. (2010: 333) emphasise "the need for context-sensitive inquiries into patterns of regulatory experimentation" that generate variegated forms of neoliberal restructuring. As such this section aims to elaborate on the political economy of South Africa following apartheid and the contingencies that shape the SASSA card's form. Post-apartheid South Africa is characterised by a form of neoliberalisation that evolved from the shifting priorities of the African National Congress (ANC) (Marais 2011: ch5).[143] Crucially, the shift to neoliberalism from previous social democratic principles did not address the underlying race structures that had previously organised South African society. During apartheid, the state enforced a distributional regime that directed resources to a specific racial group, namely white people, restructuring society and social relations. As the post-apartheid transition failed to address the economic inequalities, concentrating on political and institutional inequality, underlying power relations were not significantly altered (Seekings and Nattrass 2005; Ashman *et al.* 2011: 182). As a result, neoliberalisation has operated through and within these raced social relations, creating contingent forms of governance and accumulation that parallel apartheid. Apartheid had many far-reaching consequences, but most relevant here is that it has left a significant portion of the population of South Africa who are black or coloured[144] in poverty and deprivation. As a result, the associated issues with social grants and people using SASSA cards have disproportionally affected people from these groups.

The emergence and evolution of neoliberalisation in South Africa is most clearly seen in the transition between two different development plans created by the ANC. The first version was the Reconstruction and Development Programme (RDP) was influenced by social democratic principles that aimed to alleviate poverty and meet basic needs (Blumenfeld 1997). In 1996,

[143] James (2014a: 5-6) argues that it is hard to characterise the South African state as neoliberal, because of the scale of state intervention, especially in the form of social grants, but more broadly in the case of state planning and regulatory frameworks. However, as argued in Chapter One, the state does not wilt away under neoliberalism and retains an important function maintaining capitalist social relations and accumulation.

[144] Whilst considered a pejorative and racist label in some contexts, 'coloured' in South Africa is acceptably used to describe people of a mixed heritage and continues to be used by the South African state as a demographic category.

this was replaced by the Growth, Employment and Redistribution (GEAR) programme that was significantly more neoliberal (Narsiah 2002: 5; Adelzadeh 1996). The ANC was seen to have been heavily influenced by neoliberal discourse propagated domestically by businesses and think tanks, and internationally by international financial and development organisations, chiefly the World Bank and the IMF (Williams and Taylor 2000).

The GEAR programme concentrated on a number of neoliberal policy prescriptions to ensure macro-economic stability (Cheru 2001).[145] These included fiscal stringency, privatisation and financialisation as seen Chapter One. Fiscal stringency and disciplinary control of public spending has commonly been a feature of neoliberal rule. A restriction of state expenditure ensures that taxes can be kept low, inflation can be controlled, and the economy made attractive to international investors. The GEAR suggested that the South African fiscal deficit was 'unsustainable' and therefore government expenditure must be rapidly cut (Adelzadeh 1997: 75). South Africa's ANC adopted this imperative and cut state spending in the post-apartheid era (Cheru 2001: 516; Peet 2002: 75). Privatisation has also been an important aspect of South African policy. Indeed, Nelson Mandela claimed that "privatisation is the fundamental policy of our government" (Mandela, quoted in Williams and Taylor 2000: 34). This was carried out most controversially in water and housing, and according to its critics, increased costs for society, diminished public space and obscured democratic accountability (Narsiah 2002: 7-12). Finally, financialisation has taken a number of forms in the post-apartheid period, but especially relevant is the expansion of private indebtedness (Marais 2011: 130).[146] Following the ending of capital controls that existed because of international sanctions, surplus credit was channelled into consumption and real estate. All strata of society were said to have been affected by this 'indebtedness epidemic', from the poorest to the President (James 2014a: 5–6).[147] The post-apartheid aspirations of the black population struggling in poverty and excluded from formal finance meant a rapid increase in consumer debt. However, the main target of this phase of financialisation were wage earners, including both stable middle-class employees and the more insecure 'precariat' (James 2014a: S20-21). As such, the targeting of people whose only income was a social grant is the next logical step of financialisation. As will be seen in the next chapter, each of these areas are related to the features of the present social grant

[145] See Adelzadeh (1997: 79-84) for an analysis of the macro-economic fundamentals of the GEAR.
[146] An alternative aspect of South African financialisation is seen in the financialised nature of mining companies and growing power and influence of the financial sector (Ashman *et al.* 2011).
[147] Former President Jacob Zuma's large presidential home was said to have been built with the help of a variety of creditors (James 2014a: 3)

payment system. These social grants have built on the next important feature of the South African context; a prominent social protection system.

1.2 South African Social Protection

Although there is evidence of neoliberal restructuring, South Africa has also consistently maintained a social protection system. This system is sometimes considered as an 'exceptional' case in Africa as a result of its "coverage, generosity and efficiency" (Devereux 2011: 414). This exceptionalism derives in part from the significantly higher wealth in South Africa, which means it cannot be replicated in other states on the continent (Devereux 2011), but also because of the scale of redistribution, the progressive taxation it is built on and the substantial elderly pensions provided (Seekings 2002: 4-6). This is a product of a specific historical configuration and subsequent institutional spill-over. The origins of the South African welfare state begin in the early 20th century when pensions and social grants were extended to white people and coloured men in formal labour. This was gradually extended to the black African and Indian populations from 1944 but at a lower rate and stricter eligibility criteria compared to white people's pensions (Seekings 2002: 12). There was a further spatial dimension to grant coverage, as rural populations were excluded. This was because they were "presumed to be better placed to meet their traditional subsistence needs" due to their agrarian existence (van der Berg 1997: 486). This rural exclusion, and its spatial and social consequence, has been a recurring theme in South African social policy, and as will be seen is relevant to the SASSA card.

The extension of social grants to black and other systematically disadvantaged people should not be seen as a benevolent act. As with other expansions of social welfare systems, it was done to prevent and address rising social and political unrest. Grants were extended to disadvantaged population in order to maintain order (Barrientos 2004: 11; Patel 1992: 42). In the post-apartheid period, racial differences in grant coverage were removed, although it is worth noting that payments had been almost completely equalised prior to the end of apartheid. This was achieved through an increase in payments to non-white people, but also through a significant reduction in payments to the few white people receiving the non-contributory payment (van der Berg 1997: 488; Burns *et al.* 2005:104). Despite restructuring efforts that have somewhat

eroded grant payments and eligibility, social protection has remained and continues to be a vital source of income for the poorest in South Africa (Ferguson 2007: 77).[148]

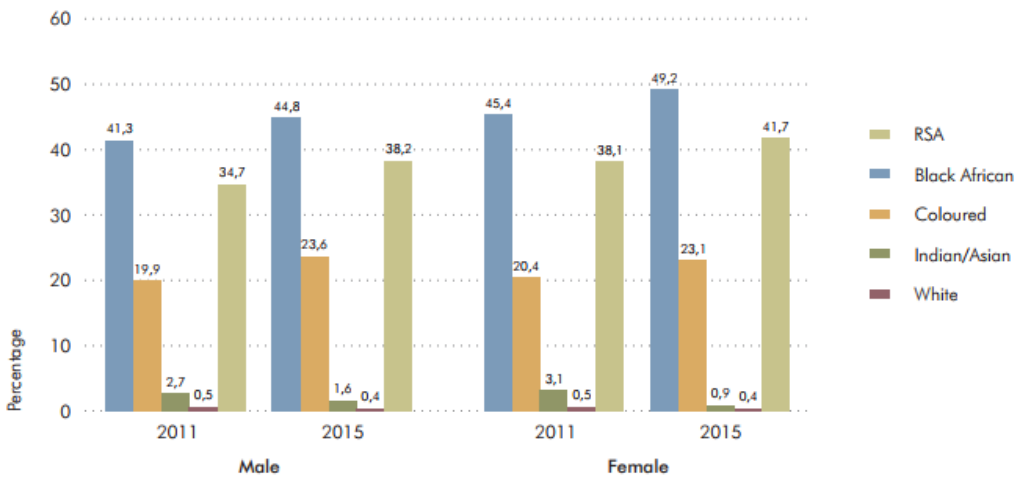
A final important feature of the South African institutional and historical context in terms of welfare has been the use of biometric technology. Breckenridge's (2005; 2014) work is especially useful here. He charts the emergence and resilience of the idea of biometric registration in South Africa since 1850.[149] Biometric identification, chiefly in the form of fingerprints, was central to early forms of policing in the pre-colonial state and was connected to the racial eugenics that influenced segregationist policies in the apartheid era. The apartheid state governed and organised society on the basis of pseudo-scientific racial characteristics. As part of this a 'civil registration' was undertaken and the fingerprints of black African people were taken and connected to identity cards and was specifically aimed at those from rural areas (Breckenridge 2014: 20-27). This left South Africa with a biological archive that regulated property rights, movement and families. As argued in Chapter One, welfare policies are contingent on the policy contexts they emerge out of. So, as will be seen in the next chapter, biometrics continue to be a prominent policy aspiration for the South African state, which enable new forms of surveillance and identification.

In the contemporary era, South African social protection remains a crucial source of income for many. As this section will demonstrate the different types of grants that the SASSA card pays are received by a substantial portion of society. Despite being considered a middle-income country with a GDP of $295 billion, South Africa also has one of the highest rates of inequality in the world, "the poorest 20% of the South African population consume less than 3% of total expenditure, while the wealthiest 20% consume 65%" (World Bank 2018b). In 2018 national unemployment was recorded at 26.7%, while youth unemployment (15-25) was double, at 59.3% (STATSA 2018). As a result, a number of the national indicators reveal a significant level of poverty. The number of people below the 'Food Poverty Line'[150] was 13.8 million people in 2015, 25.2% of the population. Reflecting the racial consequences of apartheid, statistics demonstrate substantial disparity between different racial groups. 47.1% of black

[148] Some literature has looked at the suggestion of an introduction of a basic income grant in South Africa. The 2000 Taylor Committee was asked to develop and 'rationalize' the post-apartheid social assistance system. Of the recommendations, one which has stood out was the recommendation to introduce a Basic Income Grant (BIG) (Seekings 2002). Ferguson (2007: 77) has argued that the BIG is justified as a policy as both poverty alleviating and neoliberal, due to its promotion of creating human capital, preventing dependency and promotes risk-taking.
[149] His work also demonstrates how globally influential the biometric technologies in South Africa have been, for example influencing the Ghanaian E-Zwich programme (Breckenridge 2005).
[150] The amount of money required to purchase the minimum amount of food intake (STATSA 2017a: 7).

African people live below Lower Bound Poverty Line[151] compared to 23.3% for coloured people or 0.4% for white people (STATSA 2017a: 18–19). Further, women are disproportionality affected by poverty, especially amongst black African groups (see Figure 8). Remarkably, life expectancy has actually reduced since apartheid, down from 62.2 in 1992 to 61.9 in 2015 (World Bank 2018c).[152]

Figure 8 - Proportion of population living below the lower-bound poverty line (LBPL) by sex and population group (Table from STATSA 2017a: 18–19)



The South African social protection system thus plays a critical role in sustaining significant part of the population who are without any other forms of income. Grants are paid to those unable to work or doing care work, but are distributed to many more through household and kinship sharing of the payments (Sagner and Mtati 1999). A breakdown of the amounts, conditions and reach of the grants can be seen in Table 4.[153] Notably, all of the main three grant payments are means tested and thus receiving them will inevitably associate the recipient with being in poverty.

Table 4 - Types of SASSA grants, demographics, value and eligibility (Source: Author, data from (Kelly 2017; STATSA 2017b; SASSA 2016; 2018)

[151] Individuals at the LBPL cannot afford to purchase or consume both adequate food and non-food items, and therefore sacrifice non-food items for food (STATSA 2017a: 7).
[152] Although this is a significant increase from 2005, where life expectancy was 52.6.
[153] There are also three other grant types – War Veterans Grant (166 people), Grants in Aid (173,628 people) and Care Dependency (145,506 people) grant, yet there are relatively fewer people receiving them (SASSA 2017).

Grant type	*Number of grants*	*Value of grant per month*[154]	*Total annual cost*	*Eligibility*	*Means test (monthly)*
Old Age Grant	3,302,202	1600R (£90.60)	58 billion Ran (£3.3 billion)	Over 60 year's old, South African citizen, means tested.	Income below R6150 (£348.60)
Child Support Grant	12,081,375	380R per child (£21.50)	51 billion Rand (£2.9 billion)	Below 18 years old, payment made to 'primary care giver', means tested.	Single income below R3,800 (£215.42)
Disability Grant	1,067,176	1600R (£90.60)	20 billion Rand (£1.1 billion)	Aged 18-59, South African citizen, requires medical certification, means tested.	Income below R6150 (£348.60)
Foster Child Grant	440,295	920R (£52.15)	5 billion Rand (£280 million)	Requires court order for foster status, child and parent must be South African citizen.	NA

[154] All exchange rates calculated by £1 to 17.60R, as on the 24/07/2018.

1.3 The SASSA Card

Prior to 2012, grants were administered at a sub-national, regional level and involved a mix of public and private providers responsible for the payments. People could choose to have their grant paid into their own bank account if they owned one, or else received the money through the regional provider. Each of these schemes involved simple cash dispersal on closed loop payment systems. As noted in Chapter Two, closed loop payment involves the person receiving the grant attending a specific place for withdrawal – which could be an ATM, merchant or specific pay-point - with a card or identity document where cash money can be withdrawn. A closed loop system cannot be widely used at merchants to make transactions, and chiefly functions to disperse cash to a specific person.[155] Some of these systems also used a biometric fingerprint or photocard ID (Porteous and Hazelhurst 2004: 50).

In 2012, the South African government announced the introduction of a centralised payment system, ending the devolved system of payments. Rather than a variety of regional providers, one contract was provided to a single private company to deliver across the whole country, standardising the service. The contract tender specified that the provider would need to be able to offer biometric authentication, either by voice or through their fingerprints, offer a cash payment system and facilitate financial inclusion (Supreme Court 2013: pt.29).[156] The winner of this contract was CashPaymaster Services (CPS), a subsidiary company of multinational payments firm Net1.[157] The SASSA card was introduced in 2012. Every person receiving a grant was required to attend a SASSA office or pay-point to 're-register', providing their personal and biometric information, and choose whether to have a SASSA card or have the payment made into their account. Net1 are a payments company, but do not have a banking licence and were therefore unable to hold the accounts themselves. Grindrod Bank, a domestic South African investment bank was contracted to hold the SASSA accounts, whilst all payments administration was handled by SASSA. The contract reduced the cost of payment from 35R per transaction under the devolved regional system to R16.44 per transaction in the new contract (Interview 5, senior state official, 2017).

[155] In some instances, people receiving grants were offered the opportunity to open commercial bank accounts such as the Sekululua card (Porteous and Hazelhurst 2004: 50–52).
[156] The biometric aspect of the contract has caused controversy and has been the subject of a number of court cases. The actual contract tender was ruled invalid as a result of the tender process, but the partnership had to continue due to the need to maintain the payment of social grants.
[157] To avoid confusion, when referring to the specific operation of the policy 'CPS' will be used, whereas 'Net1' will be referred to when talking about the organisation as a whole.

Payments are made to people on the 1st of the month. Shortly before this, SASSA transfers the lump sum of all grant amounts to CPS as well as a data file with the information on how much each person should be paid. CPS then transfers the appropriate amount of money to each account (private or Grindrod) on the 1st of every month. As the card is 'open loop', users who have a SASSA card can access their money through multiple 'channels'. It can be used at any POS device or ATM where Mastercard is accepted. If a user wants to withdraw cash, there are different places where this can be done. Five large supermarket chains[158] entered into an agreement with CPS to allow users to withdraw cash, free of charge, from their tills. Cash can also be withdrawn at other non-affiliated retailers or ATMs for a fee. Finally, there are specific SASSA 'pay-points' where users can go and withdraw cash. This final option is used more in rural parts of South Africa where there is limited extension of cashless infrastructure and involves the physical transportation of cash (Vally 2016: 973). As the card is a debit Mastercard, it also allows each user to be able to set up direct debits and purchase other services, in this way providing financial inclusion. The physical card can be seen in Figure 9.

Figure 9 - A SASSA card.

Interestingly, it was suggested that part of the reason for the choice to use an 'open loop' card was as a result of pressure by the South African Treasury, as the card could help them reach their financial inclusion targets (Interview 6, senior state official, 2017). In a 2011 policy document the Treasury stated that

> financial inclusion is about ensuring that all South Africans have access to financial services that encourage them to manage their money, save for the future, obtain credit and insure against unforeseen events. This

[158] PicknPay, Boxer, Shoprite, USAVE and SPAR are the large retailers.

> is especially important for low-income households who live in or close to poverty" (SA National Treasury 2011: 59).[159]

Thus the form and features of the South African CWP depended on the negotiations between different state departments and the compromises that emerged. In this instance the Treasury was able to exert influence of the final design of the grant payment, as according to a department employee, for SASSA and the Department of Social Development, financial inclusion "has not been explicit in any of our policies (Interview 6, 2017).

[159] Subsequent Treasury documents, once the scale of deductions of social grants became clear, are more circumspect about financial inclusion (SA National Treasury 2017: 165–170).

2. The discursive context of the SASSA card

In this section the justifications, legitimations and rationales for the introduction of the SASSA card will be presented and analysed. A central thread can be found in the attempts to achieve 'dignity' through the SASSA card. These is seen in two areas: poverty alleviation and financial inclusion. Each of these is claimed to be a progressive move but will be shown to fail on their own terms. This raises questions on the nature and extent of dignity provided by the card. Dignity, in terms of the SASSA card, is a primarily capitalist concept. It is a move to create economic market relations in everyday life, making the system function more effectively, whilst maintaining and legitimising the scale of national inequality. This section sets the groundwork for the following chapter to deepen and extend this critique.

2.1 Dignity

Central to state discourse regarding the introduction of the SASSA card, and one which has underpinned many of the other justifications, was the claim that the new payment system would ensure dignity for people receiving the grants. Providing dignity is an important constitutional aspect of all South African policy making. The primary values of the state set out within the post-apartheid constitution are "human dignity, the achievement of equality and the advancement of human rights and freedoms" (RSA 1996: 3). Echoing this, the shift to the SASSA card and the re-registration were, according to Minister for Social Development Bathabile Dlamini "measures aimed at making 'a better life for all' for beneficiaries and to ensure that they receive their grants with dignity," she claimed that "everybody, no matter where they live, could have the same standard of service" (Dlamini 2012).

There were four major areas of 'indignity' that people receiving grants (in the previous system) referred to. As found by Wright *et al.* (2015: 4), prior to the new system people receiving grants were said to have their dignity infringed upon in four ways. Indignity stemmed from: the variation in payment standards and service, the fact that people needed to stand in long queues to receive their money, concerns around the stigma of receiving grants and the treatment people received from state employees.[160] It was suggested that these features made those receiving

[160] Interestingly this claim about queues was not supported by interview participants, none of whom stated they had problems queuing.

grants feel that the state did not care about them and that they were subject to discrimination and stigma whilst they were queuing (Hudson 2016: 18).

In some senses, the indignity of grant receipt has been addressed, specifically in the case of the practicalities of receiving the grant. The card is said to ensure dignity by providing choice to people receiving grants, allowing them to access money, whenever and wherever they chose. Previously, people were required to queue up, potentially for a long time and from early in the morning, on a specific day, or risk pay-points running out of cash. This is supported by an interview participant recalling the previous system: "You couldn't draw money from an ATM, [there was] a different machine that you put card in, it was a lot of people and you had to sit and wait and stand. Sometimes for maybe half a day" (Interview 3, 2017). Alternatively, the new system opened a wider selection of 'channels' for payment, including ATMs, supermarkets, and official pay-points. This was popular with some interview participants who received a social grant. One participant, who uses a SASSA card, when asked about how they use the card, replied:

> I draw cash from it. On the first of each month, from any ATM or ShopRite, Pick'n'Pay wherever you want. I usually go to ATM, because Shoprite is normally crazy on the first…for me it is easier and quicker to go to the ATM, than standing in the queues all day, but normally I don't go on the first, I go on the second or the third, then it's like, calmer (Interview 2, 2017).

People receiving grants thus have a greater choice of locations to draw from, allowing them to choose the most convenient or preferred withdrawal location, when and how they used the money. There is then some evidence that the SASSA card provides dignity, or at least reduces indignity, in the terms used by SASSA. Fewer people queue up on the 1st of the month, with 60% not using pay-points but alternative channels instead, compared to 40% under the previous system (Interview 5, 2017). Interviewees suggested they appreciated the convenience and freedom of choosing where and when to withdraw.

However, the card has not led to the complete end of queuing, for people receiving social grants. Vally (2016: 971-974) suggests that these issues still exist, and queues at supermarkets are still common, meaning that people continue to have to line up in front of the community,

identifying themselves as receiving a social grant.[161] During fieldwork, supermarkets were observed on payday on the 1st July, and long queues, of mainly elderly people, ran out of the store. Inside, only one cashier was paying grants, whilst other tills were empty and unused, requiring the purchase of goods to also receive grants in cash. Also evident was that fact that by introducing supermarkets as a withdrawal point, people then became subject to the interpersonal relationship with supermarket staff, rather than state officials. While the state aimed to improve the service from state officials, this was partly achieved replacing them with supermarket staff. This may end up with a more undignified interaction as these staff are likely to know less about the social grants and unable to resolve any issues that arise, an experience described by one interview participant (Interview 10, SASSA card user, 2017).

In other ways dignity is also not achieved. The SASSA card does not directly address the stigmatising meanings associated with grant receipt, while addressing the issue of queuing simply hides the underlying indignity of receiving a grant. Wright *et al.* (2014: 199–200) suggest there is an underlying deserving and undeserving poor distinction in South African grants, and so the mode of transfer may not alleviate the dependency stigma associated with their receipt. Whilst the efficient payment of the grant might provide dignity in some ways, arguably it is accompanied by indignity because of the stigma associated with being a grant recipient.[162] A number of studies suggest that people relying on grants are stigmatised as dysfunctional, lazy or dependent on the state, a stereotype familiar to many welfare systems (Hochfeld and Plagerson 2011; Marais 2011: 246–247; Wright *et al.* 2015). The SASSA card may allow some disguising of this by using alternative locations to draw money, but the physical presence of the card still marks the user as a recipient of a grant, let alone the fact that queueing is still an experience for some. As argued in Chapter Two, social meanings of money can be generated by the physical media of payment and so a specific 'state grant card' has the potential to generate associated pejorative social meanings. The interviews undertaken in this study were varied on this. Some suggested they experienced stigma, notably in the case of working age men who may need to collect disability benefits. Others did not, particularly in the case of those in receipt the old age grant (Interview 3, 2017; Interview 13, 2017). This distinction reflects the deserving/undeserving poor found by Wright *et al.* (2014) and is

[161] One media report suggests that people start queuing from before 6:30am or 4am (Maregele 2015; see also Interview 15, card user, 2017).
[162] As seen in Chapter Two, this reflects Lefebvre's understanding of alienation in ways that disalienation can also cause other, new, alienations.

suggestive of the fact that the SASSA card may not completely provide dignity for all recipients.

2.2 Dignity via poverty alleviation

The second claim that is made in support of the SASSA card is that dignity may be achieved by reducing poverty. Social protection payments in South Africa are considered a part of the "right to dignity" by preventing severe deprivation (Mandela quoted in NDA 2015). As such, discourse on the extension of payment through the SASSA card can be seen as a claim to reduce poverty and therefore improve dignity. Social grants have been proved in a number of empirical studies to make an important contribution to poverty alleviation in South Africa. The scale of inequality and unemployment requires an alternative source of income for many people, which is provided by social grants. Poverty following apartheid is considered to have reduced largely because of grants (van der Berg *et al.* 2007), with further evidence suggesting that they have improved food consumption (Agüero at al 2006; Gutura and Tanga 2014a) and are progressively gendered, helping to reduce household gendered inequality (Dubihlela and Dubihlela 2014; Patel 2012). Supporting this, interviews with people receiving grants frequently corroborated the claim that they played an important role in the absence of any other income. According to one participant, the grant "is so helpful to us. It helps us a lot I am telling you. Without it I don't know how we will manage. Very important" (Interview 9, 2017).

As a result, efficient, reliable delivery, and therefore mode of payment, is critical to providing social grants. In speeches and public statements by politicians, the poverty alleviating role grants play was a pertinent theme. The shift to the new payment system was said to "allow the right person, to be paid the right amount, Njalo!"[163] (Dlamini 2012). According to state officials, centralising the system would mean that each individual should, in principle, receive their money reliably and correctly, and find it accessible anywhere in the country. In making this change, the system was anticipated to also become more efficient and therefore cheaper, allowing extra money for the state and potentially for social grants (Interview 5, state official, 2017).

The cashless payment also allowed SASSA to rapidly increase the amount of people receiving grants. This was one of the key statistics the department was, and is, responsible for in annual

[163] With echoes of Lefebvre's everyday routines, "Njalo" translates to 'routinely' or 'continually'.

reports. For instance, SASSA's Chief Executive Officer makes it explicit that extending coverage is an important aspect of SASSA's work:

> SASSA continued to make good on its promises that were made in the Annual Performance Plan of 2012/13. The total number of grants in payment stood at 16,106,110; this was in spite of the many challenges SASSA had to overcome. SASSA successfully extended its social assistance coverage to the previously excluded and marginalised groups as required by the Constitution. Between April 2007 and March 2013, the total number of social grants increased from 12,423,739 to 16,106,110 respectively, and the average annual growth of social grants for this period was 5.3% (SASSA 2013: 11).[164]

Contrary to developed welfare states that would often seek to reduce the amount of payments being made to society,[165] the increasing coverage is a target for SASSA. The card, and associated system, allowed the state to more efficiently expand the scale and reach of the social grant. This was due to the increase in electronic, rather than physical transfers of value and the supposed ease of registering for payments.

However, does the extension of grant coverage and the improved efficiency of the payment adequately tackle poverty? A criticism of this position can be both internal and external. The internal critique is that regardless of the *form* of payment, the actual level of payment is insufficient. In interviews several participants suggested that whilst they were very grateful for grants, the absolute level of payments was insufficient. One participant suggested the elderly pension was insufficient for an independent life. "In reality you cannot maintain a little place of your own and food, and transport whatever and have something to wear, on that money, you can't. It is very, very hard" (Interview 3, 2017).[166] These comments are supported by academic evidence that suggests that whilst payment levels are important to reduce suffering, extreme destitution and starvation, they are unable to adequately lift people out of poverty in a substantial sense (Gutura and Tanga 2014b).

[164] This is maintained in subsequent Annual Reports, such as the 2016 annual report that claimed that "during this particular financial year, SASSA managed to increase the number of social grants in payment by 2% from 16 642 643 at the end of 2014/15 to 16 991 634 at the end of 2015/16 financial year" (SASSA 2016: 14).
[165] Take, for example, the Australian case in Chapter Six.
[166] See also (Interview 14, grant recipient, 2017; Interview 15, grant recipient, 2017)

This is also intensified by the 'dilution' effect of social grants whereby grants are shared amongst family and kin members who do not have their own income (Devereux and Waidler 2017: 19–21). Although some claim the SASSA card individualises social protection money (Cobbett 2015: 323–324), the small amount of social grant money tends to be shared amongst family or kin networks (Interview 13, 2017; Sagner and Mtati 1999). As there is a limited provision of social protection for those of a working age with no parenting responsibilities, and with unemployment high, social grants are often used to support a wide selection of people, further limiting the poverty alleviation effect.

Despite claims that grants are a gender sensitive anti-poverty measure, the fact that payments are low in absolute terms and must be shared amongst multiple family members, places extra responsibilities on women. Female headed households have lower incomes and rely more on social grants, whilst gender norms give responsibility for managing household budgets and distributing household incomes to women (Satumba *et al.* 2017: 40). As a result, they must constantly manage the competing demands and household politics on the grant money (Fakier and Cock 2009: 364). One participant when describing the challenge of household budgeting considered it her responsibility "I must be strong, I am strong as a wife" (Interview 1, 2017). This is further reinforced by the distribution of the grants that directs them disproportionately to women, chiefly as a result of the Child Support Grant (CSG). In 2012, 34% of all South African women received a CSG, compared to 3.2% for men (DPRU 2015: 121). Overall, the absolute value and the amount of people dependent on the grant undermines achievements of dignity, regardless of the *mode* of payment.

The external critique recalls the theoretical arguments regarding the nature of welfare made in Chapter One. Welfare is fundamentally related to the maintenance of capitalist social relations, and these social protection payments operate to make structural inequalities manageable and functional. There are structural constraints on the (specifically black) poor in South Africa and limited material benefit will not address this. Instead, the grants arguably legitimise and reproduce the economic system, generating "political dependency" on the ANC from the poor majority (Marais 2011: 246-247), without fundamentally challenging the power relations that ensure middle and upper classes remain wealthy (Seekings and Nattrass 2005: 35). The shift in *mode* of transfer does not challenge this system, and instead as will be seen subsequently in Chapter Five, further entrenches aspects of it. Returning to dignity, the alleviation of severe

poverty appears a low benchmark for a dignified life, especially considering the structural disadvantage people receiving grants face.[167]

Clearly, the poverty alleviating aspects of social grants, delivered with the SASSA card, are critically important to a significant portion of South African society, specifically the black population. Without these payments, there would be a major risk of severe impoverishment due to the absences of other forms of income. The new card makes receiving a grant generally more efficient and convenient. However, not only is it highly debateable if the payments are sufficient to alleviate poverty, but they also facilitate the structural maintenance of an unequal economic system on an everyday level. By ensuring there is a wide expansion of payments, along with the dilution to people not receiving grants, unequal power relations are further embedded and consolidated in society.

2.3 Dignity via financial inclusion

The final way that the SASSA card is said to achieve a dignified experience for recipients was the role it could play for financial inclusion, and here the CWP discourses discussed in Chapter Three can be clearly identified. Those without a bank account, or those who chose not to use their own bank accounts,[168] were given a SASSA card that instantly included them into the financial sector. As the cards were 'open loop' it allowed them to save, make payments, and importantly, access formal financial services such as credit, insurance and direct debits. Prior to the SASSA card, South African financial inclusion was considerably lower. In 2011, 54% of people aged over 15 had an account, whereas in 2014 this was 69%, and by 2016 this had reached 77% (CHAF 2011; Finmark 2016; World Bank 2018c).

The main proponent of the financial inclusion discourse originated more from a variety of agents from the financial sector, rather than the state. Mastercard was especially prominent and dedicated a significant portion of marketing material to promote how many people were financially included by the SASSA card (Mastercard 2012). During the introduction of the SASSA card, a number of press release statements were made. For example, according to Philip Panaino, the Division President of Mastercard South Africa:

[167] This is especially true when, more transformative conceptions of the concept. For example, Holloway (1998), influenced by the Zapatistas sees dignity as the transformation of social relations.
[168] At least two interview subjects previously had a bank account but chose not to have their grant paid into it.

> The success of the SASSA Debit MasterCard card roll out is having a significant impact on the South African payments system, on socio-economic development and most importantly on the cardholders who can now manage their finances in a much more dignified, convenient and safe way…It is clear that electronic payments are being embraced by millions of South Africans who are now realising the benefits of a cashless society. It is our goal to continue to grow financial inclusion both in South Africa and abroad by introducing innovative payment solutions that will help make transacting quicker, safer and more convenient for everyone, everywhere and whenever needed (Mastercard 2013b).

The quote effectively demonstrates the different justifications for financial inclusion through the SASSA card, echoing the discourses analysed in Chapter Three. Financial inclusion is said to facilitate convenience, safe payment of social grants and, once again, provide dignity for those receiving grants. Further, once again this is seen as a progressively gendered process, as more women are financially included than men, as a result of their majority representation as grant recipients (Naidoo 2016). In this sense dignity and gender equality are correlated to people's relationship to the financial sphere. The World Bank also saw the electronic payment of social grants as "an opportunity to promote more meaningful financial inclusion for SASSA grant recipients." (World Bank 2013c: 28). As one of the 25 countries targeted as part of the Universal Financial Access by 2020 project, South Africa's social grants payment was seen as an important route to this goal (World Bank 2018d). Support also took a financial form, with the International Financial Corporation (IFC) investing $107 million into Net1 in 2016. The IFC chose to invest because of Net1's technological capacity to reach lower income and rural populations in South Africa and around the world (IFC 2016).

The state however, was more circumspect in early statements about the card, with little mention of the financial inclusion aspect of the card. In 2014, Minister Dlamini (2014) stated:

> The new payment system sought to facilitate financial inclusion so that social grant recipients had access to bank accounts that would allow them to access their funds safely within the framework of the financial infrastructure that all of us enjoy. It was also our intention that through banking the poor, we would reduce their vulnerability from the greed

> of money lenders or omashonisa[169] who charged exorbitant interest rates.

Notably, there is little mention of the opportunities for people receiving grants to access financial *services*. Financial inclusion was conceptualised as encouraging bank accounts and payments or avoiding the risks of informal money lenders, acknowledging that people were already included into *informal* finance. SASSA sought to use financial inclusion as a method to efficiently disperse money, rather than seeing it as a necessary social development policy. In the original bidding document financial inclusion was conceptualised as "allowing Beneficiaries to interact through the regulated National Payments System as well as enable them access to funds in the most remote parts of the country" (Pulver and Ratichek 2011: 11).

Yet both capital and the state's discourses on financial inclusion have an important dignity element. 'Dignity' is mobilised in the possibilities of moving people away from vulnerability to exploitative informal money lenders and towards 'formal' financial services (Dlamini 2015). The interviews support the idea of exploitative informal lenders. A participant described a 100R loan increasing by 40R per week, which if it could not be paid would result in personal goods being taken or other "favours" being required (Interview 15, card user, 2017). Those previously excluded therefore would also now have the freedom to choose financial services, an option previously unavailable to them. Access to formal finance and payment is considered by Dlamini something that "all of us enjoy", and that by including the unbanked to the services this would ensure no inequality between grant receivers and non-grant receivers, as well as removing the category of 'unbanked.' (Dlamini 2014). According to a senior state official, "the main idea there was we wanted to give people the same level of access to their money as everyone else who uses the open loop system" (Interview 6, 2017). Whilst another state official claimed that the financial inclusion element would mean that "everybody could have been seen to be banked and have access to the banking infrastructure" (Interview 5, 2017).

These claims are questionable. Evidence shows banking and lending 'informally' has always been present and is not inherently exploitative (James 2014, ch.3). 'Stockvels' for example, were a form of rotating saving and borrowing in local, predominantly female organisations that have proved resilient to efforts at formalisation (Verhoef 2001: 284-89). As will be seen in the next chapter, formal finance can be just as exploitative as informal. Further, the idea that "all" South African's have access to formal finance, as claimed by Dlaimini, is questionable when

[169] An omashonisa is a label for informal money lenders.

in 2011 only 54% of people over 15 had a bank account. As with Lefebvre, dignity is seen to be achieved by the 'elimination of difference' of alternative ways of living across different spaces, and the inclusion in, and access to, formal financial markets.

Yet these are quite thin and insubstantial conceptualisations of dignity, revolving mainly around mainstream capitalist practices and access to markets. In a society where finance is prevalent having access to electronic payments and a safe(r) place to store money is beneficial, and for some financial services may be very valuable. However, gaining this form of dignity meant developing increased reliance of grant recipients on finance capital, which poses risks to those being included. Financial inclusion through the SASSA card provides a foundation for fundamentally unequal debtor-lender relations (Lazzarato 2012: ch.2). James (2014: 21) argues that much of South Africa's wage-earning population is either targeted for debt or is already indebted, because of their stable salaries. The SASSA card makes the non-wage earners vulnerable to similar relationships. This is supported by World Bank (2018d) data which shows that 85.6% of South Africans borrowed money in 2014, compared to 54% in Sub-Saharan Africa and 37.7% for middle income countries. In policy discourse on financial inclusion through the SASSA card, there is rarely a suggestion that it may have negative effects for the 'included'. However, privately even members of the financial industry are sceptical about the viability of microloans and the extension of financial services:

> People have different views on microloans, if you speak to the IFC they will most likely tell you, and this is hearsay, but they are very strongly supportive of microloans. We are probably more sceptical of that. We are saying if you take on a loan at 60% annual interest, for that to be a good deal for you, what do you have to buy with that money to generate a return that offsets that? There are few things in this world that can give you that. So maybe if you do it for emergency, sure, fair enough. Maybe if you have to do it to fund studies, I don't know I'm hesitant (Interview 4, finance worker, 2017).

As hinted in the above quote and discussed in previous chapters financial inclusion has a number of problematic features that require critical attention to avoid exploitative relations. How the SASSA card includes people and with what consequences will be elaborated in the next chapter.

3. Conclusion

This chapter has provided the background to understand the emergence and key features of the SASSA card. It has noted the specific context of South African neoliberalisation and political economy that have shaped the emergence of this specific form of an Inclusive CWP. There are crucial historical, institutional and social dimensions upon which the SASSA card is contingent. South African neoliberalism has consistently sought to privatise state services as well as encourage financialisation, and the SASSA card enables these two features to conflate. Apartheid and the historical discrimination of non-white populations influences who is both targeted and impacted, as well as some of key dynamics of the policy, such gaining a biometric and surveillance capacity. Those affected by the card are the grant receiving population of South Africa, which is a group of people who are disproportionally black and female. As such, the cards' impact is inherently raced and gendered, although notably this is an unspoken assumption, not mentioned or addressed in any policy discourses or interviews.

The chapter has also discussed the discourses on the SASSA card and the claims about a new 'dignified' experience for grant recipients. A dignified experience for a grant recipient was articulated as one where people do not have to queue, receive their grants safely and efficiently and in doing so alleviate poverty while having access to the financial system. The card marginally improves the material situation of the (predominantly black) poor in South Africa and prevents absolute deprivation. Yet these claims support and promote market participation and capitalist accumulation, enforcing financial practices, deepening relations between state, citizen and financial capital, and avoiding challenging more fundamental structural issues. These two aspects of the SASSA card (poverty alleviation and financial inclusion) are more accurately understood as an attempt to create and stabilise market relations in everyday life. It has been argued that the more efficient payment of social grants enables the continuation of system of accumulation that leaves a significant portion of society impoverished. The card is creating relationships with the state *and* capitalist accumulation, and the poorest are unable live outside of them, and instead are made dependent on these relations and structures. The next chapter will expand and deepen this critique, demonstrating the of consolidation of neoliberalisation in everyday life.

Chapter Five: Neoliberalisation and the Inclusive SASSA Card

In Chapters One and Two a framework for analysing CWP was developed. It drew on studies of the neoliberalisation of welfare, where market-based or market-disciplinary forms of regulatory restructuring were framed around specific forms of governance and accumulation. This was developed with Lefebvre's work, which demanded attention to the routine and rhythmical aspects of the everyday, how these are programmed or resisted with an important focus on lived experience. Deploying this framework, this chapter will take a critical look at the South African SASSA card, analysing the introduction and implementation of card-based cash distribution and the cashless system it promotes.[170]

The South African case offers an example of an Inclusive CWP as developed in Chapter Three. There, an Inclusive CWP was shown to be characterised by: the ability to choose not to use the state's services; a prominent role for financial inclusion; extending cashless infrastructures; creating formal identities and the involvement of transnational development organisations. All of these features are present in the South African case. As suggested in the conclusion of Chapter Three though, simply labelling the case 'Inclusive' is insufficient. As such this chapter will combine the insights and arguments from the previous four chapters to study the contingent and everyday nature of the SASSA card.

The questions this chapter seeks to answer are, why was the SASSA card introduced and how has this introduction targeted and affected the everyday lives of those receiving grants? It draws on extensive empirical study of the social and policy context to argue that the South African welfare system has consolidated neoliberalisation by introducing an Inclusive CWP in the form of the SASSA card. This is an example of a neoliberal restructuring of everyday life and social relations that enables distinctive governance and accumulation strategies, with these two dynamics complementing and contradicting each other at different times. Although there is some resistance and opposition, people have been generally compliant to these changes,

[170] The analysis is focused predominantly on the policy up to July 2017, when the fieldwork was concluded. This is important considering the ongoing and constantly changing policy of the grant payments as the new contract was signed in March 2018.

acquiescing to attempts to programme their routines and the development of capitalist relations in everyday life.

The chapter is structured by first discussing the governance strategies that are characterised by 'inclusion'. Here the card is seen to be seeking to bring parts of the population closer to the state through the development of formal biometric identities and extension of cashless infrastructure. Both of these deepen and formalise state-society relations, whilst extending the surveillance capacity of the state, especially in rural areas. The second section discusses the ways that the SASSA card has provided new accumulation opportunities specifically for *financial* accumulation, at a national and everyday level. This is first seen in the privatisation of this payment service, the fee revenue it provides, and the connection of the grant payment to other third parties. At an everyday level, the SASSA card created a market for financial services for card users, and these people have then been then targeted, with significant costs for this group. In this final instance the state and capital come into conflict, reflecting the contradictions of neoliberalisation.

The chapter contributes to the overall thesis argument by demonstrating a specific empirical example of how CWP are a process of neoliberalisation that affect everyday lives, promoting market subjectivities, relations and commodification, as well as how the specific example derives from the social, policy and everyday context to which they are connected. It also grounds and deepens important IPE concepts. Inclusion, surveillance, privatisation and financialisation are all viewed from an everyday perspective, understanding the lived experiences and complexities of these processes. Finally, it provides weight to the argument that CWP need to be looked at from a critical perspective, as in South Africa the payment system has created opportunities for dispossession and exploitation of those in most need of support. This critique is a vital task considering the proliferation of Inclusive CWP and influence of the South African case.

1. Governing with the SASSA card

The first aspect of the consolidation of neoliberalisation through the SASSA card is the governance dimensions it enables and the development of market subjects. As discussed in Chapter One key dimensions to neoliberal welfare are inclusion and surveillance, both of which are identifiable in this case. There, inclusion was understood as the extension of market principles and relations to those previously excluded or separate from the formal capitalist economy. Surveillance was argued to involve increased monitoring of poor welfare recipients, who are considered distinctively 'risky', 'dysfunctional' or 'deviant', to ensure they are acting appropriately and in-line with market principles. These processes seek to, in different ways, produce space and programme the routine, rhythmical aspects of everyday life, with mixed success. Through the example of the SASSA card, these processes can be seen in two areas, the development of formal state identities and the extensions of cashless infrastructure.

1.1 Creating identities

Firstly, the SASSA card governs by creating formal state identities. It created the bureaucratic records required for market subjects, whilst also enabling the deepening of relations between state and society. From 2011, SASSA and CPS re-registered all social grant recipients, which involved taking a number of pieces of personal information. Those re-registering needed to provide their ID documents, a previous payment card, a phone contact number, name and contact details of a family member, a confirmation of address and to confirm their income level. If applying for a CSG, a birth certificate for the child was also needed, whilst for a Foster Care Grant the appropriate court order was also required (South African Government 2013; Ihsan 2013). Children were also asked to attend to record their existence and identify who their primary carer was. The re-registration took place at a number of locations across the country, and home visits were made for the elderly or those unable to attend. This information was centralised into one single database possessed by SASSA and used to pay people by CPS. According to Dlamini (2014) re-registration allowed "SASSA to have a solid database of all beneficiaries which can enable it to pay grants on behalf of government in the future". Each person was given a unique identification number that would ensure that there were no duplications in the payment system (Interview 5, senior state official, 2017).

This aspect of the SASSA card formalises and develops the state-citizen relationship. It provides the state with a substantial central database about their citizens, specifically the poor citizens who receive a social grant. Those who do not need a social grant are exempt from the registration.[171] As such the first stage of the formalising of identities for people receiving grants was to gain significant bureaucratic data and allocating each individual to a specific number. The attempt at developing formal state relations is one more commonly seen in places with less developed state institutions and welfare systems. In states with more developed welfare systems, more formalised state-citizen relations have already been created. For Scott (1998: 2) this is a "central problem in statecraft", where the state must take "exceptionally complex, illegible and local social practices" to create a central database to be monitored and managed. Similarly, Ferguson (2007: 72) quotes Guyer's idea that:

> Modern African history can be illuminated by exploring the tension between attempts at "formalization (especially in the form of "fixing" social and economic arrangements through documents and conventional quantitative measures) and a vernacular logic of practice that undermines and mistrusts such reduction and fixity.

In Lefebvre's terms this is the state aiming to create an 'abstract space' by creating unique formal state identities that homogenise differences and unevenness, facilitating attempts at restructuring projects or programming. By including people in this way, it then becomes much easier for them to access state services. Processes of commodification and marketization central to neoliberalisation are mediated through state institutions such as social protection, education or healthcare (Brenner *et al.* 2010: 330). The formalising of citizen identities, then, will enable further marketised forms of social life by accessing of state services by these individual 'customers'. In addition, the state may also be able to use these identities to undertake other forms of (potentially more disciplinary) governance. Whist previously, state-citizen relations were regionally based, partial and unreliable, the new SASSA identifications are formal, verified and useable.

As well as the personal details being taken during re-registration, biometric identification and authentication was central to the new forms of identity and inclusion, and was a crucial part of the 2012 contract.[172] The re-registration brought South Africa closer to the vision of a biometric

[171] Although they are liable to be on a different database for income or tax reasons.
[172] Also, a key issue of contestation for the subsequent court cases.

database for not only social grants, but also banking and consumption (Breckenridge 2005: 272–273).[173] The original proposal for the SASSA card was to use either fingerprint or voice recognition, to authenticate that the person with the card was the correct person receiving a grant. Biometric authentication was said to serve three purposes for the state. Firstly, it enabled the people receiving grants to use fingerprints rather than a PIN, especially valuable for those unfamiliar with remembering or using them. Secondly, it was a security device to protect against a lost or stolen card, which meant only the user could verify themselves as the correct recipient (Interview 5, senior state official, 2017). Finally, it allowed the state constant surveillance and 'proof of life' of individuals (Interview 6, senior state official, 2017). The intention was for grant users to verify their existence monthly, routinely presenting themselves to the state:

> Essentially every time you draw your money you confirm you are still alive…every time you get a biometric confirmation it's as good as having the person there in front of you confirming they are still alive (Interview 6, senior state official, 2017).

Thus, everyday life now has a routine surveillance and verification aspect for people receiving grants. In a monthly rhythm, users must acknowledge their presence to the state. This provides a further example of the increased surveillance of welfare recipients indicative of neoliberalisation. Biometric identities were verified each month via the market practices of accessing financial infrastructure, building the capacity of the South African state over the grant receiving population, whilst tying everyday life to these routines.

The everyday lived experience of biometrics however differs from academic research, which continues to raise concerns of privacy and surveillance when it comes to biometric data (Cobbett 2015: 323; Maki 2011). This was not a concern voiced by interview participants. Biometric appears an instance where there is general acceptance and compliance to potentially pernicious extensions of the state's knowledge and power. Indeed, the opportunity to use a fingerprint rather than a PIN was a positive for some. As an urban resident, one interviewee withdrew their money at supermarkets, and regretted the required use of a PIN rather than fingerprint. "But you know what the best was? When we first get this in 1991 that was nicer with your fingerprints. I wish that could come in again" (Interview 2, card user, 2017). In some

[173] Relatedly, Jacobsen (2012) analyses the Indian biometric 'assemblage', seeing it as a state tool for surveillance and financial inclusion. However, the analysis does not go as far as critiquing the role of private interests and invasive effect of the surveillance project.

respects, this demonstrates the contingency of the biometric SASSA card. The history of biometric surveillance and verification in South Africa legitimises its use in the present policy; in a different context it may have been considered unnecessary, or resisted as being too invasive. However, this also demonstrates a fundamental challenge to the privacy critique. In a world where the use of money is needed, but also potentially dangerous (especially considering the crime rate in South Africa),[174] making that money more secure and convenient may well be seen as a be positive for many people and may outweigh the costs to privacy.

As well as biometric identification and surveillance being experienced in everyday life, the everyday practicalities of the 'biometric imaginary' were not always as possible as policymakers hoped. One of the two key pieces of biometric identification – voice recognition – was rarely used and then dropped shortly after 2012, as the technology did not work (Interview 6, senior state official, 2017). The plan had been to ask users to call a SASSA number to verify they were still alive if they were using a PIN. As this plan failed, PIN verification prevails for many. Users in rural settings more frequently used biometric validation, whereas in the fieldwork site in urban Cape Town, most people used a PIN to verify and draw their money, and few withdrawal sites such as ATMs or supermarkets had biometric readers. PIN use thus became a way to verify a user's existence, but clearly anyone could use this. Further, some interview participants were aware of the system, and were glad biometric authentication was no longer being used:

> Because now if I might die, then nobody can get my print with the thumb, because I am dead, because it will show that mamma is dead. But with the card, they can go and draw if they know my PIN number, to use it in my funeral. So, I prefer this one, the card one. Now if you die today, you can't get that money, it's gone. My children know my PIN number, so that if anything would happen, they can use it (Interview 9, 2017).

In a similar vein, Vally (2016: 972) notes how the previous manual labour work of many elderly male people receiving grants meant their fingerprints could not be read by the machines.[175]

[174] South Africa is considered one of the most dangerous stable countries in the world for crime (GPI 2017). In 2017 the robbery rate (including house robberies) was 780.8 per 100,000 people (SAPS 2017). The African poor are considered the most vulnerable to crime (Shaw and Gastrow 2001: 236).

[175] The issue of the technological ability to read fingerprints has long been an issue. "Even the normal operations of this biometric system highlight some of the boundaries of computerised biometric technologies. The mobile pay-out points and the fingerprint scanners that CPS uses have been carefully 'ruggedised' to help them withstand the battering handed out by rural roads, but unfortunately the fingers captured by finger-printing tend not to be very reliable in the long run" (Breckenridge 2005: 274)

Thus whilst Cobbett (2015: 323) argued that "in this new world of cashless money, the body becomes the site of financial actions and authentication" in everyday life, the capacity to repeatedly connect welfare payments to specific bodies was lacking in practice. Policy outcomes, then, are a contingent feature of the compromises required in the attempts to programme the everyday through regulatory restructuring.

The (limited) surveillance that the SASSA card did provide, however, served an important purpose for the state to identify 'non-compliant', or 'corrupt' practices that interfere with the smooth operation of the system. The state constructed, and sought to tackle, the problem of incorrect payments (Donovan 2015a: 829). This construction of an endemic problem of fraud included practices such as claiming payments for children who did not exist or were not being cared for, or elderly pensions being paid for people who had died (Supreme Court 2013: pt.23; Donovan 2013: 9). The costs of this were said to be substantial. In 2006, of the R57bn social security budget, 2.46%, (R1.4bn) was lost to 'corruption' (Reddy and Sokomani 2008: 19). The biometric reregistration that occurred with the introduction of the SASSA card was claimed to have removed 150,000 incorrect claimants and made an annual saving of R150 million (SASSA 2013: 11).[176]

As well as biometric surveillance, centralising the payments meant that 'unusual' economic activity could be identified. The state had the power to track when and where payments were made or withdrawn. One state report suggested that if payments were made at 1am on the day of the payment that is likely to mean that it is an informal and criminal money lender who has the card. Or if the withdrawals were made outside of South Africa, this may lead to investigations (PMG 2012a). When (state dictated) unusual or unpredictable everyday routines occur, the SASSA card gave the power to *exclude* as well as *include*. When these problems are found (or suspected) the state can then cancel the payment. Being included in a formal relation with the state means grant recipients are subject to more extensions of power.

While the state *creates* these identities, it also inadvertently allows other actors to use and exploit them, the everyday is not a passive space but one that reacts and adapts to attempts to programme it. A major problem the state encountered was new forms of identity theft and fraud (Black Sash 2014). The formalised identity of ID, PIN or card numbers became the target for crime. There were frequent reports of 'phishing' scams, where people were being contacted

[176] However, Donovan (2013: 15) suggests these were voluntary cancellations, and it is not clear if these were fraudulent or not.

through either SMS or phone calls, or people posing as SASSA staff and asking for personal card details (Interview 7, card user, 2017; see also Pillay 2017; van Zyl 2017). By connecting the identity to the cards, it meant that if a card was stolen or confiscated by an informal lender, they would then have ongoing access to the money each month (Interview 15, card user, 2017). The introduction of formal identities into the everyday lives of vulnerable groups has unexpected consequences, demonstrating the messiness of policy making. In tackling the defrauding of state grants on a *national* level, vulnerability to fraudulent or criminal activity shifted to those receiving grants themselves, transferring the risk from the state to society. SASSA consistently had to respond and make public statements requesting people do not hand over their information, but the issue arises partly *because* of the state's actions.

In summary, the attempt at including people by developing these formal biometric state identities (with admittedly mixed success) is in line with neoliberal attempts at state-building, where "new technologies of government are being designed and rolled out" (Peck and Tickell 2002: 389). The creation of identities is partly a disciplinary process, as people dependent on grants are unable to refuse, whilst those who do not receive a social grant are not subject to the same collection of information. Grant recipients are thus drawn into a process neoliberalisation, deepening state-society relations and facilitating attempts at creating discrete, individualised units. Not only does this identification enable more interventionist social policy by providing the tools for surveillance and welfare reform, but also the re-registration formalised relations between individual people, and society and state, allowing the development of market relations. These units can then subsequently be extended to all manner of state or financial enterprises that *require* identification, such as 'consuming' welfare services, credit scoring or debit payments.

1.2 Infrastructuring cashless

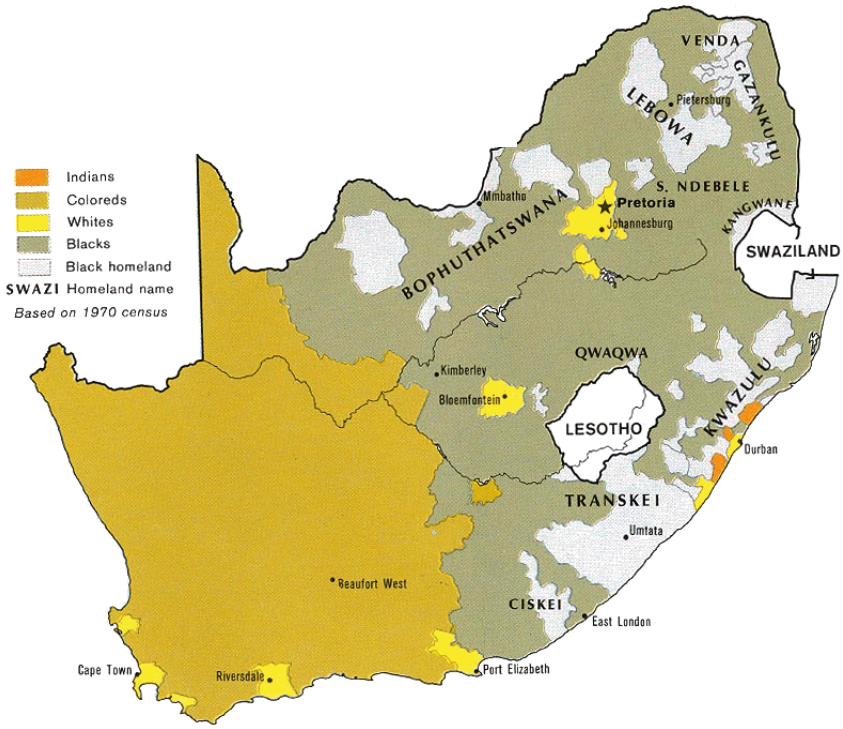
The second aspect of inclusive governance is the extension of cashless infrastructures. Payment infrastructure can be considered to be one of the important aspects of a modern state, allowing the smooth movement of money and data across the country and the world (Maurer 2012: 27). Not only did the SASSA card allow a more efficient and effective distribution of social protection payments, it also supported the development of an electronic payment infrastructure and the capacity for intensified involvement in everyday life. As seen in Chapter Two, the development of 'techno-institutional infrastructures' are crucial to intervening in everyday life

and developing spaces for governance and accumulation, while infrastructures also operate as 'relay-stations' organising social relations between state, society and capital. As a form of governance, the extension of cashless infrastructure, and its use by people receiving social grants on SASSA cards, attempts to include people into the mainstream payment network and enable formal financial market activity. Yet the resilience of cash handling of everyday life challenges and undermines these efforts.

The payment system requires users to routinely make an interaction with formal payment locations, either ATMs, supermarkets or pay-points. One feature of this was to make the payment of grants more 'convenient' (Interview 6, state official, 2017). The variety of payment channels and accompanying infrastructure allowed users to access their money electronically. In Chapter Two it was argued that convenience was important when discussing how everyday life is 'programmed' and colonised by new technology. By making cashless payments convenient, everyday routines of market exchange and activity then become suffused with them, and increases the familiarity with the process of electronic payments. As an example from South Africa, it was noted how younger people were said to be more comfortable with using the SASSA card when transacting with merchants, which suggests cashless will become more prominent over time, and will thus require a further development of infrastructure (Interview 5, state official, 2017).

The desire to build payment infrastructures was especially the case for rural areas; urban locations being well connected, whereas rural areas were less so (Turok 2012: 20). There is an important historical aspect to this. Apartheid had spatial effects through urban segregation but also an intensified urban-rural divide (Turok 2012: 20; Westaway 2010). This returns to historical South African race relations and spatial politics. Under apartheid South Africa was separated into different large territories for different ethnic groups, which were called 'Bantustans' (see Figure 10) . White areas were predominantly in the urban areas of the country whilst black areas were in the eastern and more rural regions (May and Budlender 1998: 9). The Bantustans were significantly poorer and underdeveloped, suffering from a lack of investment and subject to significant state control (Turshen 1986). One feature of this was an absence of infrastructures, and post-apartheid governments have sought to address this (Philip 2010: 3; Lipton 1972: 263).

Figure 10 - A map of the racial concentration and Bantustan regions of South Africa in 1979 (University of Texas Library 2018)



Government documents reveal that connecting rural locations to electronic payment networks has long been a priority:

> With regard to increased access to social security services in semi-rural and rural areas, SASSA was also looking at improving the way in which the people were paid, and promoting a safer method of payment, electronically (PMG 2011).

In the original tender the payment model was supposed to develop areas "where there is a lack of access to payment facilities" (Pulver and Ratichek 2011: 22). The payment infrastructure gave the state an opportunity produce these spaces to promote market exchange and create its own spatiality by spreading and expanding modern infrastructure. This is a part of a strategy to consolidate neoliberalisation, spreading key infrastructures into spaces previously excluded or underdeveloped as a result of past racist state policies. The extensions of infrastructure allow and encourage people receiving cashless grants to move towards market-based forms of exchange via financial infrastructure, whilst aiming to eliminate the differences between people and modes of payment across spaces of those who do not transact in this way.

The South African state did not produce this infrastructure alone. Governance capacity is developed simultaneously alongside the private sector, working in partnership to extend payment infrastructures across South Africa. According to Mastercard (2017b), the prominence of cash is a "bad habit"[177] that needs to be removed by effort from the payments industry and the state. The interests of the state and capital thus combine in the aim to extend payment infrastructures and change everyday behaviours. An example of this is Spaza shops, an important group of retail agents in South Africa. Spaza shops are small informal independent retailers[178] that sell consumer goods in townships to lower income customers, with 140,000 outlets in South Africa (Nielsen 2017). These informal, predominantly cash based stores are relatively unconnected to the wider economy or payments network. However, with the introduction of the SASSA card, there has been increasing desire in including and formalising Spaza shops to cashless payment systems through a variety of financial technology and payment innovations.

The state creates the market for cashless facilities by producing demand through the distribution of payment enabled SASSA cards and the market subjects using them, opening spaces for new forms of commodification. Mastercard are especially prominent, distributing POS devices into Spaza shops, allowing them to enter the payment network through Mastercard's payment infrastructure and thus accept SASSA cards. This movement is strongly supported by the state with the SA Reserve Bank supporting payment innovations (Fin24 2016). For the case of SASSA card, the state gains an extended infrastructure and cash dispersal, whilst capital (and specifically financial capital), is able to accumulate, as seen in the next section.

As well as attempting to develop these infrastructures, policymakers also hinted at the desire to use them to control spending in a way typical of a Disciplinary CWP. The extension of the cashless infrastructure begins to build the technological capacity to promote 'efficient' market subjects and practices. The state had a clear view on what the money was for and was not for. According to a SASSA (2016b) statement, "the standpoint of the Department is that social grants are meant to provide for the most basic needs of people who have been unable to make

[177] This phrasing is notable and recalls the discourses discussed in Chapter Three. For Mastercard the use of cash is a "bad habit" because it is less safe, more expensive form of payment, whilst also being often associated with criminal activity. This discourse also imbues cash with a stigma of backwardness, whilst cashless is associated with modernity. Undeniably Mastercard also consider cash a "bad habit" as it is unable to profit from it.

[178] Defined as "a shop or business operating in a section of an occupied residential home or in any other structure on a stand in a formal or informal township which is zoned (or used) for residential purposes and where people live permanently" (Ligthelm 2005: 202).

provision for themselves". Even more specifically, the CEO of SASSA[179] suggested that they "would prefer that the card be used to buy food rather than clothes" (PMG 2012b). As such the state clamps down on instances of 'misspending' when uncovering them, explaining why the discovery that liquor stores were promoting alcohol to pensioners caused such a furore (Magubane 2016). SASSA thus seeks to shape the usage of grant money by cultivating a meaning on what they should be spent. Grants are also given meaning by their target beneficiaries. CSG are the most obvious example, where the payment is made to the primary carer (usually a parent) with the expectation that the money should be spent on the child. However, amongst the interview participants there was a sense that often the child would be left with grandparents, and CSG money spent on leisure "those youngsters, they go sit in the tavern and they leave the young for their granny" (Interview 7, card user, 2017).

With the new payment system, disciplinary policies to enforce certain types of spending behaviours, become a possibility. Interview participants suggested that new forms of restricted cashless could follow, to ensure that the money was spent on the 'appropriate goods'. Net1 consider the SASSA card to be technologically advanced enough to restrict payment to specific locations:

> Although the SASSA card is a single-wallet system, it is possible to enable multiple e-wallets on a single card, where each wallet can be tied to specific payment partners. For example, education grants could only be activated when used to pay school fees. This could potentially enhance cash management capabilities of the beneficiaries and ensure grants are used for the intended purpose (Riley and Kulathangra 2017: 149).

Using this, it was suggested by a senior state official that SASSA could:

> Put restrictions on where this card can be used. So, for example withdrawals can only take place within South Africa, and then also looking at putting limitations on that it can't be used at a bottle store, at a gambling institution, nowhere a child under 18 is not allowed, then not at a money lending business. It wouldn't be allowed to be used there (Interview 6, 2017).[180]

[179] South African government departments are organised with a head civil service titled a CEO.
[180] See also (Interview 6, 2017)

The introduction of cashless payments opens up a number of subsequent opportunities for the manipulation or programming of everyday life, by including people into cashless transactions and building the required infrastructures. The SASSA card builds a foundation upon which disciplinary process can be undertaken, allowing the state to programme everyday life.

Yet in actuality, despite attempts to promote and infrastructure cashless and electronic payments, the routines of cash handling were resilient to attempts to programme them, therefore preventing the ability to programme other aspects of everyday life.[181] Policymakers were aware of the practical difficulties the dominance of cash handling would cause for disciplinary uses of the SASSA card: "You can't stop people. People can draw the cash and go and buy alcohol. You can block the card, but cash can be accessed from the card" (Interview 6, 2017). The ability to coupon welfare money and programme people's everyday practices is not possible until cashless infrastructures are more widely spread and, crucially, until cashless money practices are more deeply ingrained. The latter certainly appears a distant goal. According to a Mastercard (2017b) study, 53% of all transactions in South Africa are still made with cash. Previous money habits have remained resilient, whilst new factors related to the cashless system have actually *encouraged* cash spending, as will be seen in the next section. Cash remains resilient in part because of its importance to the everyday lives of people receiving grants. For some groups, cash remains resilient because of habit. This is potentially the result of credit 'apartheid' (James 2014a: ch.5), since so many people receiving grants were previously excluded from holding bank accounts or credit, they are therefore unfamiliar with managing their money that way. Accessing grants was previously done by queueing at pay-points and receiving money in cash, so some people, and especially the black and coloured elderly population have this routine behaviour ingrained, as also seen in the continued prominence of queuing in the previous chapter. The routines and rhythms of previous programming can be resilient to change.

Cash also retains an important social function. For instance, it has a meaning of being a reliable and respected form of payment, which can reaffirm certain local social relationships (Interview 15, card user, 2017). Cash's fungibility also allowed people to distribute money to all the obligations and outstanding debts they had. One SASSA card user would remove all her money in cash, bring it home and distribute it back out, "some small debts…I prefer to do this in cash" (Interview 11, 2017). For others, cash's physical form makes it preferable to bank transfers as

[181] According to a Mastercard (2017b) report, 50% of transactions are still done with cash, claiming to cost consumers R23 billion. However, clearly Mastercard have a vested interest, so reservations should be held about their conclusions.

a more reliable form of payment. For example, the transfer of a cash payment is clear and tangible, whereas some worried that electronic payment was unreliable and could mean payments were missed. "I draw all my money out, so I can pay everything personal. Nowadays they phone you, and say "you didn't go and pay", and you did. So, you get fed up with that." (Interview 8, 2017). One feature that cash is said to offer is trust and faith in the exchange. For those who are new to electronic banking and money there is an absence of trust in the system to work properly or not take their money (Ikdal 2017). As a result, cash usage in market exchange remains prominent for everyday lives of grant recipients, despite efforts to try and programme it in and the infrastructure developed to incentivise cashless.

In conclusion, one key aspect of the SASSA card's restructuring has been inclusive governance. At points encouraging and at points disciplinary, the SASSA card has sought to promote market subjects and market-based behaviours through formal identities and cashless infrastructure. By developing biometric identities, requiring routine validation with the state, and extending payment infrastructures, the card develops state-society and the capacity for surveillance. It thus consolidates neoliberalisation, strengthening the power of the state for potentially market disciplinary interventions in the future while reinforcing capitalist social relations between the state and citizen in everyday life. However, this does not mean the reshaping of everyday life and inclusion into these social relations has been entirely smooth or linear. Cash handling habits remain resolute, other actors have exploited the new identities for fraudulent activity, and the actual biometric technology has been limited. Finally, the contingent nature of the SASSA card has been shown. Its form, and ongoing adaptation, are contingent on both the practical, everyday obstacles it has faced but also the context into which it is introduced. The wider South African context is one of limited financial inclusion, rural underdevelopment and deep racial inequality all of which the card seeks to address.

2. Accumulating through the SASSA card

The second aspect of the SASSA card's consolidation of neoliberalisation is the different financial accumulation processes it enabled through commodification and the creation of new market spaces. As in Chapter One, neoliberal welfare is notable for privatisation and financialisation, both of which are present in the SASSA card. Neoliberalisation is consolidated both by the policy and the changes it sought in everyday routines. Everyday life is targeted in these processes and has an important experience of the dislocations these processes can cause. People using the card were forced into relations with finance capital as a result of the commodified payment and the new markets which were created. Accumulation occurred in three ways: one in the form of transaction fees, secondly the incorporation of third-party financial organisations and finally via the sale of financial services. Accumulation predominantly accrued to the company given the SASSA card contract, and which thereby granted it monopoly control over the system. The company, Net1, and subsidiary CPS used this to seek significant rents from the state and their 'customers' using SASSA cards. The privatised, cashless mode of payment for social grants connected and exposed everyday lives to a specifically financial form of accumulation, which is enabled and funded through the actions of the state.

2.1 Privatisation and microtransactions

Whilst social grant payment in South Africa has always been delivered by a patchwork of private, semi-private and public bodies (Seekings 2017: 637), the SASSA card was the first time this was centralised and contracted to a single organisation. In doing so the state commodified the process of payment and gave market access to one company, enabling the capacity to extract a number of different rents through the creation of new market spaces. The first is the opportunity for microtransaction revenues. These are an accepted aspect of the SASSA payment for the state, as they were part of the original contract. Those using the card are forced to interact with a pre-existing payments market for accessing money. Whilst the state is at pains to argue that there may be no *extra* fees[182] (Kelly 2017) this should be seen in

[182] The 2011 bidding document also requested the new contract "should not burden Beneficiaries with transaction costs" (CGAP 2011: 22).

a context where high fees are already in existence. Proportionally those on lower incomes, and especially those receiving grants, are consequently more affected.

Each time the card is used at an ATM or non-approved retailer there is the possibility to generate fees. The Terms and Conditions of the fee structure of the card in Table 5 reveal these opportunities. The table demonstrates the variety of moments when microtransaction revenue can be achieved by CPS, outside of the associated withdrawal locations where there are no fees. CPS gains somewhere between 1% and 10% of any ATM cash withdrawal, up to R21 (£1.20) for a R2000 (£114.50) withdrawal.[183] Fees are incurred if a withdrawal is attempted but there are insufficient funds (R1.73/9p), but also it costs R2.23 (14p) for each balance enquiry. Many grant recipients may be elderly or disabled and have difficulty with PIN entry (Interview 6, finance worker, 2017), and thus faced a R1.64 fee at ATMs if a mistake is made. On top of this, although using the SASSA card as a debit card for retail purchases means there are no costs to the user, there would be fees accruing from interchange that must be paid for by the merchant.

[183] Net1's (2017: 52) annual report also makes it clear that expanding their ATM network is an important strategic objective.

Table 5 - CPS transaction charges from SASSA card (amended from Net1 (2018))

Card use location	***Card activity***	***Cost***
Associated national supermarkets	No fees	*R0.00*
SASSA/CPS pay-points	No fees	*R0.00*
All other retailers	Balance enquiry	*R1.21*
	Cash withdrawal	*R2.19*
	Insufficient funds	*R1.73*
	Transaction cancelled	*R1.73*
	Invalid PIN	*R1.73*
ATMs	Cash withdrawal - R50	*R5.80*
	Cash withdrawal - R100	*R6.19*
	Cash withdrawal - R500	*R9.34*
	Cash withdrawal - R1000	*R13.26*
	Cash withdrawal - R1500	*R17.19*
	Cash withdrawal - R2000	*R21.12*
	Balance enquiry	*R2.23*
	Excess PIN- Card Capture	*R4.90*
	Insufficient funds	*R1.64*
	Invalid PIN	*R1.64*
Other costs	Card replacement fee	*R20*

CPS's strategy is to target everyday transactions of people receiving grants. The routine and repetitive acts of consumption by SASSA card users generate tiny incomes for CPS every time the card comes into contact with the financial infrastructure. As part of this development, Net1's (2017: 52) annual report makes it clear that expanding their ATM network is an important strategic objective. The commodification of these transfers, while individual amounts may be very low (R1.64 is roughly 1p), in the context of the number of people with SASSA cards the amounts accrue rapidly. In the 2015/2016 financial year alone, CPS made R1.2 billion revenue (£73 million) and R347 million (£21 million) profit from transaction fees (Wierzycka 2017).

These microtransaction fees have a lived experience by people receiving grants, and everyday lives were affected in different ways. Some participants remarked how they had no problem with the system but couldn't understand why sometimes their grant amounts were lower than

they expected, micro-fees seem like a likely explanation. In other instances, the costs of accessing grant money incentivised the complete withdrawal of cash. This reinforces what was said above in the ways that the SASSA card system is contradictory, as well as encouraging cashless, it also inadvertently encourages the resilience of cash:

> And also, we are a bit wary, that if you take it bit by bit, they will deduct fees… I don't trust the banks for that reason, because you see that a little bit goes here and a little bit goes there, and it's just a little bit. So, you just draw it all out and you keep it there with you, so you know when it its finished, then you just pay that little amount once for the administrative costs (Interview 3, card user, 2017).

The quote importantly demonstrates the agency and awareness of people subject to these transaction costs. They are not passively experiencing fees. The persistence of handling cash cannot by understand as simply a lack of education about the benefits of using electronic money as suggested by some.[184] Many grant recipients are aware of the structures and costs associated with different modes of money and act accordingly. Yet the market created by privatising the payment meant there was little way to avoid them, and so as seen above, most recipients were sufficiently compliant or unable to avoid fees such that CPS was able to generate significant profits.

Through microtransaction fees, everyday life and the routines of consumption are also shaped by *where* people can use the grant. The financial incentives encourage the use of the card at large supermarkets where cash can be withdrawn or used as a card for free, and disincentivises local, informal community merchants. One report suggests that social grant payment day is the busiest time of the month for supermarkets, as people collected their grant and did shopping on the same day, with stores accordingly increasing prices for that period (Steyn 2012). The grant payment not only shapes the everyday lives of the recipients, but also the rhythms of the stores who must employ more staff and purchase more stock.

The SASSA card sought to improve convenience for people by allowing them to access their money through a number of channels. If there were long queues at pay-points or supermarkets, alternative sites could be visited. However, the alternative sites would often be ATMs or non-approved retailers and thus incur costs. The convenience and dignity that the state was seen to

[184] James (2017: 297) makes the argument that often financial education is claimed to solve financial exploitation, and that if only the poor were more aware, the scale of exploitation would be reduced. In fact, she argues that financial exploitation is a structural issue which systemically dispossess the poor.

be seeking in Chapter Four thus comes at the price of card fees. This erodes the absolute value of the (already meagre) grant, undermining the principle of poverty alleviation. The market therefore is constructed more to the benefit of Net1 profits and revenue, than to cheaply and efficiently provide social grants to users, who must pay to access their constitutional entitlements. If people want money at the start of the month (as many do), they must either visit an official pay-point or supermarket, where there are queues. To avoid these people can use ATMs or other stores, but these incur fees. Or, finally people can keep the money on the card, making them beholden to a mistrusted banking system and restricted to electronic payments only.

Transaction costs can therefore be understood as a form of rent, siphoning small amounts of money from the grant recipients that is enabled by the marketized provision of grant distribution. The routinised accessing of grant money was targeted to generate profits. Despite some instances of resistance and adaptation in the face of these costs, for most, these fees are unavoidable. Net1 were positioned to extract this value from payments as the sole provider of social grants, acting as an intermediary between state and citizen, whilst grant recipients lack the capacity or willingness to open other, cheaper, bank accounts. This is an example of the ideas developed in Chapters One and Two about neoliberalisation creating monopolies rather than free markets and competition, and the everyday experience of such a relationship.

2.2 Privatisation and third-party involvement

CPS did not enter into the contract with the state alone. In privatising the service, several other private organisations became enmeshed within the South African social grant payment, connecting global finance to the national system of social grant payments. Neoliberal welfare accumulation dynamics of privatisation and financialisation thus intertwine. The web of economic interests spreads out from Net1 as the nexus point, which built relationships with a number of other financial companies. Three actors are especially relevant: Grindrod Bank, Mastercard and global investment firms. The role of these actors shows how mundane everyday processes such as paying social grants are commodified or converted into sources of financial value and a variety of new market spaces are produced. The 'fringes' of the global economy, where those receiving SASSA grants exist, are subject to "countless little financializations in the 'cramped spaces' of everyday practice" (Aitken 2015: 7–9). However as will also be seen the relationships and differing interests *within* 'capital' are not always aligned.

Grindrod Bank

In order to hold all the SASSA accounts, an organisation with an account holders' licence was required. As Net1 did not have a banking licence, they outsourced the holdings of the SASSA accounts to Grindrod Bank. Grindrod is predominantly an investment bank, which does not have any retail bank branches, and prior to the contract with Net1 did not do 'retail banking'. This is the first instance of the creation of relationships between SASSA recipients and global finance. The SASSA contract provided R35million (£1.8 million) a year profit to Grindrod through the 10.5 million SASSA accounts it held (Business Day 2017). But Grindrod were not involved in any of the day-to-day administration of the SASSA grants and existed only to hold the money. With no physical bank branches, account holders could not visit and raise complaints. This was an important problem that a state official raised with the payment system. Privatisation obstructed the ability of the state to control the accounts when problems occurred and for users to solve problems on their own accounts, specifically in the case of preventing unwanted debit deductions (Interview 6, 2017).

Grindrod also gained fee revenue from the accounts, with CPS paying 50c per user generating "improved profitability" for the bank (Moody's 2014). Grindrod is primarily an investment bank, so the commodification of the SASSA accounts acted as a buttress for more speculative activities of global finance. In this sense the accounts act as a "bedrock of financial capitalism", concentrated in the hands of one bank and providing "a stable source of income, on which more speculation might be built" (Leyshon and Thrift 2007: 98). Although the money in SASSA accounts cannot be used as collateral for investment activities, it generates a "free float" from these accounts that, despite the low amounts, can offset the risks Grindrod has in relation to other market activities (GCR 2017; Moody's 2014).

Mastercard

The other partner in the Net1 payment system is Mastercard. As seen in the previous chapter, Mastercard were vocal in their promotional material for their involvement in the SASSA card. Their actual role in the project is considered to be relatively low. According to one interviewee: "they don't really have that much of role… all that Mastercard are saying is you can run this through the payment system" (Interview 4, finance worker, 2017). However, the project can be understood as a part of their strategy to expand cashless payments and improve their market reach. Mastercard's (2017a: 4) strategy is to:

> grow our business by personal consumption expenditure growth, driving cash and check transactions toward electronic forms of payment, increasing our share in electronic payments and providing value-added products and services.

Further it intends to "diversify its customer base…broaden financial inclusion for the unbanked and underbanked" (Mastercard 2017a: 4). Thus, being part of the SASSA scheme for Mastercard is important as it is able to use the resources, influence and policies of the state to pursue its wider project. On the one hand it associates the Mastercard brand with millions of potential customers each time the card is used. As discussed in the Chapter Two, corporate 'brand' is an important strategy for global payment firms, and reflects the importance of social meanings of physical forms of money. On the other hand, it also familiarises users with electronic money, rather than cash money. The routine handling of money in the electronic form makes people more comfortable with storing value this way, remembering a PIN, using a card for payment at merchants or using financial infrastructures such as ATMs. Over time, it can be supposed that Mastercard will hope this will become normalised for grant users and help generate for Mastercard a large and growing customer base. Whilst it was argued above that cash still retains dominance in South African society, Mastercard have effectively positioned themselves so that they are able to profit from any transitions away from cash.

Financial markets

Finally, the privatisation of grants payments connected the everyday lives of grant recipients to global finance. Net1 is a publicly listed company, on both the NASDAQ and the Johannesburg Stock Exchange (JSE). As a result, they are connected to a number of other financial institutions that purchased shares following the SASSA contract. Both Grindrod and Net1's price rose significantly following the awarding of the contract in 2012. Grindrod's price changed from R1270 in 2012 to R2818 by the end of 2013, an increase of 122%. Net1's growth was even larger. On the JSE the share price rose from a low of R4200 at the end of 2012 up to R27500 in September 2015, an increase of 555%.[185]

The listings of both Net1 and Grindrod involves investors including a number of large Wall Street hedge funds, as well as the IFC in the case of Net1. These publicly traded shares suggest

[185] This has steadily declined to R12,949 on the 05/08/2018.

an enmeshing of global finance and growing influence of 'shareholder value' within the web of state welfare payments in South Africa. The financialisation literature on the importance of shareholder value suggests that firms must respond to financial markets and promote practices that support this (Froud *et al.* 2000). As a result, given the prominence of the SASSA contract, especially to Net1's business, it seems likely that maintaining the highly profitable system of grant payment was important to maintaining shareholder value. Yet this was not universally the case. Some firms investing in Net1 publicly opposed their business model. Allan Grey, a South African investment company, have been one of the largest investors, with a share of 15.6% in June 2016.[186] According to interviews, the investment into Net1 was predominantly profit-orientated, but with an additional bonus of some element of social contribution:

> At that point, with the low banking penetration, you have a company that says we want to distribute the grant, but also, we actually want to improve access to the formal financial sector for people who had largely been excluded due to apartheid. So, on paper that looks good! You'd think if you do it in a sustainable way you can generate a decent, not super profit, a decent profit, and it's beneficial for the customers and for the shareholders who make money. I think if it was presented that way today, you'd still opt for it (Interview 4, finance worker, 2017).

Allan Gray increasingly became the focus of public pressure for their investments (and profits) in Net1.[187] The organisation attempted to preserve its reputation and legitimacy as socially conscious by writing a number of media articles demanding that Net1 "do the right thing" by ending unauthorised direct debits (Lapping 2017a), and criticising the $8 million severance pay of the outgoing Net1 CEO (Lapping 2017b). Allan Gray recognised the need to legitimise their investment to wider society, and in fact people receiving grants may have benefited from this connection to global finance. Allan Gray had the influence to pressure Net1 to alter their practices, advocating for people receiving grants. However, they had minimal success, as the practices they sought to stop continued. This challenges the financialisation literature that suggests that firms must respond to their shareholders. The interviews revealed the difficulties of this process which were both legal and financial. As the company had a primary listing on the NASDAQ, Allan Gray had limited power to remove or influence the board of governors

[186] That percentage has steadily decreased, down to 10% on 21/07/2018.
[187] See, for examples (Crowley 2017; Davis 2017; Ziady 2017).

because of NASDAQ rules. But also, if they tried to sell their shares, the price would reduce significantly, losing their investment (Interview 4, 2017).

Cashless welfare payments, and the outsourcing of their delivery has allowed global finance firms to profit from the social grant infrastructure via Net1's privileged market position. The routine everyday payment and spending of recipients is connected all the way to large institutional investors and financial structures, where profits are drawn from the state and society. Indeed, a significant portion of the appeal of Net1 as an investment was the creation of a market in financial services for the large portion of South African society for whom this was previously out of reach (TechCentral 2012). These financial services materialised as exploitative practices causing hardship for the people it was proposing to support, as the final section will demonstrate.

2.3 Financialising with the SASSA card

The final section of this chapter looks at how the SASSA card consolidated neoliberalisation by enabling everyday financialisation, which both programmed and disrupted everyday life with significant consequences, leading to the state and capital ending in opposition. It also illustrates two claims of the thesis. In one sense it demonstrates the sociological foundations of financialisation, the techniques, practices and experiences of financial inclusion and financial relations.[188] In another it also demonstrates the contingency of CWP restructuring. Despite state plans for the SASSA card to be predominantly used for cash dispersal, Net1 was able to use its market position for significant accumulation. The extensive selling of financial services to newly included grant recipients was contingent on the actions of Net1, and the loose regulations put in place by the state.[189] This case demonstrates a fundamental issue with an understanding of financial inclusion that assumes that the 'unbanked' can smoothly and unproblematically be inserted into financial systems. Instead, as will be seen, when financial inclusion is not accompanied by education, regulation and protection, vulnerable and

[188] As Aitken (2015: 11-14) argues, it is important to acknowledge the terms of incorporation "the actual mundane techniques and practices of incorporation – the actual mechanisms that facilitate incorporation and the terms and conditions those mechanisms facilitate".

[189] Seekings (2017: 367) argues that the delivery of substantial social protection programmes in Africa have not been affected by issues of 'capacity' as much as expected. Despite having small bureaucracies, relationships with private firms allowed welfare states to be built quicker than the "less efficient public sector bureaucracy". However, what Seekings neglects is the challenges that this form of 'in-direct' rule can generate for state and society, especially when a large group of people are rapidly included into financial systems. Thanks to Jeremy Seekings himself for pointing this out.

impoverished people can be made significantly *worse* off from their interaction with formal financial markets.[190]

The SASSA card built a platform upon which a raft of financial services could be sold because it was an 'open loop' card. It extended the borders of finance to the "fringes"– aiming to include people *outside* formal financial capital (Aitken 2015: ch.6). Inclusion has been an explicit strategy of Net1. It aimed to:

> Leverage our infrastructure and extensive product portfolio to generate new income streams, introduce a broader array of products and services [...and that…] our business strategy relies on our ability to leverage the social welfare recipient cardholder base to provide them with additional financial and other services (Net1 2013: ii, 16).[191]

Here the crossover with the governance strategies can be seen, demonstrating how they can reinforce each other. Net1 could sell financial services partly *because* of the creation of formal identities and new infrastructures that were leveraged for commercial lending activity, but were only loosely regulated by the state, who did not realise the consequences of the policy (Interview 5, state official, 2017).

The SASSA card created a new market in financial services for people receiving social grants, which Net1, with its privileged market position, could exploit. Net1 pursued this strategy by marketing products such as credit, insurance, mobile phone airtime and prepaid electricity through a variety of channels. These included stalls and salespeople at pay-points at the start of each month or contacting recipients via phone and email (Vally 2016). Using different subsidiary companies, financial services are marketed to 'under-served' markets. These include Manje (mobile airtime and electricity), MoneyLine (loans) and SmartLife (insurance) and EasyPay Everywhere (card accounts). While all of Net1's services have successfully sold financial services, the most prominent and relevant form is loans. These were widely offered and marketed to social grant beneficiaries through online channels, mobile contact or physical

[190] This should not come as too much as surprise, considering the body of research on microfinance and the risks and consequences it has created (Taylor 2012).

[191] This strategy goes back at least as far as 2010, where an investor presentation suggested that the strategy was to "Lead with a key product to create sizeable recurring cardholder base; [and] Cross-sell additional products" (Net1 2010: 8). Similarly, the IFC, argued that "Net1's core offering is basic, affordable financial services to low-income customers and rural populations that are often excluded from established financial services" (IFC 2016).

stores. The loans accrue no interest, but instead borrowers are charged a ‘service fee’, the cost structure of which can be seen in Table 6.

Table 6 - Cost structure of Moneyline loans (amended from KPMG (2017: 18)

Loan Value (Rand)	**1160**	**1000**	**850**	**650**	**540**	**440**	**240**
Service fee (Rand)	*340*	*320*	*290*	*250*	*240*	*160*	*60*
Total cost (Rand)	*1500*	*1320*	*1140*	*900*	*780*	*600*	*300*
Loan Period (Month)	*6*	*6*	*6*	*6*	*6*	*6*	*6*
Monthly repayment (Rand)	*250*	*220*	*142*	*150*	*130*	*100*	*50*
Effective interest rate	*29%*	*32%*	*34%*	*39%*	*44%*	*36%*	*25%*

The central social grant database contains all the information about the users' income, allowing a smooth and immediate acceptance of any proposed loans or debit orders. Net1 claim that the social grant database is not shared between any of its subsidiary organisations (Cameron 2017). However numerous reports suggest otherwise, and the smooth and rapid acceptance of financial relations would be impossible without it (McKune 2017). Net1 thus do not require financial background checks and incur minimal risk as the payment can come immediately out of the account as soon as it is paid in, without requiring the owner of the account to confirm or make any payments. James (2014b: S21) suggests that in some settings, debtors are able to "temporarily evade the repayment of debt" through a variety of social or calculative strategies, yet for grant recipients this is more challenging. The Net1 debtor system makes it impossible, as the debt is deducted simultaneously as the payment is made. Further, the state acts as guarantor and collateral for these financial relationships. As social grants are a constitutional right, the grant income can be considered highly reliable, guaranteed to be paid routinely and repetitively at the start of each month. Thus, the variety of debit orders set up are even lower risk as Net1 knows they will always be paid. Not only does this give Net1 competitive advantage over other providers, but also allows significant profits to be made from the rapid expansion of financial services into everyday lives of the 'unbanked'.

These loans and financial services also have crucial everyday experiences, manifestations and consequences. One SASSA card user suggested the value of a loan a grant recipient can have

is decided by how many children they have. Having four children allows a R1160 loan, whilst only having one child allows a R200 loan (Interview 2, 2017). This might suggest that people with social grants are able to 'leverage' their family and children to access higher levels of credit, reaffirming the idea of debt as an 'embodied experience' (Allon 2015: 699). This could also be a case of the 'domestication of finance' where everyday actors are able to turn financial markets to their own advantage, and intentionally embed these structures *into* their everyday lives (Pellandini-Simányi *et al.* 2015). More persuasively, it can be seen as Net1 leveraging their SASSA card network and targeting the everyday lives and families of people receiving grants.

Despite Net1's claims to the contrary (Cameron 2017), the people they are targeting are vulnerable, and in many cases, desperate, requiring the money to survive until the next month's grant payment. Interview participants reported knowingly taking out a loan that was going to cause *future* problems, but urgently required the money in the present (Interview 15, 2017; Interview 3, 2017). Once again, the exploitation of people receiving grants would not be solved by better education alone, as there are material constraints and structures forcing them towards taking on debt (Mashigo 2006: 14).[192] One of the most perverse features of the system is that a grant recipient whose account is already being debited for other financial products may be left them with no income for that month. At this point, they may need to then borrow more from Net1 to avoid severe deprivation, further enmeshing them into the debt relation (Torkelson 2017). Net1 on the other hand, take on no risk by further lending to grant recipients, and make significant amounts of profit by doing so. The relation between the two groups is one of a fundamental power asymmetry.

These debt relations gained public prominence. When potentially unauthorised or unexplained payments were routinely made from people's SASSA accounts, they became colloquially referred to in South Africa as 'deductions'. These are effectively direct debits, but with an accompanying social meaning that reflects their perceived illegitimacy. There are different 'types' of deductions. One form is when a grant recipient unwittingly signed up to an initial, cheaper introductory offer for a service that rolled into an ongoing, more expensive monthly payment. There are also fraudulent deductions that occur when one person has used the card of another to sign up to a financial service or direct debit, without the consent of the original card-

[192] In support of this, Bateman (2015: 21-22) finds that between 2010 and 2013, African Bank, a South African bank that provided microcredit to poor people, had a loan book that doubled from R30.6 billion (£1.6 billion) to R61 billion (£3.2 billion). This coincided with the aftermath of the global financial crisis and reflected what Bateman calls 'desperation-driven' clients who were seeking to stave off immediate destitution.

holder. Finally, there are examples where the deductions are unauthorised and unexplained with no one clear as to why they began (Groundup 2015; Torkelson 2017).

A critical problem however, is the inability to stop the monthly deductions once they have begun. These frustrations and difficulties of debt relations are experienced at an everyday level. The construction of the system makes escaping the debtor-creditor relations exceptionally difficult, and this is exacerbated by the privatisation of payments that meant speaking to SASSA did not provide a simple resolution,[193] and that Grindrod, the actual account holder has no branches. A number of media reports support this,[194] as well as interview participants:

> When you have a problem with MoneyLine, then you must go to SASSA, then SASSA tell you no, you can't come to us we've got nothing to do with the loans, you must go to them, that's your problem because you went to the loans (Interview 2, 2017).

The resolution mechanism for these deductions is not clear or accessible. The recommended route is calling a helpline, however that is slow to be answered and is expensive to call (McKune 2017).[195] As a result, the people who have taken out these deductions are unable to stop them. The system is constructed to ensure their grant money remains restricted within Net1's circuits.

For some, these experiences manifested in hopelessness at the situation. As many people struggle on the low level of the social grants, those who experienced unknown and unwanted deductions from their grants are further impoverished (see Case Study 1). One interview participant's friend had experienced a deduction:

> She must go to SASSA and ask them to fix it. I don't think they will do anything! Because if the money has been deducted, because sometimes they say your money has been deducted for electricity, maybe it is 400R they say 300R for the airtime… The SASSA people don't tell you who draw that, who bought the electricity. They should know, because they are taking the money out. We've got it difficult (Interview 10, 2017).

[193] Recent changes to the system allow people with issues with deductions to visit a SASSA office (Interview 6, state official, 2017).
[194] See also (Dasnois 2016)
[195] The costs depend on the type of mobile phone service the caller is using. Given most people receiving a grant will not have a landline, they will accrue costs.

Others were conscious and wary of engaging with the financial sector and taking out a loan. One participant told a story of encountering one of the loan shops, "now when you go there you find there's a long queue, I thought maybe there's something. I asked someone what is this queue for? 'It's to get a loan.' What?! I left" (Interview 8, 2017). As seen throughout, mundane forms of opposition manifested in the practice of many withdrawing all their money to avoid any risk of their money being deducted. The system is thus contradictory. In wanting to encourage financial participation and inclusion by providing then SASSA cards, the system in fact encourages people receiving grants to immediately withdraw all of their money in cash and remove themselves from the financial system.

Resistance to this financialisation also took an organised form alongside the more individual acts of resistance or refusal. James (2017: 296–298) documents instances of 'counter-deductions', whereby groups have sought to challenge or prevent the deductions occurring. Black Sash, an advocacy NGO, were the most prominent organisation, starting a "Hands off Our Grants" campaign in 2013. The campaign demanded that debit orders be made illegal from social grant accounts, the nationalisation of the payment system and compensation for deductions (Black Sash 2013). This group was prominent as the central organising group for everyday resistance, and in seeking to reclaim recipients' control over social protection, can be considered an example of 'autogestion' in Lefebvre's terms. They filed a number of court cases against both SASSA and Net1 for exploiting people receiving grants. Critical to their campaign was a social meaning of money that suggested that debits, whilst not illegal, were 'immoral', and the deductions were taking away "our" money (Black Sash 2014). The Black Sash movement can be seen as an organised attempt to resist, mobilising the power of the judiciary to protect them. This leads on to the final point of the chapter, the internal contradictions of neoliberalisation.

2.4 The contradictions of neoliberalisation

This chapter has argued that in many ways the state and capital have worked together with mutual interests in the SASSA card scheme. Up until the extension of financial services, the state and capital had mutually compatible aims, reflective of the thesis' wider argument about the nature of welfare in capitalist societies (as developed in Chapter One). The state gained cash dispersal at a cheap rate, capital gained a reproduction of social relations, valuable infrastructure and new markets. The SASSA card delivered monopoly power to Net1 in return

for a social policy service. However, the increased power and position of Net1 and the activities it was doing generated conflict, predominantly in the case of financial services sold to the 'un(der)banked'. This has become a site of significant contestation between branches of the state and finance as aspects of accumulation began to erode the value of the grant and thus the dignity and poverty alleviating aspects it was supposed to provide. The government confronted Net1 as the scale of 'deductions' became clear and began to erode the state's authority and social policy objectives.

An example of the "unique ways" that contestation occurs between legitimate and illegitimate lending is in the meaning and appropriate use of grant money (Aitken 2015: 136). SASSA, as suggested above, claimed that grant money should be for the intended person, and spent on poverty alleviating products such as food, rent or education. Minister Dlamini even went as far as to describe Net1 as "big sharks in suits" using social grant money for the "wrong purpose" and thereby causing increased hardship and impoverishment (Dlamini 2014). Branches of the state began a variety of methods to prevent, restrict or regulate the market in financial services for grant recipients and the behaviour of money lenders. This included better procedures for reporting and ending deductions such as toll-free helplines, cash refunds and an improved communication strategy. Though in doing so, it also placed the responsibility onto individuals, "grant beneficiaries are encouraged to monitor their SASSA branded account statements carefully [and] continue to register any deductions" (Dlamini 2016). Thus, the state was seeking to restrict the new financial market and prevent and delegitimise aspects of the financial sector, pushing Net1 outside the borders of legitimate finance to promote the inclusion aspects of the SASSA card over the accumulation ones.

Capital, and Net1 more specifically, saw grant recipients as a legitimate commercial customer to sell their products to. In their view a financially 'underserved' group now had the access to the services they wanted, if people choose to take up these offers, then that was their choice. According to Net1, they have:

> provided services to our customers who voluntarily subscribe to lifestyle-enhancing bank accounts, short-term loan facilities, life insurance products, prepaid airtime and electricity offerings that are materially better and cheaper (Net1, quoted in Cameron 2017).

Further, they challenged the definition of 'deductions' and disputed any wrong doing. While deductions are illegal under the Social Assistance Act of 2004, they consider their services to be 'debit orders' and therefore legitimate and legal (Cameron 2017).

Processes of neoliberalisation aim to create market forms of social life, and therefore in this example, utility seeking, market subjects contracting financial services as they need them. The SASSA card created this market, but lacked the subjects. The policy was undermined by the structural inequality that means people are lacking appropriate information and education, or, are desperate and therefore willing to take any terms in the short-term and face the consequences later. As suggested by one state official, while the principles of the SASSA card were market-based, society did not act as expected: "we were maybe a little bit naive thinking its people's choice, people will be able to manage their affairs lets open the system and allow people to contract within the system" (Interview 6, 2017). The consolidation of neoliberalisation in everyday life via the SASSA card had significant deprivation consequences for people.

Whilst social meaning may have an influence for some, in this instance Net1 were able to comfortably ignore requests and demands to end their practices, as there was no *legal* way to prevent it. According to one senior state official:

> It was a very difficult space. We would write letters to them to say, 'you need to stop it, that's not what was intended', and they would write back, all innocently, that 'CPS does nothing but payments. The other marketing and financial products is being done by subsidiary companies, but they have no connection with CPS'. As 'you only have a contract with CPS' therefore you cannot do anything about it because is outside of the contract (Interview 5, 2017).

The Department of Social Development (DSD)[196] sought to alter legislation, making automatic payments for financial services from grant accounts illegal (Van Der Westhuizen 2017), with one financial commentator describing this as a "terrible blow" to financial inclusion in South Africa (Eighty20 2016). Net1 did two things in response. Firstly, they introduced a rival EasyPay Everywhere (EPE) card that was functionally identical to SASSA card, except had removed any of the branding or association with SASSA (see Figure 11). To take out any new

[196] SASSA is a branch of the Department of Social Development.

Net1 products, an EPE (known colloquially as a 'Green Card') card was required and came with free funeral insurance as an incentive (Net1 2017). Net1 stripped the social grant of any of its physical associations with SASSA, ensuring that any claim about financial services would be a private matter between EPE and the person receiving the grant, removing the state from the relationship between borrow and lender. This would also mark the user as someone who had taken out a loan, the 'Green Card' acted as a signifier of someone desperate to need to enter a debt relationship (Interview 2, 2017; Interview 13, 2017). With these cards, ending debtor relations was even more challenging and cost R150 (£8.50) just to cancel the card (Dlamini 2016).

Figure 11 - An EasyPay Everywhere card and advertisement

Secondly, Net1 took SASSA to the Constitutional Court for attempting to forbid debit orders from grant recipients' accounts. In the case the judge ruled with Net1, that:

> Once the grant is transferred into the recipient's account at Grindrod, it operates as any bank account at any Commercial Banking Institution…a debit order levied against a recipient's bank account is nothing other than a payment of a legitimate debt... Neither SASSA, nor the Minister of Social Development, is extended regulatory powers under the Act that would empower them to regulate and impose rules and restrictions relating to electronic payment (Van Der Westhuizen 2017: 11, 13).

The Court supported Net1's ability to sell financial services and deduct payments. The logic and laws of a 'free' market in financial services legitimised for the judiciary the on-going deductions to which the government was opposed, curtailing their power to prevent it

occurring. By outsourcing control of the accounts to private companies, SASSA lost the control over how the money was used.

3. Conclusion

In many ways the SASSA card has been a policy success. Millions of people critically dependent on state welfare generally receive their grant in a timely and accurate manner. And for the state, the per capita cost of delivery has been reduced. However, a closer critical reading of the policy reveals important issues which have had significant consequences for the everyday life of the people receiving grants.

This chapter has argued that the SASSA card effectively developed inclusive governance and enabled numerous new avenues for financial accumulation for capital, consolidating neoliberalisation in South Africa. Although state discourses suggested that the SASSA card would improve the dignity of people receiving grants, this has not always been the case, in some instances the everyday lives and experiences of these people have been shown to have resulted in increased vulnerability, impoverishment and therefore indignity. The restructuring was seen as a form of neoliberal restructuring where both state and capital worked together to deepen capitalist social relations and accumulation. This relationship functioned effectively and built the platform for subsequent restructuring, potentially through controls of money and grant recipients' behaviour or alternatively in further financialisation. While the opposition to 'deductions' has been marked, the other aspects of everyday programming by the card have faced little opposition. The routines and rhythms of those using a SASSA card have been infused with governance and accumulation potential.

The implementation of the policy has not been entirely smooth. Technologies have failed to work, cash habits have remained resilient in the face of efforts to shift to cashless, and state created formal identities have been used for crime. However, the absence of significant resistance might suggest that the disruption to everyday life was either minimal, or the changes beneficial. Critically, the state and capital have come into conflict over the extension of financial services to grant recipients. Here it was seen how the use and targeting of people receiving grants (on the fringes of finance) was an important site of contestation. The border of legitimate finance was constantly negotiated in different sites, such as legal courts or public opinion.

The chapters' contribution to the wider thesis is twofold. It has demonstrated an 'actually existing' example of an Inclusive CWP functioning to consolidate neoliberalisation, the contingencies that explain its introduction and progression, and the everyday nature of a

cashless payment and the impact it has had. However, the chapter has also complicated and deepened some key IPE concepts. The strongest example of this is in the case of financialisation. By taking an everyday perspective, it has demonstrated how processes of debt relations are created and maintained, how they are understood by parts of the population, the contestation with the state, and crucially, the lived experience of people subject to financialisation.

Chapter Six: Contextualising the Australian Cashless Debit Card

While the previous two chapters analysed an example of an Inclusive CWP, the next two chapters will discuss a Disciplinary CWP in detail. In 2016, the Australian state introduced a trial of the 'Cashless Debit Card' (CDC) in two sites, Ceduna in South Australia and in Kununurra and Wyndham in Western Australia. All those receiving a state welfare payment, except pensions, would receive 80% of their payment onto a new, state created, card and the other 20% into their own bank account. The state card could not be used for purchasing alcohol, gambling and cash could not be withdrawn.

This chapter provides important background knowledge on the policy trial and addresses the state justifications and legitimations for the card's introduction. It argues that the form and features of the Australian CDC can be partly explained by the context it emerges from, where neoliberalisation, the race politics of Aboriginal society and paternalism have been prominent trends. Secondly, it analyses the state's three central claims about the introduction of the CDC, finding each of them problematic. In doing this, the chapter demonstrates the historical and institutional contingencies of the policy and clears the ground of other explanations for the CDC, before the thesis' own analysis is presented in Chapter Seven.

The chapter is divided into two sections, first, it contextualises the policy in historical and institutional terms. It does this by initially discussing the broad historical shifts in Australian political economy and welfare, as well as the Aboriginal aspects of this. The academic literature suggests that welfare policies have transformed from 'entitlements' to containing 'obligations', whilst the experience of Aboriginal welfare has been paternalistic and controlling. It then moves on to explain the contemporary phase of 'income management' and the institutional features that have been developed. Finally, it describes the policy details and operation of the CDC itself. Section two critiques the prominent discourses that were deployed to justify and legitimise the introduction of the card. There were three main areas: that the card responded to a social problem, that the local communities wanted and were deeply involved in its design and roll-out, and that the card controls were legitimised as welfare money is 'taxpayers' money'.

1. The historical and institutional context of the CDC

1.1 The political economy of Australian welfare

The progress of Australian welfare reflects the analysis of welfare settlements found in Chapter One, where there was a period of embedded liberalism in the post-war period that was followed by a neoliberal restructuring.[197] Castles (1985) argued that rather than focusing on welfare payments, Australia's welfare system initially focused on ensuring a high wage and limited income inequality. Those in work, usually men, had an adequate income without welfare to support a 'traditional' heteronormative nuclear family. Counter to many analyses of welfare states where, a strong unified working class is supposed to lead to welfare expansion, this was not seen in Australia, leading Castles (1985: 102) to describe it as the "wage earners welfare state", providing 'social protection by other means'.[198] Whilst there was means testing, it was made to ensure that only the wealthy were excluded, reducing the stigma around social insurance as well as seeking to make the administrative system as navigable as possible. This avoided having an explicit deserving/undeserving poor distinction, whereby people receiving welfare have to prove they were deserving – indeed Castles (2001: 541) argues that Australia sought to *avoid* this.

Castles' subsequent work (2001) reflects the historical evolution of Australian welfare, experiencing a transformation similar to those seen across the liberal welfare states in line with the neoliberal settlement (Johnson and Tonkiss 2002; Harris and McDonald 2000; Harris 2001). The Australian neoliberal settlement is characterised by a focus on the 'individual' and an attack on welfare 'dependency' leading to paternalistic policies (Mendes 2009: 105). There are now work tests for the unemployed, and an emergence of 'mutual obligations', ensuring people who receive welfare are seeking work or job training (MacIntyre 1999). "Passive welfare" was demonised, where welfare dependency is seen as an addiction that requires people to be 'activated' and stimulated out of their 'deviant' lifestyles (Gray 2011: 9). Distinctive language was also used to label people who receive welfare, with the 'dole-bludger' emerging

[197] See for example (Millmow 2015; Furphy 2015)
[198] Centralised wage arbitration was also seen to be critical to keeping wages high (Weatherley 1994: 155).

as a common description as part of a neoliberal framing that justifies economic reform. For Archer (2009: 187) "this new 'common sense' cast 'taxpayers' as the supreme bearers of economic rights, and the welfare state as intruding on those rights." The Australian welfare settlement also manifested in a restructuring of the public sector, underpinned by managerial principles and market discipline. Public sector spending was restricted, and employment services were also marketized as part of a wider process of privatisation, leading to a reduction in public accountability and exercises of local discretion (Ramia and Carney 2000). 'The Job Network' is a central example of this, as "government sought to dismantle the vast welfare bureaucracy it had created through contracting out services… and transferring them to the private sector" (Gray 2011: 9; see also Chenoweth 2008).

The second important aspect of Australian welfare is how Aboriginal[199] people were and are treated, especially within the welfare system. Early colonial governance led to exclusion from welfare for Aboriginal people by legally distinguishing between them and colonial settler

s, restricting the access of Aboriginal people to services and resources (Altman and Sanders 2002: 207). From the 1950s welfare policy shifted to attempts at inclusion and 'assimilating' Aboriginal people into the ways and cultures of 'white Australia'[200] (Altman and Sanders 2002). Assimilation was an official government policy until 1972, and was based on the belief that Aboriginal families and culture were fundamentally dysfunctional as a result of contact with colonisers (Rowse 2000: 1514-1515).[201] Some authors argue that Australian welfare ought to actively attempt to shift and change 'Aboriginal cultures' to allow them to improve their living standards to the rest of (white) Australia. According to Johns (2008: 68), for instance, it is incumbent on the state to facilitate the removal of disadvantaging cultural practices to provide material wellbeing. This perspective leads to paternalistic and interventionist policies, and is prominent in the public and private discourses surrounding the CDC (see, Rothwell 2016).

[199] This thesis takes guidance from ACTOSS (2017) and Flinders University (2017) on terminology for Aboriginal people. Whilst there is wide variation in the correct terminology, this thesis when naming will use "Aboriginal people" or "Aboriginal person", using the term as an adjective and not a noun. It is important to recognise the wide variety that 'Aboriginal' can mean and can suggest that all Aboriginal people are the same, when in fact it is a diverse group of people and societies.

[200] A selection of policies to designed to exclude non-white people from immigrating to Australia, which was described as a "vehement effort to maintain a high Western standard of economy, society and culture" (Bean 2014: 5)

[201] This is most clearly demonstrated by the 'Stolen Generation' where children of Aboriginal families were taken and raised by white foster parents or Christian Missions (Broome 2010).

While Aboriginal people have been included into the welfare system, their incorporation into the formal economy and labour market has been limited for a range of "historical, structural and cultural reasons" (Altman and Sanders 220).[202] An indicative example of this is the finding that some Aboriginal people dispute the legitimacy of money altogether, considering it to be "white man's culture" (Godinha *et al.* 2017: 155). The rejection of money makes functioning in capitalist social relations difficult and is emblematic of the challenges Aboriginal cultures and social relations present to the fundamental principles of capitalist accumulation. It is also particularly relevant in the CDC's controls on money and attempts to programme everyday money management practices.

The consequence of the limited incorporation into the formal economy and labour market is that a significant portion of Aboriginal people's main source of pecuniary income is welfare payments, as seen in Figures 12 and 13. It is worth noting in Figure 12 the similar spatiality of state welfare usage of black people as seen in South Africa in Chapter Four to Indigenous Aboriginal people, where the receipt of welfare is progressively higher the further from urban centres. These discrepancies created significant concern about welfare 'dependence' and correspond to wider neoliberal concerns (Martin 2001). As a result, whilst assimilation has ended as official government policy, some argue that the key practices and beliefs that underpin it continue, with 'neo-paternalism' still seeking to make traditional Aboriginal existence difficult or impossible (Klein 2016: 511; Bielefeld 2016a: 159). These recent developments are said to be based on an absence of trust in communities to act 'the right way' and thus require the state to promote or discipline people receiving welfare to act appropriately (Dee 2013). Altman (2007) also argues that there has been a resurrection of assimilation ideas, which are underpinned by neoliberal principles of individuality, specifically in the reshaping of indigenous forms of labour and involving coercive intervention into everyday lives.

[202] See also McRae-Williams and Gerritsen (2010) for an ethnographic study of the cultural issues surrounding Aboriginal employment.

Figure 12 - Main source of income, people aged 15 and over, by Indigenous state and remoteness 2014-15 (graph from AIHW 2017: fig. 7.5.1, 285)

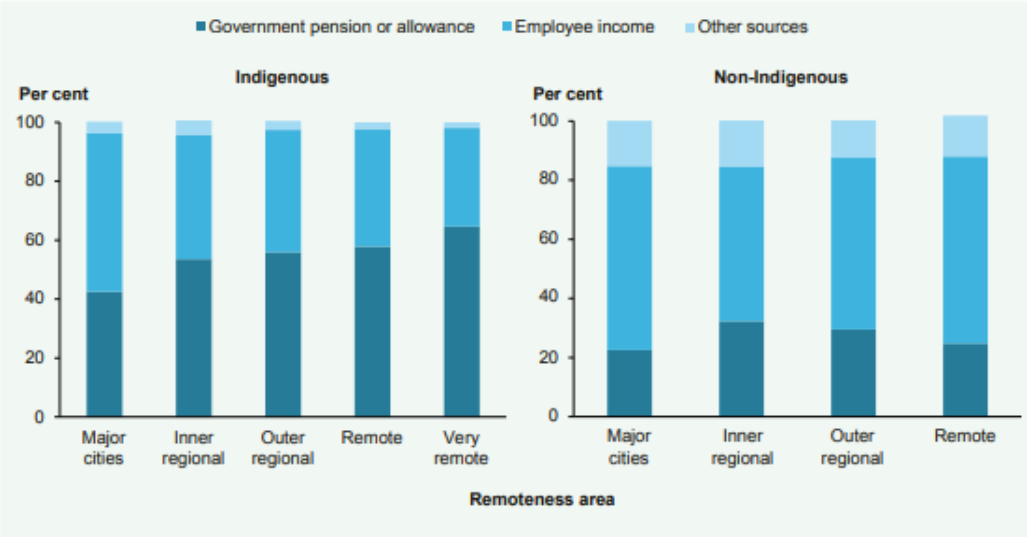
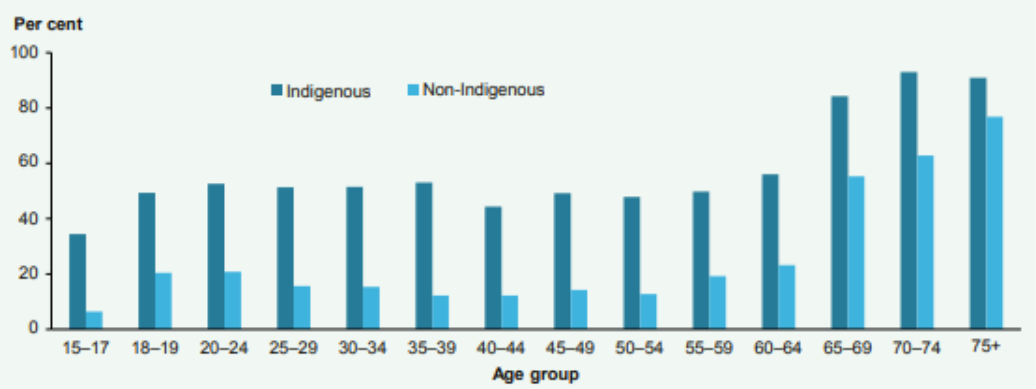


Figure 13 - State welfare (including pensions) as the main source of income, people aged 15 and over, by indigenous status and age, 2014-15 (graph from AIHW 2017: fig, 7.5.2, 285)



Through the above discussion, the influences on the CDC can be identified, demonstrating how contingent policies emerge from the context they are implemented in. The underpinning meaning of welfare shifts from being an entitlement, where there is no reciprocal action required on the part of the recipient, to a relational payment whereby either side has certain responsibilities. Thus, the idea that the state is able to put paternalistic conditions on payments becomes conceivable and acceptable, especially when one side is depicted as not 'fulfilling' their obligations. Similarly, the emergence of the trope of the 'taxpayers' money' and the responsible and careful use of state money is one that appears in the CDC as discussed in the next section. The restructuring of the organisation and bureaucracy of welfare and the introduction of new public management principles, such as introducing private employment

agencies, means important policy institutions and practices are developed, facilitating subsequent decisions in the creation of the CDC. Finally, the raced aspect of Australian political economy and neoliberal welfare is critical. Not only does it influence the forms and types of policies that are implemented in Australia, but the racial aspect affects the experience of welfare policies by Aboriginal people who are conscious of its history. As such, the reception to new forms of welfare will be understood through the filter of a historical racially discriminatory welfare system.

In the contemporary era one critical form of Australian welfare policy, and one that is directly related to the CDC, is the use of income management (IM), where the themes of paternalism, control and assimilation are prominent. IM refers to policies of welfare payment that control, to some degree, the use of welfare money. IM was first introduced in the Northern Territories from 2007, as part of the Northern Territory Emergency Response (NTER), an exemplar of neoliberal interventionist social policy. In response to reports of child abuse, a number of policy measures were put in place, including significant penal and police intervention, 'work for dole' programmes and alcohol restrictions. IM was one of the most prominent measures (Altman and Hinkson 2010), and the policy has been most widely delivered through the use of the Basics Card (Bray *et al.* 2014), which can be considered the forerunner of the CDC. With the Basics Card (seen in Figure 14), 50% of any welfare payment is placed onto the card, and the other 50% directed into the person's own account. The money on the Basics Card cannot be spent on specific products and can only be used at specific retailers, who have a prior agreement with the Department of Human Services (DHS). Alcohol, cigarettes, gambling and pornography are banned purchases.

Figure 14 - A Basics Card (DHS 2018a)

IM has faced varied and valid critiques[203]. Most notably is Bray *et al.* (2014: xxi), who undertook a substantial empirical analysis of the effectiveness of IM in the Northern Territories. They found that there was no substantive evidence of significant changes to people's behaviour or economic habits, such as spending patterns, financial wellbeing or community environment. Yet IM continues to be a desired policy for the state. This mode of payment has been formalised into bureaucratic processes in the section of the Department of Social Services (DSS) devoted to 'Welfare Quarantining', and this to some extent, normalises the policy practice. This department develops and administers new policies focused on the restriction of welfare payments and this is also the department administering the CDC. By organising the department in this way, this institution provides not only the legitimation to quarantine, but also the bureaucratic structures and capacity to apply new cashless technologies. Further, when the department is labelled with the term 'quarantining' it contributes to a social meaning of money.[204] Not only is it legitimate to quarantine, but also necessary. Cash in the hands of people receiving welfare is depicted as a 'virus' and so this money must be 'quarantined' to protect people and society.

[203] See also, Mendes (2013: 495) analysed empirical and policy literature on the effectiveness of IM finding that it "represents a fundamental shift in Australian income security policy from structural to individualistic explanations of social disadvantage". Taking a more theoretical critique, Bielefeld (2016a: 156) considers IM to operate at the nexus of neoliberalism, paternalism and colonialism. This reflects ongoing attempts to colonise indigenous ways of life, encouraging self-reliant, individually disciplined lives through the use of neo-paternalistic methods. As poverty is a consequence of the poor decisions of people receiving welfare who, especially in the case of Indigenous people, have behavioural and cultural deficiencies that can be removed by micro-managing economic lives.

[204] As similar example can be seen in Zelizer's (1994: 125) work where unrestricted welfare money in the USA was considered to be 'dangerous'.

1.2 The Cashless Debit Card

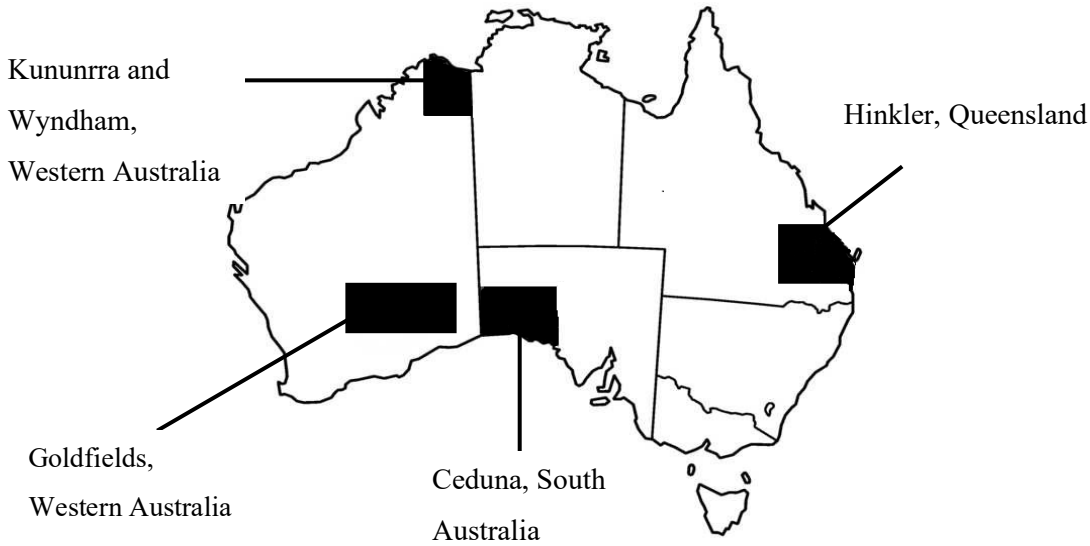
The CDC is different from the Basics Card in two important ways. Firstly, there is a difference between the 'closed' and 'open' loop nature of the cards. The Basics Card is a 'closed loop' system, it could only be used at specifically approved merchants who sign an agreement with the DHS (Interview 35, federal state officials, 2017). It made the use of the money much more restrictive and prohibited the movement of people using a card to places where there are approved merchants (Interview 18, activist, 2017). As a result, the Basics Card was considered to be an extremely invasive and coercive form of income management and seen to be unsuccessful, and racist, even by some policymakers (Interview 30, state official, 2017). The CDC differs from the Basics Card as it is an 'open loop system' and should work at all merchants with a card reader by default, *except* those specifically blocked by the DSS. An open loop system more effectively incorporates those using a card into the payments network and makes the functioning of income management more efficient. It allows the placing of controls on any person, anywhere across Australia, ensuring the efficient functioning of income management.

Secondly, the CDC relies much more on the financial sector in its design and implementation. The Basics Card was administered through the DHS, and notably has little of the usual branding of a mainstream bank card. There is no card issuer logo or chip that are common signifiers of a standard card, which are present on the CDC, see Figure 15. The CDC, as will be seen in the subsequent chapter, had a much greater involvement of the financial sector, and clear role for the contracted payment company that delivered the project. In doing this, the aim was to normalise the card and associated financial behaviour, but, as will be seen, this created a number of issues that the Basics Card did not face, chiefly in the increased susceptibility to card fees. These two changes demonstrate learning and advancement from the Basics Card, indicative of institutional learning and development of social policy, as well as adaptive processes of neoliberalisation. The changes sought to normalise and embed IM into everyday life more effectively and less disruptively than the Basics Card.

Figure 15 - An Indue Card (Indue 2018)

The CDC was introduced as a trial in two communities – Ceduna in South Australia, and later in Kunnurra and Wyndham in Western Australia – from March 2016. It was later introduced in Goldfields, in Western Australia in March 2018, and there are plans to implement the card in Hinkler, in Queensland at the end of 2018 (DSS 2018a). A map of the regions can be seen in Figure 16. All four locations are rural and relatively remote from the state capital, Hinkler being the most urban of the four sites. In Hinkler, the card is used in the cases of people under 35 who receive unemployment or parenting payments (DSS 2018a). Hinkler was able to gain this exception through local political pressure and using the community consultation to request changes. In the other three locations, all welfare payments except pensions and Veterans' Payments are made to a CDC. As well as unemployment and parenting, this includes disability support allowance and carer's payments.

Figure 16 - Locations of the CDC trial (Image authors own)



Payments are made fortnightly for all forms of Australian welfare, although different types are made on different days. A breakdown of the types of payment, the value and their national usage is can be seen in Table 7.

Table 7 - Breakdown of types of welfare payment including eligibility, usage and value of payment (Source: Author, data from DHS 2018b)

Payment type	***Eligibility***	***Amount (maximum amount per fortnight, all subject to income and asset tests)[205]***	***Usage (percentage of national population)***
Pension	65 or over and an Australian resident.	$894 (£694) for single person, $1348 (£1003) for a couple. Deductions occur as a result of income and assets.	2,498,765 (10%)
Disability Support Pension	16-65, a permanent diagnosed disability or medical condition or have undertaken a program of support. Means tested	Varies from $371 (£208) to $1245 (£698) depending on age, accommodation and relationship states	758,911 (3.2%)
Carer payments and allowance	Both carer and person being cared for must be eligible; caring for someone who has a severe disability, is frail aged, or have children with severe needs.	$127 (£71) for carer allowance $826 (£463) for a single carer payment, $1245 (£698) for a couple	610,068 (2.5%) Carer Allowance, 263,874 (1.1%) Carer Payment
Newstart Allowance	Aged between 22 and 65; be unemployed but proving you are looking for work.	$538.80 (£302.1) single person, $486.50 (£272.77) partnered	733,088 (3%)
Youth Allowance	16-24; looking for work, studying, or needing to live away from home.	Varies from $573.30 (£321.44) to $239.50 (£134.28) depending on age, children, accommodation and relationship status	305,368 (1.3%)
Parenting Payment	Be principal carer of a child younger than 6 with a partner or 8 single (including a job plan).	$752 (£421.64) single, $486 (£272.5) couple	255,801 (1.1%)
Veteran's payment	Served during or after the Second World War	$894 (£694) for single person, $1348 (£1003) for a couple. Deductions occur as a result of income and assets.	106,970 (0.45%) (including partners/widow(er))

[205] GBP amounts worked out using an exchange rate of $1AUSD to £0.56 on 03/08/2018.

The policy places 80% of welfare payments onto a CDC, whilst the other 20% is paid into a personal account. The 20% can then be spent on anything or withdrawn fully in cash. The money on the CDC cannot be withdrawn in cash and cannot be used at prohibited locations, i.e. any location that sells alcohol or enables gambling. Other than these restrictions, the card is designed to work at all other merchants. The card functions as follows. In a transaction at an unblocked merchant, the user enters their PIN and the transaction should go through smoothly.[206] Alternatively, a transaction payment may be declined, which tends to occur for four main reasons: use at a prohibited merchant, insufficient funds, incorrect PIN entry or exceeding a daily use limit (Orima 2017a: 25). If any of these were to occur, the card would be rejected, and if the person receiving welfare has connected their phone to the CDC account they would also receive a text informing them their card had been declined. The person receiving welfare either has to purchase the goods with different money or leave without the goods. Having described the historical and institutional context and specific policy details of the card, the following section will begin to focus on the discursive context of the CDC and will discuss the prominent claims and legitimations used to justify the introduction of this policy.

[206] Contactless payment technology was removed from the functionality of the card because the risk of fraud was considered to be too high (Interview 17, federal state official, 2017).

2. The discursive context of the CDC

There are three dominant claims for the CDC, which together argue that the policy trial is a legitimate and practical solution to a significant problem. Firstly, that the card was necessary to respond to a critical and urgent social problem. Secondly, that the local community have been closely involved and have consented to the policy. Finally, that the state is legitimate in restricting welfare money as it is 'taxpayers' money' and therefore the state has a claim on how it is spent. In critiquing these discourses it is argued that whilst there is some evidence of a social need, the proposed solution is flawed, and the legitimations are disputed. The extent of community consent and involvement is highly contested, and the idea of a 'right' to control money is questionable at best.

Notable here is the connection to the discourses of cashless discussed in Chapter Three, which appear, but not in typical ways. In terms of Provider's discourses, cashless is seen in the CDC to allow a greater control over money for states but it cannot be said to be an inexpensive policy. The CDC is a relatively expensive project for the state. For Advocates' claims, the CDC is not explicitly or publicly articulated as being financially inclusive, although in the next chapter it will be shown there are financial inclusion aspects. In terms of safety, the CDC is seen by policymakers as being safer for non-card user, in the risks from the misuse of cash leading to 'antisocial' behaviour, but rarely considered safer for card users themselves. One exception is the increased safety of vulnerable people to demands on their cash from kin networks, which will also be discussed in the subsequent chapter.

2.1 Responding to a policy need

The first discursive justification for the CDC was that it was responding to a vital social need. One of the central ideas is that the card would reduce 'social harm' that occurs as a result of the misuse of welfare money, chiefly through alcohol consumption, drug use and gambling (Interview 22, 33, 37, 38).[207] According to Alan Tudge, Minister for Human Services and key actor in the policy:

[207] A policy evaluation after one year had two central aims: reducing alcohol, gambling, drug use and the social harms of domestic violence and non-school attendance (Orima 2017a).

> Since the introduction of federal unemployment benefits in 1944, the government has provided welfare in cash. The reason is expedience: dropping cash into an account is simpler and cheaper than the traditional church welfare of providing clothes, food or vouchers. But what happens if the cash is wasted on drugs, alcohol and gambling, leading to catastrophic social consequences? (Tudge 2015).

The social consequences targeted by the policy thus included alcoholism, drug addiction, domestic violence and child neglect, based on the argument that easy access to cash facilitates these harmful behaviours. By restricting access to cash and spending money on supportive services, the policy aimed to disrupt these behaviours and promote financial independence. The implication was that there are certain communities in (specifically rural) Australia that were dysfunctional because of people who receive welfare payments spending their money on alcohol, drugs and gambling, which then cause a number of subsequent social problems such as domestic violence. However, despite claims that this was a non-racial policy, there is a clear assumption that these 'communities' are Aboriginal communities that are dysfunctional. Take, for example, this quote from Minister Tudge:

> In some respects it's hard even for some of the Australians who haven't visited these remoter communities, [to understand] just how dysfunctional some of them are, how really stuffed up they are, in terms of the level of alcoholism or poor education standards, the level of violence, housing conditions and the like. Just a real breakdown of society (Interview 38, 2017).

Or this from a federal state official referring to rural Aboriginal communities:

> I was shocked when I went there. It's what I imagine a ghetto in South Africa would have been like in the apartheid era, just horrendous. Falling down shacks, and rubbish and dogs running around and half clothed children (Interview 36, state official, 2017).

This can be traced back to the specific emergence of the CDC in 2014, when Andrew Forrest[208] produced a report for the federal government on Aboriginal and Indigenous disadvantage in

[208] Andrew Forrest is a former CEO of Fortescue Metals Group who subsequently established "The Minderoo Foundation" that works to end Indigenous disadvantage, and the group has been prominent in supporting the CDC.

Australia. In *Creating Parity*, Forrest aimed to "end the disparity between our first Australians and other Australians" (Forrest 2014: 3). A central plank of the recommendations was the 'Healthy Welfare Card' (HWC) that would:

> Enable welfare recipients to purchase the goods and services required to maintain healthy lifestyles yet block those goods and services – such as alcohol, drugs and gambling – that damage health, family wellbeing and ability to enter or return to work (Forrest 2014: 27).

In Forrest's conception of the policy, 100% of the money would be restricted to a card with no cash, which could be used anywhere, except alcohol and gambling outlets, no cash could be withdrawn. Whilst some of the recommendations in Forrest's report were not technologically possible[209] the principle underpinning it became influential. Politicians who were interviewed all mentioned the influence of the report. For instance, according to one federal MP, "[Andrew] 'Twiggy' Forrest, did a study for the federal government. Not specifically on these issues, but his recommendation was that he thought the cashless welfare card may well be a way to address a lot of these problems now" (Interview 37, federal politician, 2017; see also Interview 27, local state official, 2017).

Do these claims stand up to critical scrutiny? There are two central questions to ask: are these behaviours and communities a real problem, and if so, is the CDC the best way to solve them? In publications and reports related to the policy, evidence is taken from qualitative interviews with local 'stakeholders' that considered alcohol consumption and violence related to illicit substances to be significant problems in their regions. The stakeholders were "members of regional leadership groups as well as government and non-government service providers" (Orima 2016: A20). However, there is an absence of statistical analysis or data on the scale, prevalence and severity of the issues in the chosen communities compared to the country.

Nationally, the picture is mixed on the scale of the problem amongst people receiving welfare payments and it is difficult to get specific figures for the trial sites. In the case of alcohol consumption, people whose main income is a government payment were found to spend to disproportionately less on alcohol than the average household (ABS 2017). Whilst a 2013[210] survey found that people who were receiving welfare were 1.5 times more likely to have taken

[209] This provoked some issues for policy development, as although Forrest suggested individual items could be blocked, the technology did not exist to do this (Interview 36, 34, federal state officials, 2017)
[210] 2013 was the last time data was collected by income source.

drugs in the last year than the average, it also found that employed people were the most likely to be 'problem lifetime drinkers' (AIHW 2014: 92). Yet considering the CDC applies to all payments, including carers and disability allowance, there is little specific data on their usage. There appears to be little substantial evidence that people receiving welfare payments are a group who consume significantly more alcohol and drugs than others. Indeed, Australian society *as a whole* consume a high amount of alcohol, with the per capita consumption the 19th highest in the world (WHO 2014: 289). Alcohol is often described as part of "Australian culture", embedded in its colonial history and costing $15 billion in related consequences and treatment (Collins and Lapsley 2008: xi). If it is a problem it would, therefore, seem to be a national problem rather than a problem of a specific group, such as people receiving welfare.

In the case of Aboriginal people, broadly, there is acceptance that they are disadvantaged leading to issues such as higher infant mortality, lower educational attainment, lower employment, lower life expectancy and higher rates of incarceration (CoA 2018: 8-9). Aboriginal people are proportionally more likely to be receiving some sort of welfare payments; 45% of Aboriginal people received a payment compared to 26% of non-indigenous (AIHW 2017: 3). In terms of alcohol consumption, Aboriginal people are both more likely to abstain from alcohol, as well as more likely to binge drink than non-indigenous people (AIHW 2011: vii). Notably, evidence suggests that Aboriginal women and children are disproportionally vulnerable to family violence, especially in remote areas, and that this is exacerbated by alcohol and drug use (AIHW 2018: xi; AIHW 2016: 1). Thus, it seems possible that Aboriginal communities may need support and services to tackle some of the entrenched disadvantage they face, which was also a perspective taken by the majority of people spoken to during the study.

According to authoritative groups on Aboriginal people and healthcare, to target communities to reduce alcohol and drug usage with a CDC not only ignores the empirical evidence of how to solve these issues, but also neglects the historical colonial context. In terms of solving socially dysfunctional behaviours such as alcoholism or domestic violence, policy principles such as community ownership, local cultural appropriateness, flexibility, long-term sustainability and support, and a holistic focus are required to treat deeply embedded behaviours (AIHW 2016: 2; NIDA 2012: 2-4; WHO 2008). These are not the principles present in the CDC. The CDC policy also neglects the historical context within which Aboriginal affairs need to be considered. The colonial and post-colonial experience had significant and widespread negative and traumatic effects on these communities that continue to be relevant,

disrupting social relations, community structures and cultural practices that were central to previous ways of life (Broome 2010). In terms of alcohol, those who experience traumatic events are said to be especially susceptible to alcoholism, a finding that applies to Aboriginal Australians specifically (Nadew 2012). Alcohol consumption is also related to structures and practices of colonialism, such as initially paying Aboriginal wages in alcohol, constructing an image of the "drunken Aborigine" (Langton 1993: 195). Alcohol was then banned for Aboriginal people throughout the country during the 19th century.[211] Banning alcohol led to strict surveillance and exclusion from certain public spaces and social practices and made alcohol consumption a privileged activity that excluded Aboriginal people, and is a policy with clear echoes in the CDC. As such, the CDC does not seem to offer an appropriate or contextually sensitive approach to tackling the presence of social problems.

2.2 Community demand and interest

The second prominent discursive justification was the claim that the local communities wanted the trial and were closely involved in its design and implementation. By doing this, the state can claim that the policy, although controversial, was requested by the local community. The legitimation of the policy was based on this decentralisation, and the consent communities are said to have given. For instance, an opposition Senator supported the card, but warned that "as soon as they lose support, particularly of the Aboriginal leaders, then they need to re-look at it." (Interview 33, federal politician, 2017). The idea that the local community is closely involved in the running and consent of the policy is an important legitimatising strategy, which has provided it with cross party support and to some extent limited the trial from criticism (Sky News 2017).[212]

This could be considered a form of 'welfare decentralisation', which is sometimes considered to be a progressive move in welfare delivery. Supporters of decentralisation argue that by rescaling downwards, governance is more effective and democratic decisions are taken at a level as close to the target community as possible, and therefore have a greater understanding of the local issues. It allows the policy to be adapted to local needs, the inclusion of a variety of local partners in the design and delivery of the project, and flexibility in implementation

[211] New South Wales first banned it in 1838, and all states did so by 1929 (Wilson *et al.* 2010: 7).
[212] Despite some apparent private misgiving amongst the opposition parties on the policy (Interview 40, federal politician, 2017).

(Kröger 2011; OECD 2003; Sellers and Lidström 2007). Many politicians articulated the introduction of the CDC this way. According to one local state official it was "co-design, first time for a long time in this area, where the community has had as much buy in about how the card was developed" (Interview 31, local state official, 2017).

Decentralisation in practice meant that the state required the local community to agree to participate, including local and state political support, as well as community groups. In Ceduna, this took to the form of a signed document that each of the heads of local Aboriginal community groups signed. These documents and agreements were taken to be proof of local support, but depend on the assumption of a homogenous, coherent local community. In reality there was contestation and dispute over who represented who, and who was able to make these decisions, and it was not as simple of finding a specific single Aboriginal perspective. This extended to internal Aboriginal groups, some of whom were not consulted on the plans, whilst those who spoke for the Aboriginal communities have been accused of being 'self-selected', exacerbating divisions between rural and urban Aboriginal people (Davey 2017b). For example, a local Aboriginal leader prominent in the introduction of the card was described as such by another community member: "He grew up white way, he never grew up black way, his father never grew up with black people, and they're the ones pushing for the card." (Interview 26, community member, 2017). These intragroup tensions stem from those who want to maintain their traditional cultural ways of life maintaining their independence and authenticity, and those who want to change or reform these communities, and as a result community permission and involvement was hard to gain.[213]

As well as providing consent for the new card, the community was said to be closely involved in the design and implementation. Minister Tudge suggested that policy decisions:

> Were really designed, hand in glove, with the key leadership group in each of the two trial sites. So we set up leadership groups there, in the places that put their hand up and said they wanted to be part of this. We set up a regional leadership structure, in every single element of the design of the card went through that regional leadership group, and if they said no to something, we would not proceed (Alan Tudge, Interview 38, 2017).

[213] Further, when one of the previous groups leaders withdrew their consent for the policy this was ignored and the policy continued (Davey 2017).

Although the members of these leadership groups have not been made public, the members were drawn from local leaders from different Aboriginal organisations and local council services, encountering the same problems as seen above.

The actual extent of policy changes resultant from 'community engagement' were minimal, centering on the shifts to 80% restricted from the Forrest Report's initial 100% restricted, and the introduction of the ability to transfer $200 each month to a different account in order to purchase cars. The co-design was arguably simply a way to better adapt a pre-conceived policy into a society, and how to overcome any hurdles. According to federal state official, much of the design had been already made prior to the selection of trial sites (Interview 35, federal state official, 2017). As expressed by Minister Tudge:

> Then, once we'd worked that out, what was technologically possible, then the parameters around what's included what's excluded? How much cash do you get? How do you deal with internet purchases? How do you deal with some cash payments that people need to make for example if they're in shared accommodation? (Interview 38, Tudge, 2017).

Decentralisation did not extend to the practice or principles of the policy, but how can it be implemented most effectively, and the local community groups served to provide these solutions. Contrast this with the exclusion of pension payments from being paid onto a CDC. Different reasons were given for the exclusion. For one state official, controlling pensioners' money was both unnecessary and inappropriate:

> Pensioners are excluded from the trial, and that was done deliberately. If they are that bad a drinker they probably haven't made it to that age, and the reality is a lot of them have to deal with cash" (Interview 27, local state official, 2017).

Although this concern with people who 'have to deal with cash' did not extend to other groups. A more cynical view was "aged pensioners are sacrosanct, you can't do anything to them as they spend all day writing to their MP". (Interview 36, federal state official, 2017). In both perspectives, the policy was adapted to suit political concerns and realities. 'Community involvement' appeared to function to suit the policy to the local environment, rather than looking at the local context to understand what was most needed.

An important example of the sort of community involvement that was promoted was the use of local 'community panels'. These were established to allow the local community to adjust the cash portion of welfare payments, giving the panel the ability to adjust a person's payment from 80% restricted/20% cash, to 50/50, or somewhere in between. The rationale for the panel was that "there's 100 hundred problem drinkers in town, and 90% of them will fail one of these objective tests – having a conviction in the last 12 months or been in the sobering up centre. If we just measure those things, that'll solve those things" (Interview 36, federal state official, 2017). In theory, this would allow the local community to adjust the effect of the card on different members of the community, making it flexible and adaptable to the local context and the those 'deserving' of more access to cash. According to one local state official who was on the panel:

> The other thing we would do is that if they were good honest folks, both on the basis that they knew people in the community, "yeah he's a bloody good bloke he goes to the church and he volunteers to do this and that" - so that's a low risk to increase their cash percentage (Interview 27, local state official, 2017).

While according to Alan Suter, Mayor of Ceduna who has been one of the most prominent supporters of the CDC:

> They know most of the people involved, if someone is of exemplary character and isn't a boozer or a drug user or inveterate gambler, there is that capacity. I think it's mainly to make people feel better (Interview 22, Alan Suter, 2017).

To apply for the increase in 'unrestricted' income requires people to submit an application form that was created by the local leadership group. More than simply removing the 'problem drinkers' from getting extra cash, the form also considers their character and community participation (DSS 2016). The form has a selection of health, crime and accommodation questions, and then concludes by allowing people the space to provide a "Supporting Statement: The Panel encourages you to provide additional information to support your application to change the restricted amount on your Cashless Debit Card" (DSS 2016). In Kununurra, applicants are supposed to meet five values, which include "adults who are capable to go to work or are in training" and require that "people take personal responsibility and do not commit crimes". Further within the form itself, applicants are asked, whether they "do any

volunteer work or other community activities" (DSS 2016). Where these conditions are met, and the panel deem them 'deserving', or 'cashworthy' in Zelizer's (1994: 157) terms, extra cash is allowed. Increased freedom therefore is conditioned on being a responsible and committed local citizen, underpinned by neoliberal logics of responsible citizens who work, or prepare themselves for work, or engage in formal voluntary work (Rosol 2012). However, neoliberal norms do not always register with rural Australian norms of behaviour. One respondent suggested that their understanding of community values was very different, contesting the external imposition of conventions of personal responsibility and education. "In the community if the river is running and the Barra are biting you take your kid and you teach them to fish, that's the community norm, not going to school every day and being stuck relying on the supermarket" (Interview 39, community member, 2017).

The discourse of 'community involvement' has involved a homogenous, coherent local population with clear structures of representation and authority, with identifiable people able to speak and make decisions on behalf of the whole. However, despite the claims that the CDC was a positive policy because of the community's involvement, in fact, the consultation and consent has been contested, and the extent of community design was strictly limited to implementation adaptations. The involvement of community also poses the risk of local social and power relations shaping influential policies. An awareness of the politics and implications of decentralisation that is illuminated by the CDC is thus important, given the questionably neutral conception of the 'local', and its role for transformative politics (Rogers 2015: 409).

2.3 Taxpayers' Money

The final discursive claim is a distinctive social meaning of money, that welfare money is 'taxpayers' money', and this is used to justify the placing of controls and conditions on welfare money. This discourse is part of a wider trend in Australian welfare (and neoliberal welfare in general) of its reconfiguration as an exchange relation, where each side has rights and responsibilities. This sense of mutual obligation thus justifies the introduction of controls by the state if they believe that the money is not being spent correctly. The idea of the taxpayers' money has a racial connotation too and is usually used to apply to Aboriginal people, with the underlying assumption that Aboriginal people are not taxpayers (Morris 1997: 171). Minister Tudge encapsulates the logic of the 'taxpayers' money' clearly:

> To me, if someone has earned their money, then the government has no role in telling people where to spend it…If it is welfare dollars, which is money, effectively which the government takes from other people, to provide for those who are down on their luck, then I have no problem at all with placing conditions upon those dollars. Absolutely no problem at all. And in fact, I think it's almost an obligation for us to do so if we are seeing very significant harm being caused simply by providing cash. The analogy I use is if we know that people are big drinkers, and we know when they drink they become violent or cause harm. Then is there a responsibility on the providers of welfare to try to avoid that harm? And my argument is that, yes there is, where possible. At the moment in some places it's almost like we know there is harm occurring, we know that the welfare dollar is contributing to it, but we continue to hand over a twenty dollar bill every couple of hours even though that person might take that money and drink it all and cause very significant damage to the community in the process (Interview 38, Tudge, 2017).

This discursive device was prominent amongst Federal and State politicians (Interviews 38 and 20), local residents who did not use the card (Interview 24; Interview 20) and state officials. By this logic welfare payments are no longer considered rights-based entitlements that states are obligated to pay, but are now a gift from the 'taxpayer', who is entitled to condition and coupon welfare money that people are privileged to receive.[214] The state is able to place these constraints *because* it originates with the taxpayer, and therefore entitled to place controls on it. If a person receiving welfare wants to avoid this then they should provide their own income. As Alan Suter said: "If I wanted to be blunt, I would say, if the card has inconvenienced you, why don't you get off your backside and get a job?" (Interview 22, Alan Suter, 2017).

However, there a number of issues with this conceptualisation of state money. Firstly, it works on the assumption that some people pay taxes, whereas others do not. Therefore, those who do not should not have a say in how it is spent, and should not spend it on 'inappropriate' goods. Yet this neglects the fact that everyone pays at least some tax through non-income related taxes such as Goods and Services Taxes, or taxes paid in the past. In the case of Aboriginal people, taxes could even be seen to have been paid in the form of land taken from them in the past. If

[214] This is demonstrated by a recent exchange in Hansard between two Senators (Parliament of Australia 2017).

it is the *behaviours* taxpayers should not be paying for, then they should be prohibited or restricted for all, rather than simply the poorest or most vulnerable. "Forcing the victims of economic mishap to behave in certain ways when others more fortunate are not forced to do so is to treat them as second-class citizens" (Standing 2007: 517).

Additionally, the taxpayers' money trope also neglects the crucial care work that people do, which is (partially) remunerated through welfare payments. Payments for parenting and carers for example are made by the state for the care work undertaken by citizens, rather than the state. This was a point made by one interview participant who uses the card.

> And these people crying out, 'what're they doing with the taxpayers' money?' Once you've paid your tax, it no longer belongs to you. It's like no-one else is a taxpayer. I gave up a full-time job to take to my dad on, where I was earning $1000 a week, to go down to what I'm doing. And I'm saving the government squillions in care fees, and they don't care (Interview 28, 2017).

Given the proportion of women who undertake these care roles, the CDC is gendered as it neglects the care roles that women play and the contribution they make. The idea that those not in formal employment are taking money from the taxpayer is challenged by feminist ideas of the socially reproductive work women do (Bakker 2007). Parenting payments being placed on the CDC also neglects the idea of care as important, socially valuable work as the money is considered as 'unearned', and a privilege with which recipients cannot be trusted.

3. Conclusion

This chapter has presented important background context to the CDC. In doing so, it has demonstrated how the specific form of CWP are contingent on a variety of national and local factors. It has demonstrated how the CDC emerges out of a historical and institutional political economy. The social and policy context are especially crucial to understanding this. The history of colonialism and ongoing discrimination of the Aboriginal population manifests in a political context of paternalistic policies creating the legitimation for the CDC. In policy terms, the state already has a history of privatising welfare services, as well as controlling welfare money in the form of the Basics Card. The CDC is the next extension of this.

As well as these factors, the discursive context is important to appreciate the contingent from of this CWP. However, the claims that have been used to justify and legitimise the introduction of the CDC, whilst influential and important in understanding why and how the policy emerged, have been found lacking. Local stakeholders suggest the communities require new policies and assistance to tackle a significant problem of social harm. There is some (limited) evidence that some of these communities, especially Aboriginal ones, need support. However, the proposed solution in the form of the CDC and the legitimations of a community demand and governmental right to control money are highly questionable. Whilst Aboriginal communities facing these issues may require support, maybe to autonomously address them, the CDC is a blunt paternalistic tool for tackling complex illnesses and addictions. If the aim was to truly address alcohol, drug or gambling addiction it seems a highly inappropriate way to do so and is therefore suggestive of other principles or objectives underpinning the policy. As such, an alternative understanding and interpretation of the policy will now be presented. The CDC will instead be considered a consolidation of neoliberalisation in everyday life.

Chapter Seven: Neoliberalisation and the Disciplinary Cashless Debit Card

This chapter provides a detailed analysis of an archetypal Disciplinary CWP as defined in Chapter Three. There, a Disciplinary CWP was characterised as the inability to refuse the card, was underpinned by a social meaning of money, controls on spending locations and goods, and new forms of surveillance. All of these features are present in the Australian case and this chapter will delve into this example to understand the introduction, implementation and everyday experience of a Disciplinary CWP.

The questions this chapter asks are, how should the introduction of restricted cashless payments be understood, and what are the implications of this mode of payment in everyday life for those who receive it? These questions are especially important as the extensions of control and surveillance are frequently directed at the poorest in society, those who have no choice but to accept the terms of new payments. As a result, it is a critical task to analyse the politics within these policies and their effect on people's lives. To that end, the chapter draws on extensive empirical study of the social and policy context to argue that the Australian welfare system has consolidated neoliberalisation with the CDC. Drawing on the framework developed in Chapters One and Two, the CDC is seen as a form of neoliberal restructuring that programmes the routines and rhythms of everyday life to enable governance and accumulation opportunities. These which are sometimes complementary and sometimes contradictory. The implementation of this is not simple and linear, there are unintended consequences that occur, reinforcing, adapting or challenging the policy introduction. In spite of state attempts to "pulverize" space to make it manageable and controllable, there is a response from everyday life (Brenner and Elden 2009: 367).

The chapter is broken up into two sections that are framed around the dynamics of governance and accumulation. Firstly, in the governance section the CDC created an experience of stigma, whereby everyday routines of payment were infused with disciplinary meanings, with a crucial racial element. Secondly the CDC used technology to control and programme everyday lives towards state directed activities, especially on spending habits. Finally, the CDC sought to individualise welfare subjects by directing, and locking, money onto a card, preventing sharing and spreading of money and thus targeting a specific Aboriginal form of distribution. The second section is on accumulation. This is first discussed in the privatisation of the payment

system and the possibilities for everyday micro-revenues by enforcing cashless transactions. Secondly, the CDC prepares un-financialised people for financial behaviours by familiarising them with cashless money, technologies, digital identities and debt relations. Throughout it is found that everyday life offers challenges and resistance to attempts at programming it, leading to ongoing adaptation and compromise.

The chapter provides a second empirical example to support the thesis' argument. The CDC constitutes an example of neoliberalisation that programmes everyday life to develop capitalist social relations and accumulation. As ever, these attempts are variegated and uneven. Stemming from the context elaborated in the previous chapter, this instance of neoliberalisation is contingent on the discourses, institutions and historical contexts, generating a specifically Australian and community-based form of neoliberalisation. In this occurrence it is a policy trial in a small selection of rural locations, and one where attempts at governance are more prominent than accumulation strategies, especially in comparison to South Africa. Governance is significantly more interventionist, seeking to control everyday life, and as such generative of a more active resistance and opposition. It also provides the thesis with empirical validation and development of key concepts of discipline, stigma and privatisation, understanding them through people's lived experiences of these processes.

1. Governing with the Cashless Debit Card

This first section, on governance, is characterised by disciplinary control that broadly seeks to cultivate neoliberal market subjects and social relations. With regard to the dimensions discussed in Chapter One, the neoliberalisation of welfare there characterised by increased disciplinary interventions and the inclusion of people into market-based ways of life, these are clearly identifiable in this case. Whilst in some senses neoliberalisation is characterised by a utopian vision of responsible market participation and subjects, there is also a recognition that people do not act this way. As a result, the consolidation of neoliberalisation may require the disciplinary transformation of those refusing market responsibilities (by taking state welfare payments) to *become* neoliberal market subjects (Glaze and Richardson 2017).

This will be drawn out in three ways, first, by infusing payments with disciplinary stigmatising meaning that is symbolised by the material presence of the card. Second, the card is able to exert direct control over lives, and specifically over the use of money. Third, it seeks to produce market social relations by individualising money and inhibiting non-market practices. The targets of these forms of governance are people who require government payment, but it is predominantly Aboriginal people and their ways of life that the card is seeking to alter. In doing so, the CDC can be understood as an 'elimination of difference' of the (non- or anti-capitalist) ways of life of people in 'remote' communities, and disciplinary insertion of centrally-derived ways of living and behaviours.

1.1 The stigmatising experience of cashless

The first governance strategy has been the use and experience of stigma, which has a significant effect on people using a CDC. People using the card are stigmatised as dysfunctional or 'inadequate market subjects' who are unable to generate an income for themselves or be independent.[215] In stigmatising people in this way, participation in the labour market may be encouraged, by making welfare "so degrading and punitive as to instil in the labouring masses a fear of the fate that awaits them should they relax into beggary and pauperism" (Piven and Cloward 1972: 3). To fully understand stigma however, a grounded empirical perspective is required. Lefebvre's work encourages an analysis of lived experiences, which is especially

[215] 'Inadequate market subjects' is a phrase taken from Streinzer (2018: 109), who used to describe a perception of Greek people following the Greek financial crisis.

crucial to understand the impact of welfare stigma but also of the ways it is navigated or resisted.

When planning the policy, state officials claimed to be aware of the dangers of stigmatising people receiving welfare, and the aim was to ensure they were not "screwing people around too terribly" (Interview 36, federal state official, 2017). However, the shift in mode of payment was predominantly focused on not making anyone worse off 'financially', rather than ameliorating the experience of using the card. Indeed, for some the argument of stigma was irrelevant. According to Minister Tudge, "really the only impacts on you would be that instead of reaching into your pocket for cash, you would reach into your pocket and grab your card. You'd swipe it and off you go" (Tudge 2017). Whilst Alan Suter, local Mayor in Ceduna, was more forthright:

> The card is indistinguishable from any other card any way, it hasn't got welfare bludger written over it. You go into a shop, you pull your card out, you buy something and you leave. This so called stigma is in people's minds, and maybe a convenient argument for people who haven't got a very strong argument (Interview 22, 2017).

Yet the lived experience of the card by people in their everyday life was very different. In interviews with people receiving welfare the experience of stigma and shame was prominent. This was strongly influenced by the surrounding discourses, the material presence of the card and the practice of using it, as the physical presence of the card acted as a signifier of welfare receipt.[216] For some this meant they felt included in a stigmatised group that they did not belong as they were not a 'dysfunctional subject'. One local card user claimed "it's stigmatisation, it's discrimination as far as I am concerned. Because they have discriminated against me and put me in a category with other people…You go somewhere with that card and people look at it and think 'ah she's a drugged up drunk'" (Interview 28). Others attribute significant negative feeling towards the card itself, which gathered a number of different labels such as "Devil Card" (Interview 29), "Grey Card" (Interview 25), "White Card" (Interview 40) or "Shameless Card" (Interview 26). As seen in Figure 15, the card has the familiar signifiers of a mainstream card, for example the Visa symbol, the chip and card details. However, in a small community, where significant awareness raising occurred, leaflets handed out and posters placed on shop

[216] This is not dissimilar to the ways in which national currencies have been used to cultivate national identities (Helleiner 1998: 1410-1414). The physical appearance can have a substantial social meaning, bringing people together or dividing them by what sort of money they use.

windows, it became common knowledge what these cards are, and who users were. In fact, one participant suggested they felt less stigma when they were travelling out of town, as nobody knew what the card meant (Interview 35, local community member, 2017). As argued in Chapter Two, the physical media of the card generates a social meaning, and further supports the claim that social meanings of the card and welfare money are embedded in local community knowledge about different payment forms. The physicality of the card identifies the user as a person receiving welfare to anyone making, or present at, a transaction. Coupling this with the discursive association of card users as drug users or alcoholics as demonstrated in the previous chapter, significantly affects and shapes everyday transactions. Whether others actually see what sort of card is being used in a transaction was less relevant; the lived experience of it by card users is one of intense stigma.

Using a card for transactions is an everyday practice that is routine and rhythmical, a task that must be undertaken daily or weekly. The introduction of the CDC has imbued this simple everyday practice with stigma. Everyday lives are thus programmed through a disciplinary social meaning of money, that is drawn from elite discourses and the material form of the payment. Each time the card is used, the transaction is permeated with a deeper meaning that connects an individual person to the wider structures of neoliberalisation and shape the lived experience of people receiving welfare.

People do not however, experience this passively, with strategies to resist, avoid or confront the stigma. In navigating the stigma people experience, some contributors suggested that they hide the presence of the card: "If I use it here in the supermarket I'll keep my finger over the end of it so that nobody can see what sort of card it is. Yeah, it's embarrassing." (Interview 28, community member, 2017). However, these stigmas are also sometimes met by resistance, where the negative portrayal is challenged. One participant who uses a card told this story:

> I did have a joke one day, I had my daughter with me, and I had my Indue card, it was the day after they wrote these 'parasites' [on social media], so I said 'can this parasite pay on my card please?' And she sort of looked at me, and I was like, 'I'm joking' (Interview 21, 2017).

The disciplinary, stigmatising aspects of the CDC have also had an effect on local social relations within the communities. As in Chapter Two and also seen in the South African example in the previous chapter, attempts at restructuring or programming everyday life generate local forms of resistance, or 'autogestion', seeking to reclaim control and reject state

interventions. One example of this was a cross-cutting class opposition. Those out of work or requiring state support tended to be poorer and more working class, creating alliances between white and Aboriginal people, especially within the anti-card groups who were spoken to during the fieldwork. Within communities this has manifested in anti-card marches, contact with local and national media, and protesting at community meetings (See photos in Figure 17). There has also been rural and urban forms of solidarity working together to oppose the policy, the majority of which has occurred online. Taking place mainly on Facebook, these groups share ways to navigate or avoid the card's restrictions, voice struggles and messages of solidarity, produce alternative arguments or data opposing the success of the card, and critical memes or images of the political proponents of the card (Figure 18). These groups have caused annoyance and disruption to those implementing the scheme, who consider their activity unhelpful and ignorant (Interview 27, state official, 2017).

Figure 17 - The "Ceduna street protest against the healthy welfare card" (A Ceduna Dreaming Facebook, 2017)

Figure 18 - Critical memes and photos of Alan Tudge MP from the Say No to the Welfare Debit Card Ceduna Facebook Page (2017)

However local relationships were not always solidaristic and supportive. Some had developed a deserving/undeserving distinction where those who frequently consumed alcohol, gambled or took drugs should be on the card, as they were 'inadequate' market subjects, and those who lived 'properly', the 'good' market subjects, should not be. Those articulating this would usually place themselves in the latter category. Beyond just a deserving/undeserving distinction, Richardson and Glaze (2017: 141) argue that 'Hayekian neoliberalism' promotes

the informal sanctions of non-ideal market subject by the public[217] (or other card users) to slowly fragment the working class into different groups. For instance, distinctions would sometimes be raced, with the undeserving, 'dysfunctional' subjects being Aboriginal people who need disciplinary governance (Interview 28, community member, 2017). This deepened racial divisions in some respects between the white community and Aboriginal community, and reflected a further example of historical racial discrimination:

> I think it's unfair to insult this community with this card. Because the white people here think they are better than what we are. Don't mind me saying. We've been living on this land for many years. Discrimination against us mob. Not bloody fair… Its racist around here, people are racist, and the card is (Interview 29, Aboriginal community member, 2017).

This also meant that the stigmatising experience was often raced for Aboriginal people, especially as it is experienced within the context of a colonial history of controlling spending and money through 'ration cards (Rowse 1998).[218] According to (Davey 2017a):

> Peters [a local resident] says being on the card is like being placed on a ration. This is particularly painful to him because white pastoralists gave his ancestors rations of food, rather than wages, in return for their labour. "But we're not in the old days," Peters says. "We're looking forward now. How can we go back to ration days?"

This was a sentiment echoed by other Aboriginal people in the study (Interview 29, community member, 2017). The experience of using the card was one of racialised stigma, and the potential to manifest in being vulnerable to exploitation for extra card fees:

> And you know you get shamed using the card all the time. Sometimes I feel ashamed to pull that card out you know. They go, ah 'black person walking here, that's the Indue card, we'll put an extra $2.50, $4 on there' for your fees.

[217] There were also some reports of stigmatising comments on social media, which Glaze and Richardson (2017: 141) comment is a contemporary discursive space of social sanctioning, which was upsetting for many people. One notable Facebook page, "Say YES to the Heathy Welfare Card" was highly contentious.

[218] Rationing goods to Aboriginal people was a common form of governance during the colonial period. It restricted their ability to access food, clothing and other goods facilitating a variety of forms of governance strategies. See Rowse (1998) for more on the rationing of Aboriginal money.

And then this provokes anger and fury when the card failed to work:

> You got to abuse, just to make yourself feel better, 'ah fuck you white cunts, you're having a good fucking laugh you know' that's what I do when I walk out the [shop]. And I know I've got the money for my shop, but then [the card is] declined (Interview 26, community member, 2017).

Stigma emerges from the use of a CDC. Stemming from the surrounding discourses of the card and local social relations and interactions it is actualised and lived through the process of making payments and transactions. In doing so, the card stigmatised those non-market subjects for requiring state welfare and promoted a change of behaviour by making the routines and rhythms of everyday life unpleasant or shameful. Although people have demonstrated some capacity to resist of navigate, the card is especially pernicious as the stigma cannot be escaped. Market exchange is a potentially daily activity and stigma is experienced each time. It is however, somewhat contradictory, while the consolidation of neoliberalisation encourages the participation in 'responsible' exchange as market subjects, it also makes the experience stigmatising.

1.2 Controlling welfare subjects

More than governing simply by making everyday routines stigmatised, the CDC also imposes direct programming on everyday lives. It controls where and how money can be spent, as well as attempting to reshape how people *think* about money. The CDC makes use of developments in financial payments technology, and the presence of cashless infrastructure to implement close control of everyday lives. Once again, the interventionist strategies of the state are aiming to *produce* market subjects who are unable to live 'properly' and therefore need external coercion to cultivate the right sorts of behaviour.

In order to be able to control the everyday life of welfare recipients, the appropriate cashless infrastructure was needed to make the policy functional. To use the CDC, transactions have to be electronic and conducted at a payment terminal. Policymakers were not particularly concerned about the prevalence of cashless facilities and the issues this would cause for control, given that "the bulk of merchants already had card facilities" (Interview 27, local state official, 2017). However, that did not mean that everywhere was connected to the payments network.

As such, different sites in the communities required the state to provide the cashless infrastructure. As in Chapter One, the state intervenes in the market to make sure they can function under the new conditions of cashless-only consumers.

Initial planning exposed sites that were lacking card payment facilities. Representatives from the state and Indue visited the sites to uncover those places where cashless transfers would be problematic. One of the most commonly mentioned was the local charity shops, which were popular but handled all transactions in cash. On discovery of this, card facilities were provided and paid for by the state.

> Clothing stores, even the OP [charity shops] shops… they're mostly staffed by elderly ladies, and when they heard we were bringing in this change, they were quite agitated. They didn't accept any form of card, we arranged for them to be given, free, facilities to accept cards (Interview 22, Alan Suter, 2017).

Similarly, it was reported that each year in Ceduna there is an 'Oyster Festival', but it was realised that the smaller merchants there would not have card readers and therefore exclude members of community using a CDC, as well as losing money for the sellers. This was identified by a local state official:

> So I said, I want you to make sure that they know, that if they don't bring card readers - and they've got them, they'd rather have cash though - they'll lose half their revenue. The bigger places have a reader, but even the oyster growers had them. We even promoted to the smaller vendors, that there are products like, SquarePOS, $20, you plug it into your phone, download the app. We bought a bundle of them and said if anyone comes along we can sell it to them and get it organised (Interview 27, local state official, 2017).

As the state wants to exert disciplinary control *via* the market, it has to act to ensure the penetration of card readers into locally embedded informal forms of exchange. To effectively programme everyday life, discipline must be convenient. State and local representatives are tasked with constantly facilitating the expansion of cashless payments when their absence becomes apparent, such in the case of putting card readers into schools to pay for lunches, or card readers at sports locations. The aim then is not to prevent market exchange by welfare recipients, but to only be able to do so at state authorised locations. Accordingly, this creates

its own momentum, as merchants visiting CDC locations realise they need to have card readers and purchase them voluntarily; the state begins the process of introducing governance infrastructure, but it is supported and maintained by commercial organisations. In doing so, the state is also producing the space for formal accumulation through fee revenue, as will be seen in the second section of the chapter. This production of cashless spaces and infrastructure was observed with both travelling farmers markets and fairs during the research, who independently brought card readers, whilst some permanent local merchants who previously didn't have card facilities felt obligated to introduce them. However, the costs were considered to be high and therefore they simply claimed to increase their prices to cover it, placing the cost burden back on the card user.

Using the technological infrastructures, the CDC aims to programme the spending habits of people receiving welfare such that when using the CDC money is spent on 'appropriate' and 'responsible' goods, whereas spending the 20% is unrestricted. This reflects an attempt to coupon, en-masse, welfare money. However, while the card according to a state official "just makes them think about using it [welfare money] differently" (Interview 30), the presence of cashless technology also allows the state to 'coupon' welfare money:

> Every merchant in Australia has to identify, broadly, what merchant category it fits into, conveniently for us, there are codes like "gambling outlet" "bottle shops" "pubs" "discotheque". What you can do as part of the e-payment systems, is that you can block expenditure at certain merchant categories. So we have just gone through the list of categories, identified the ones where you would sell primarily alcohol or gambling and just blocked them. We did that once, it took an hour, and someone codes it into the card (Interview 34, state official, 2017).

The final sentence is notable for its banality, disguising how the CDC is able to significantly programme and control everyday lives in "an hour" by restricting access to certain markets. With a few lines of technological code, the state is able to extend and impose its power onto people receiving welfare, programming everyday lives to state directed routines, and away from unauthorised ones. This technological capacity, combined with the inability to access cash, writes into the financial payment infrastructures the meaning of spending that states wish to convey of welfare money. Meanings of 'responsible' consumption are inserted into the materiality of the card and layered with technological control. Without having to be actively

present in these remote communities, the state is able to exert control, through the use of financial infrastructures, which once again act as 'relay stations' as a way to organise social relations and social life.

As well as controlling the use of money, the features of the CDC also meant that at times people avoided or were excluded from public spaces that they would normally frequent where cash purchases might need to be made. Choosing to or to not have POS became a tool of inclusion or exclusion. If a site did not have a POS device, it would be much less likely to have people receiving welfare payments visiting. As some important social locations initially did not have card readers, those on the CDC had to choose to use their limited cash on attending, or not attend at all. According to informants, locations such as local leisure centres, sports clubs or local markets did not initially have cashless payment terminals, increasing the obstacles for people receiving welfare. Even in cases where there was card acceptance the experience was felt to be too shameful. For instance, one participant claimed they no longer came to the local town for shopping because the card had made them too sad and upset, showing that stigma can also control people's everyday life (Interview 29, community member, 2017). A number of local merchants that sold alcohol refused to accept the card, despite also selling non-alcoholic products, to prevent the unspecified 'issues' that they perceived accepting the card would cause. Similarly, one local pub was a community owned venture, and as a result an important social space. However, as it sold alcohol the till points in the bar would automatically be restricted. To allow CDC users to still attend and buy non-alcoholic drinks or food, separate till points were created, one included and one excluded. Whilst in theory a helpful step, it is still exclusionary and divisive as users' everyday lives are shaped and directed by the card.

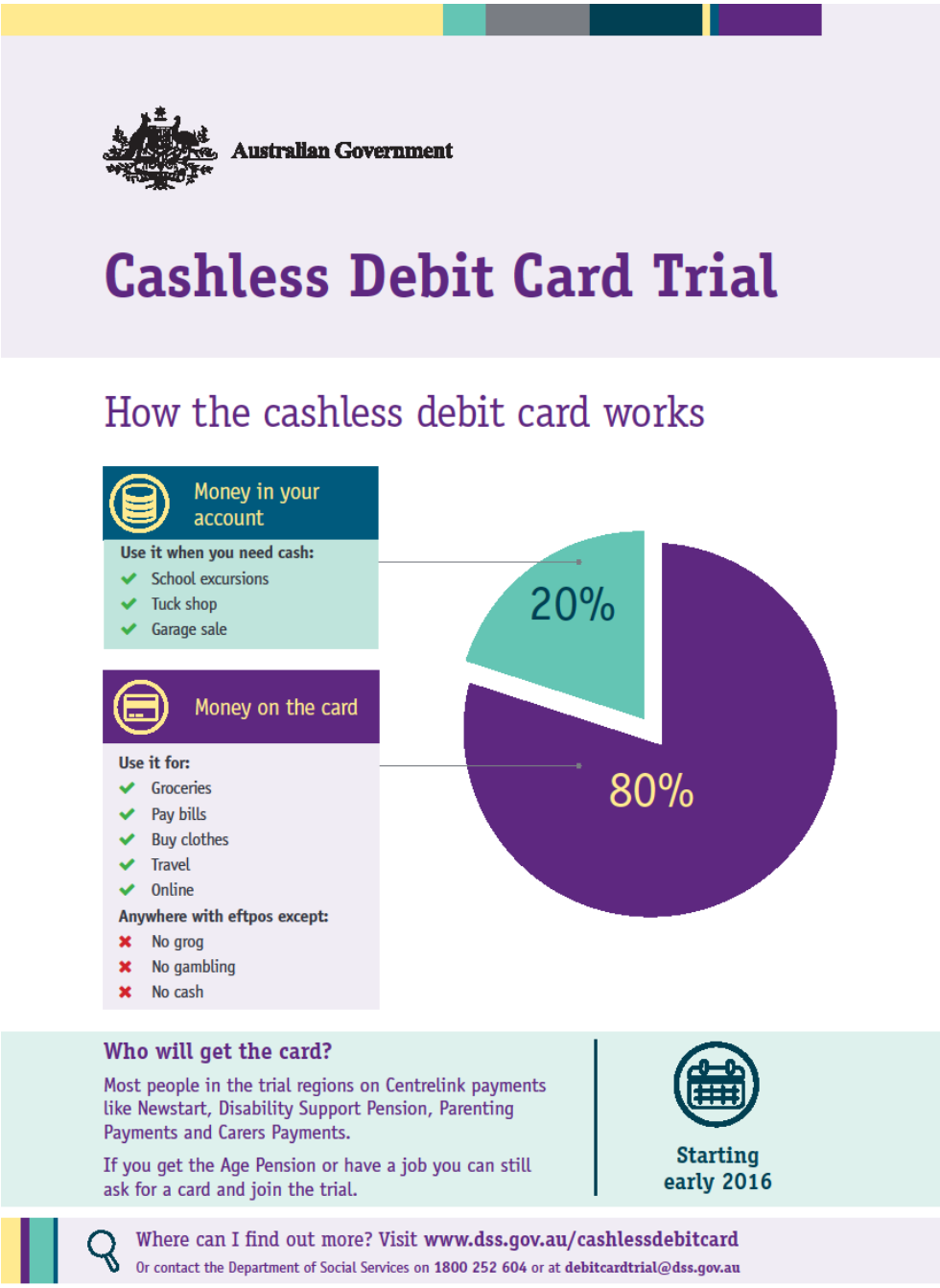
This demonstrates an important contradiction within the CDC policy. The initial Forrest (2014: 2) report and subsequent policy articulations talk about the 'inclusion' of marginalised groups and creating parity with "first Australians and other Australians". Neoliberalisation has, in this thesis, been argued to at times aspire to inclusion and interaction with the state. However, in this instance, the CDC serves to exacerbate inequality between those receiving welfare payments and those not by either excluding or segregating people in important social spaces and participation in the local community. Further, considering the popularity of alcohol consumption or gambling as social activity it also excludes people receiving welfare from being involved (McMillan and Donnelly 2008: 403-404). The governance of dimensions of neoliberalisation are in tension, whereby the disciplinary features of welfare governance affect other policy priorities.

The CDC allows direct control over welfare spending and budgeting that is directed by the state. It is said that welfare money should be for "getting the basic essentials of life, such as food, housing, electricity and education" (DSS 2018b). The other side to this is that no more than 20% of welfare money (the proportion in a person's own account) should be spent on luxuries or indulgences such as alcohol or gambling and ideally should be used on expenditures that require cash such as 'garage sales'. This is a prime example of Lefebvre's bureaucratic society of controlled consumption, where everyday life is controlled and organised directly by the state, eliminating any different or alternative practices.

The poster in Figure 19 clearly articulates how the Australian state wants welfare money to be spent. By placing these posters around the communities, they are also making sure this spending structure is widely known. Not only does the card control what should and should not be purchased, it also seeks to implement a budgeting system of *how much* should be spent on different categories of goods, in effect imposing an external earmarking system.[219] The card therefore seeks to control actual behaviours of people receiving welfare, but also influence the meanings of welfare money.

Figure 19 - A poster designed by the DSS and placed around the trial locations.

[219] A strategy previously found by Zelizer (1994: ch.5) in the USA where social workers sought to earmark welfare money for recipients using a variety of strategies to encourage efficient, 'appropriate' spending.



How effective is this as an attempt to control everyday economic behaviour and restructure perceptions of money? The outcome was varied. One person using a CDC suggested that the controls of the card were positive, as it allowed them to 'play' and waste the 20% of their 'own' money, safe in the knowledge they would not lose everything until the next payment. Others were enraged at that idea that they were being told how to spend their money. In a number of informal conversations, the fact that money was restricted to a separate card generated feelings that the money 'wasn't mine' and demands to 'give me my money back'. Despite the fact the money is still widely usable, the location of money on the card made some

feel that the money retains the government's ownership of it.[220] Others complied with the restructuring of consumption: "I get $200 into my Indue, because I get $500, but I got my rent, electricity, other debts to pay off... My Indue money, that goes on my shopping" (Interview 26, local resident 2017). Similarly: "I buy food first, petrol, the basics, medical appointments" (Interview 29, local resident 2017). This is supported by local public servants in the region claiming that there has been a significant increase in the purchase of fresh food from local supermarkets (Interviews 14, local state official, 2017). In these instances, the card has been effective at inculcating market subjects and the associated behaviours and consumption.

Whilst there may be an aspiration to control everyday lives using arm's length, impartial technology, in practice this proved challenging. Should a card payment be refused as a result of use at a banned merchant, insufficient funds or incorrect PIN, the *social* interaction does not end there, despite the economic transaction finishing. As a result, the cashiers in these situations become the 'face' of the abstract system and may have to justify it. This caused anger and annoyance at staff members when cards were declined, or embarrassment at having to return goods (Interview 25, local merchant, 2017), although sometimes staff would offer sentiments of solidarity (Interview 26, local community member, 2017). In other times, the card could not extend the control the state wanted it to. Restaurants that also sold alcohol, or shops that sold fungible gift cards had to sign contracts agreeing not to sell these products to CDC users. Compromises were made so that lottery tickets were not classed as gambling because of their ubiquity (Interview 36, federal state official, 2017). These examples demonstrate that adaptation to policies occurs in the interaction of restructuring efforts with the everyday. In another instance, local merchants become the enforcers of the policy when one observed CDC users purchasing gambling chips that could be used online, but were not blocked by the card. Upon informing the local council it was agreed these would not be sold: "They voluntarily undertook not to accept the card, they signed an agreement and they've honoured it. And they're happy, they always felt rather guilty selling those things anyhow" (Interview 22, local Mayor, 2017). The operation of the card works through social relationships and interactions, requiring policing and surveillance of the policy. Whilst the principle of control and surveillance may be impersonal, the practice of it was interpersonal.

[220] This was a finding with echoes in Zelizer's (1994: 169) work, where externally earmarked welfare money was experienced by recipients as "budgeted by strangers, and therefore never entirely their own".

1.3 Individualising welfare subjects

The final disciplinary feature of the CDC is that it individualises[221] economic practices, prohibiting certain behaviours (such as sharing money), and promoting others (individual rational actors who budget and take responsibility for managing their own money). It also seeks to reconstruct social relations by interfering with economic practices that reproduce non-capitalist relations, especially those that neoliberal rationalities consider incompatible with economic independence and market participation. These have significant effects on everyday life and are navigated in different ways.

The primary actor for neoliberalism is the rational individual, whose decisions are designed to maximise their utility. However, in many cases, policymakers are confronted by the fact that people do not actually live this way. As such they attempt to inculcate the 'correct' sorts of behaviours, with a mix of disciplinary consequences and regulatory arrangements to produce the market subject who is economically self-sufficient and responsible. As one federal politician put it:

> So much comes down to personal choice, and the expectation that we have that people will make choices that are in their best interests. Unfortunately, as we know that if someone is struggling from a drug problem, or from alcohol problem, sometimes they won't be making choices in their best interest…this sort of measure was looking to break that cycle (Interview 33, 2017).

By locating welfare money onto a specific card that is allocated to one person, the CDC seeks to direct an amount of money to an individual, giving them responsibility to spend and budget appropriately. In some ways the CDC appears to contradict conventional notions of responsibility as the person receiving welfare has actually had their responsibility for spending removed, seemingly challenging the neoliberal logic of the policy. However as Trnka and Trundle (2014: 140) argue, "neoliberal ideals of accountability, risk and responsibility can

[221] In previous analyses of individualisation in welfare policy, there are two common understandings. One refers to the move towards differentiating and personalising public services to recognise the diversity and social life (Borghi and van Berkel 2007). Individualisation is here considered to be a progressive step to improve the quality of public services. Alternatively, it has been used more critically, to refer to the ways in which responsibility for securing welfare has been shifted from the collective, or the state, to the individual. For instance, through privatisation or reduced or restructured state services (Clarke 2004).

thus curtail certain freedoms and choices". In order to achieve the responsible individual Australian neoliberalism desires, it is necessary to remove freedoms and choices, disciplining individuals to follow certain forms of behaviour. This can be seen in the financial management training courses that were also introduced for card users that were designed to encourage responsible and rational use of welfare money:

> So we went to community, and everyone in community signed up to get there card and we sat them down with a financial counsellor who did the budget for them, basically so they could understand how much money they would have in their hands, and whether they could pay their bills (Interview 31, community state official, 2017).

In practice this individualisation of money, and the aim to improve people's money management skills affected people's everyday lives, causing inconvenience. As convenience has been considered important to programming everyday routines, this may have led these attempts to be less successful. These examples also challenge the claims propagated in Chapter Three about cashless money being more 'convenient', here it is seen that cashless can in fact be an obstructive and inconvenient. One way was this happened was by undermining people's own budgeting. By enforcing a second account, as well as the recipient's usual account, significant inconvenience for simple daily payments occurred. Research has shown people on low incomes to be effective budgeters, who are able to make small amounts of money 'stretch' (Dowler 1997; Edin and Lein 1997; Edin and Shaefer 2015). The insertion of a new account and cashless money directly intervenes into people's existing, well-rehearsed money management strategies. An inability to know specifically how much is in each account, the scope to be shrewd with purchases that might require cash, or visiting different stores – all of which are the everyday consumption behaviours of utility seeking market subjects – were remarked to have been interfered with by the CDC.

The restriction of money onto a physical card caused a number of other difficulties for people receiving welfare. A frequently cited example is when the recipient of the payment, and therefore card holder needed to leave or move town for a period of time, often to get medical treatment. This caused issues, as it meant money that might be needed for more than one person needed to stay with the card holder:

> I had a friend who was stuck [out of town] with her son who had broken his ankle, and she's got 4-5 kids...She couldn't give anyone who was

> caring for her kids here, she couldn't send money, she couldn't do nothing because she was on this card… she couldn't give her kids money for lunch box feeds or anything here, because she's over there with her card. She felt quite guilty of having to ask for people for help (Interview 21, community member, 2017).

The individuality of the card prevented the sharing or distributing the money. Although a solution of sorts was developed, allowing 'internal' transfers which enables the transferring of money from one CDC to another, this still forbids the movement of money to non-CDCs and requires users to be familiar enough with the 'Indue App'. As a result, the majority of money remains fixed to the card and the user, restricting the ability of communities to circulate money. People have however, found various entrepreneurial strategies to access cash. Stories circulate within the communities about how people overcame restrictions on the card to access cash. These vary from the overcharging of journeys by taxi firms (Dupe 2016), the purchase of meat or electronic goods which are then sold at a lower price for cash (Interview 33, federal politician, 2017; Interview 28, community member, 2017), the rental of hotel accommodation which was not used and then reimbursed (Interview 19, community member, 2017), or the purchase of groceries in exchange for cash. The exchange in these solutions is underpinned by a social power relationship that can be exploitative or supportive. In some circumstances existing social relations provide support and assistance to CDC users.

> Buying food and getting cash back? Yeah I do that sometimes. Just people, you got to get the person at the right time, got to be willing to give their money to swap it for Indue to help another person out. Just to help. They know that that person is down and out and they know they have got the money in the Indue. So they go 'give me that $20 and I'll get it out with the Indue'. So it's all about trust, yeah (Interview 26, community member, 2017).

Whilst there may be an individualising ethic that seeks to prevent these forms of exchanges, the embeddedness of individuals means that these forms of accessing cash are inevitable, and to some extent unavoidable. Yet power infiltrates these relationships, and so these informal markets created by a need to access cash can also be exploitative. Those who want or need cash are made vulnerable by its absence, and open them up to trades on unfair terms, such as $100 of food for $75 in cash, or in more severe cases there have been reports of "a couple of

examples of prostitution" to get cash (Orima 2017b: 35). Money and its different forms operate through social relationships. Whilst the card might seek to individualise money and create market subjects, local relationships interfere and prevent the smooth extension of control and discipline.

Some policy discourse concentrates on a specific cultural practice – 'demand sharing', or 'humbugging' in more colloquial terms – that by individualising subjects the CDC would attempt to disrupt (Peterson 1993; 2013). Demand sharing is an anthropological concept of distribution that is not based purely on altruistic sharing, but instead on social relationships, kin and hierarchy (Altman 2011). The allocation of goods responds to verbal and non-verbal demands, not only as a method of distribution, but also having an important function for social relations, potentially testing, asserting or substantiating relationships (Peterson 1993: 870-871). Demand sharing has been a central target of Australian Aboriginal welfare policy, as the process is said to prohibit individual or household control of resources, and therefore poses challenges to improving standards of living via capitalist practices (Peterson and Taylor 2003). Critically, this practice is opposed to "neoliberal sensibilities that valorize the right of the individual to control resources" (Altman 2011: 187). As a result, 'humbugging' to get cash for alcohol was often presented a problem for the CDC:

> A peculiar one to indigenous communities, where there is a cultural concept called demand sharing. Where basically people share their money, or resources. And there is almost an obligation that if someone does ask you for money you have to provide it. So in those situations, it's actually very difficult to target the people who are big drinkers. Because then those big drinkers will go and ask for the money in any case. So, we wanted to overall, reduce the cash out of these communities (Interview 38, Alan Tudge, 2017).

The CDC then functions to direct money to specific people or families, restricting and prohibiting the movement of resources, especially in cash form, and enforcing individual money management. Economic social units are restructured and disciplined to be either individuals, or 'traditional nuclear' families, rather than maintaining wider kinship ties that were prominent amongst some Aboriginal people and communities.[222] Couponing and

[222] Rowse (1998: 84) describes these attempts to shift relations away from kin and tribe as a process of 'detribalisation'.

controlling money can thus promote capitalist, exchange-based relations over ones based on reciprocity or sharing (Rowse 1998: 178-179).

Some Aboriginal people found this challenging, claiming that it made their usual economic activities difficult, such as paying a friend a small amount for staying in their house, or gifting cash to someone when they asked. This economic activity is considered important to some Aboriginal cultures, where sharing is an important function for reaffirming social relations (Peterson and Taylor 2003). Thus the CDC has the effect of disrupting important everyday social practices and breaking down these relationships, as the inability to fulfil a demand sharing request can have social consequences (Schwab 1995). This can be seen as a further example of the 'spatial homogenisation', as these 'remote', 'distant' communities with different organising and distribution principles are targeted for homogenisation encouraging 'mainstream' behaviours. That is not to say that these groups accepted it passively; forms of 'routine resistance' were present (Scott 1985). There were frequent reports of innovation and collaboration by Aboriginal people to find ways around the card such as the pooling of non-card money to purchase goods, the sale of cards for cash, or the increased demands on those with cash, such as the elderly whose pensions were not quarantined (Orima 2017b).

Finally, the 'humbugging' discourse also took a specifically gendered perspective that was portrayed as 'saving' local women from male family members demanding goods or cash and giving back control of money to women to spend on food, children or savings. In many articulations of this card, men are represented as the ones who will waste money and spend it on the wrong things - "it's the blokes who don't want it" (Interview 31, local state official, 2017). Echoing development practice around cash transfers and microfinance (Luccisano 2004), gender norms are reinforced however, by suggesting that women are the 'responsible' consumers who need to be given control to pursue households' well-being, whilst keeping money away from irresponsible men. The 'humbugging' debate essentialities the experience of women in these narratives (Bielefeld 2016b: 874). Whilst some women may appreciate the new power and control of resources the CDC can offer, others refer to increased family tension, conflict over how to spend their cash, or the increased difficulty and inconvenience of managing a low household income across multiple accounts.

In summary, the CDC has consolidated neoliberalisation through the everyday discipline of people receiving welfare to be market subjects. It has aimed to eliminate non- or anti-capitalist practices, chiefly through stigmatising, controlling and individualising welfare recipients'

money. Although effective in some ways, this has not been straightforward or uniformly successful and the policy has been constantly adapted to practical difficulties, active resistance and social relationships that have found ways around the controls of the card. The chapter will now move to discuss the second aspect of neoliberalisation, accumulation dynamics in the CDC.

2. Accumulation through the Cashless Debit Card

The CDC also consolidates neoliberalisation by creating accumulation opportunities for capital. This second section will look at the way that the restricted cashless aspect of the payment system creates new market spaces in everyday life for profitable activity, while also building the foundation for possible subsequent financialisation. This also corresponds to the idea that welfare is not simply a benevolent social policy, but it has an important role in creating opportunities for capital accumulation. By privatising payments and incentivising cashless and financial behaviours, everyday life is programmed to create new revenues, whilst this is also experienced and resisted by people. These accumulation dimensions sometimes intertwine and reinforce with governance dimensions. For example, the individualisation of welfare subjects contributes to the generation of formal identities required for financialisation. However, in other instances the two dimensions contradict, as will be seen when the control of money interferes with flows of financial payments for assets such as mortgages or debt repayment.

2.1 Privatising welfare payments

In previous iterations of income management, much of the delivery was undertaken by the state, through the Department of Human Services, and CentreLink.[223] In its latest form however, the delivery was outsourced to Indue Payments, commodifying the means of welfare payment and creating a new market space through welfare policy. There was a clear motivation throughout the policy development to incorporate the commercial sector, influenced by Forrest's[224] recommendation that "the Commonwealth Government would partner with the responsible financial institutions, major retailers and major card issuers to put the new system in place" (Forrest 2014: 106). The contracting of a private partner involved consultation and negotiations with different areas of the financial services:

[223] CentreLink is the payments department of the DHS. Although Indue did also have a 'back-end' role in these systems (Interview 36, federal state official, 2017).
[224] A federal state official claimed that this recommendation was highly influential in gaining a private firm involved in the policy (Interview 35, federal state official, 2017).

> The design specifically related to the card, was very much from the financial services institutions where we had ongoing discussions with them, from the big banks to small and nimble players. In terms of what technology is available, how would you do, how quickly could you do it, what would it cost etc. (Alan Tudge, Interview 38, 2017).

The interests of the financial sector have been central to the design and conceptualisation of the CDC. In practice though, the larger banks declined to take part. The reasons for this were disputed: some argued that the larger banks would not want to be associated with such a trial, others that the costs for larger banks would be too significant. The Australian Bankers' Association suggested that there were "technological and infrastructure limitations…as well as adverse and unintended consequences for welfare recipients exposing them to further financial and social marginalisation and disadvantage" (ABA 2015). However, Minister Tudge (Interview 38, 2017) suggested that in fact Indue were chosen as the provider as they were "more nimble and able to turn things around more quickly".[225] Indue was able to implement a new, alternative payment system quickly, using a close relationship with the state to shape the operation of payment infrastructures and industry as seen in Chapter One. This is an example of a form of privatisation where private firms "are given a seat at the planning table" (Aldred 2008: 31). Indue also received a significant contract in order to deliver this service, and were paid $10,000 (£5,580) per card user (Knaus and Davey 2017).[226] The contract has become a significant reference point for everyday opposition to the CDC, where the argument is made that the CDC constitutes a privatisation of welfare (Interview 19, local community member, 2017).

However, there are two interesting avenues of further analysis in the restructuring of welfare payments to create new market opportunities, which become clear when looking at everyday life: the privatisation of payment 'rails' and 'infrastructures'. Firstly, the process can be seen as part of a wider move of Australian neoliberalism to commodify state payment rails.[227] According to the BIS (2011), most government payments are through the Bulk Electronic Clearing System (BECS) using the Government Direct Entry Service. Essentially, this keeps

[225] Notable here is the use of discourse commonly associated with emergent 'fintech' around being 'nimble' and 'disruptive', challenging the way that established financial firms operate (Laven and Bruggink 2016).
[226] One informant involved in the implementation did suggest that this was comparatively cheaper than the previous Basics card scheme, which when only given to those targeted as a 'risk' was costing up to $100,000 a year (Interview 36, federal state official, 2017).
[227] See Chapter Two, section 3.2 for a discussion on the issue of public and private forms of payment.

the payment public until the money reaches recipients' bank account. By privatising the service, the payment is rerouted to a private entity first, before being dispersed.[228] The CDC is one of a number of different projects by the Australian state to shift the process of payment to the private sector for welfare projects and create a market in these services. The Welfare Payment Infrastructure Transformation (WPIT) is another example of the restructuring of state payments. WPIT is said to be "transforming how we deliver welfare payments" by incorporating new digital technologies and incorporating commercial partners (DHS 2017). The latest phase of the project involves the transformation of student payments and "developing our new welfare payment platform with our commercial partners and other government agencies" (DHS 2017). There is a clear trend in towards the increased role for payment firms in the payment of Australian welfare.[229] The CDC sits at the forefront of this move, as an experimental trial not only in social policy, but also in the way that the private and public sector can partner to deliver payments.

The second aspect of the privatisation of welfare payments is the added costs to people receiving welfare, and the everyday consequence this has. As argued in Chapter Two, while cash is a public form of money that allows free exchange,[230] electronic money is a commodified form, incurring monetary and privacy costs when used. While the amounts are low, these everyday, frequent payments can constitute a significant accumulative opportunity for the firms that are able to access them. Profits can therefore be gained from a number of different aspects of everyday life when cashless is a required form of payment. By enforcing that 80% of welfare money can only be spent in cashless form, the CDC ensures that participants must routinely use the card. This is reinforced by the control dynamics discussed in the previous section. There, the state needed to spread cashless infrastructure to enable the disciplinary control of money. However, this *also* produces these rural, 'remote' spaces for capitalist accumulation. This is both through the revenue generating physical infrastructures, such as POS devices, but also the linking of previously non-cashless exchange (such as farmers markets) to the payment network.

[228] The privatisation can be seen in the promotion of a private form of bill payment. BPAY is a payment platform jointly owned by the four major Australian banks, which is promoted within the CDC app, whilst CentrePay, a public platform for bill paying has been side-lined.
[229] One of the most controversial attempts was the proposal that Medicare payments – the reimbursing of health expenditure – would be privatised to commercial partners. However this caused such political impact it was abandoned by the government as a policy in the run up to the 2016 elections (Duckett 2016). The importance and popularity of *public* healthcare meant it was too controversial to privatise.
[230] Although it is not *completely* free, for example accruing costs in its storage or movement.

Importantly, both Indue and Visa receive small payments each time a transaction is made with the CDC through interchange fees.[231] As the money on the CDC is guaranteed by the state to be routinely paid, fee revenues are therefore state backed. For Visa, although these will be small compared to their global business, it benefits their wider strategy. As argued in Chapter Two, payment companies aim to increase the prominence and familiarity of users with cashless transactions and awareness of their corporate brand, which was also seen in Chapter Five with the case of Mastercard's involvement with the SASSA card.[232]

Repetitive, mundane economic activities therefore routinely generate accumulation for payment companies, but also have significant effects on everyday life. In a quote reminiscent of a SASSA card user from Chapter Five, this community member was experiencing fees from their account, but did not know why this was the case: "But lately when I been getting my Indue statement, money's been taken out like $2, $3 for fees to use the card" (Interview 26, local community member, 2017). Payment companies are able to siphon small fee revenue from the accounts of people receiving welfare payments, especially those who are unfamiliar with the process. One source of these fees was for checking account balances. Where previously the checking of accounts was free, as long as it was done at a customer's own bank, the Indue card has no such relationship. As a result, those who were unwilling or unable to check their bank balance online or using a phone, accrued costs at ATMs. While the CDC may have intended people to improve their money management to be better market subjects, contradictory accumulation dynamics of cashless made this more difficult. In response to opposition in the communities the state was required to print an entire new set of cards that allowed people receiving welfare to check their account for free, the policy adapting once again to new hurdles:

> And now they're giving us a new card…that's just to check your bank account. Why would I want to put card into an ATM machine, when I'm paying fees without me knowing about it! (Interview 26, local community member, 2017).

Through the CDC system then, there are fees and tolls to be paid, but these are paid by different actors. In some instances, as seen above, it would be the person receiving welfare themselves. Although the state claimed that no one would be financially worse off as a result of using the

[231] Indue's Annual Reports do not breakdown their revenues by income from the CDC or transaction fees, so it is hard to establish how much this is worth.
[232] Although being associated with a disciplinary welfare policy is unlikely to be the sort of awareness they intend.

card (Interview 22, Alan Suter, 2017), this only applied to additional costs that were specific to the Indue card. Transaction costs incurred as a result of using any card would not be covered and have to be paid by the person. The cashless card prevents the opportunity of people receiving welfare to use cash and avoid these merchant required fees. This was experienced by people emotionally, and caused confusion and upset, as they were under the impression that no fees should be charged: "That will only come up to $10 under, but you still got to pay that $2.50 for using less than $10. I said, 'this is not an ATM bank card, fees pay automatically!'" (Interview 26, community member, 2017). Yet this only applied to *bank* fees, not merchant fees.

Alternatively, merchants would have to pay the added costs of cashless transactions. In response, some merchants chose to have a minimum spend amount, forcing consumers to spend more if they want to use a card, which was observed at local shops in the research site (see also, Interview 21, community member, 2017). In the development stage of the card, policymakers did attempt to persuade merchants to remove their minimum spend amounts, but they also uncovered some merchants exploiting confusion about card fees. Opportunities arose in everyday life for local organisation to profit from a shift to cashless money that undermined the governance aspects of the trial:

> We were working with one of the outlets at the start of the trial, they used to charge you $2 to make a transaction under $10, and then they tried to tell us that that represented the cost to them, and the Indue lady was like 'bullshit', because she knows (Interview 34, federal state official, 2017).

In other examples, some merchants were forced to introduce card rates to cover the added costs of hiring and maintaining card payment facilities. In this instance, people using the CDC, who often have very low incomes, must choose to spend at smaller local stores, where they may pay merchant fees, or larger national chains who are able to absorb the merchant costs. Of those spoken to, most did their shopping at the larger national supermarket chains, demonstrating how the state can shape markets through welfare policy to promote certain organisations over others.

By ensuring that payments must frequently be electronic and used by an authorised merchant, other locations were excluded. This once again displays the contradictory impact of the CDC on everyday life. While the card aims to improve money management, it also makes the

actions of an efficient market subject difficult, as the ability 'shop around' and find the best prices to make welfare money 'stretch', are limited. This was most notable in forms of local, informal markets that were cash-only. One significant site of local exchange was a "buy/sell/exchange" Facebook page. Here users could request items they needed or wanted to sell to other local community members, allowing a cash based, informal market. This was important for purchasing goods at lower rates compared to purchasing new goods from local merchants. Some participants in the study reported the importance of these sites for saving money:

> We have an online site called buy/exchange/sell and basically, everything I own in my house is on that site. Everything that I buy, my kids beds… it's like a garage sale but its online, it's really reduced prices. So even for a car, for example, if I were to buy that car through a shop, it would cost me like $4000 dollars, but it was cheap, only about $2000 for it. I was lucky because I had funds in my bank, but if I'd been on Indue I wouldn't have been able to do it…it really is saving a lot of money (Interview 21, local community member, 2017)

Similarly, informal markets such as 'car boot' sales, local farmers markets or online sites such as eBay are made more inaccessible and more inconvenient as these sites are cash only. The CDC then programmes everyday life to promote certain forms, and certain sites, of exchange over others, by making the access to cash difficult and the transactions at some online sites inconvenient. People are therefore forced into the formal market in stores or accepted online merchants, where also prices are often higher.

These accumulation dynamics that stem from privatisation thus programme everyday life. In one respect everyday exchanges are layered with accumulation potential. With each use of the CDC, small incomes are made such that payment firms profit from the routine consumptions of everyday life. In addition, because of the fee structure, people forced to use the CDC must choose to spend extra on card fees and visit certain (usually were smaller independent) merchants or use the card at larger stores where cashless payments are free. This thus programmed everyday lives towards the larger national stores and away from local markets.

2.2 Familiarising financial practices

The final dimension of the consolidation of neoliberalisation relates to financialisation and financial practices. Once the CDC infrastructure has been built, extended and enforced, this builds a platform in everyday life for financially based accumulation, encouraging and enforcing financial market engagement into everyday routines. Previous studies of financialisation in the Global North, as discussed in Chapter One, have tended to focus on people already within the circuits of finance or comfortable with basic financial practices such getting mortgages or savings. Yet, not everyone has these capacities and so the processes of the CDC can be seen as foundational for these more active acts of finance. The CDC is then a consolidating process for financialisation. Those unfamiliar with the basics of financial behaviour – cashless payments, electronic money management, direct debits – are less likely to engage or engage productively with the financial sector. As a result, the CDC can be understood as preparing and increasing the familiarity of people with financial sector practices, especially those with little experience, by programming their everyday lives with routine uses of cashless payment technology and practices. This will be shown in four areas: the attempt to promote the relationship between finance and welfare recipients, the promotion of new financial technologies, the creation of digital identity categories and finally, contestation over access to credit. Rather than necessarily a disciplinary approach in this instance, the financial aspect acts as a way to create the environment for a more accumulative and entrepreneurial individual who, once disconnected from other non-capitalist behaviours and social relations, can take advantages of the financial system as an active market subject. Yet at each step, these policies encounter resistance and obstacles that obstruct policy objectives.

Firstly, the CDC requires people to routinely rehearse mainstream financial practices. This is widely recognised by policymakers, as suggested by this quote from a politician: "Initially there were a lot of issues because people hadn't used cards before it's brought a number of generations along to where the rest of Australia is" (Interview 33, federal politician, 2017).[233] The CDC inculcates everyday habits and practices of cashless transactions, increasing familiarity with card-based exchange, and homogenising the abilities of people to access finance. Also noteworthy is once again the spatial phrasing of the 'rest of Australia', suggesting that all people must be able to use cards and finance, difference should not be allowed. The

[233] Literature on financial literacy also often talk about increasing the financial 'familiarity' of students to these practices (Jindal 2015: 145; Marron 2013: 799).

abilities that everyone should be comfortable with might be storing and keeping hold of a card, remembering a PIN, or managing money in a non-physical form. As part of this process to create more engaged and active financial subjects, the state sought to train and educate people on making these payments and other financial activities:

> The other thing is there is a lot of transactions that they pay for with cash, that they are going to need to pay with card. And maybe some training and help to set up direct debits and stuff like that. Teach them how to do transfers and that (Interview 27, local state official, 2017).

By doing this the card begins to normalise electronic payments with groups who were previously separate, either willingly or unwillingly, through repetition and routine use. Yet this did does not always work. One clear of example of this is the frequency with which cards were lost and needed to be replaced (Interview 30, state official, 2017). The importance and attachment to money in the form of a card had not yet been inculcated.

The implementation required not only the adaption of people to financial practices, but also for financial firms to adapt to the everyday life of the communities. This involved the interaction of the staff of payment companies and people receiving welfares, seeking to entrench these infrastructures and practices into local communities.

> You then needed to get Indue over here to spend time, on the ground, talking about how to activate cards, how to get replacement cards. They had people over here for weeks and they door knocked every door. They spent days and days in the community helping people with this stuff, helping their office people. They set up a local partner in each community to be local partner (Interview 27, local state official, 2017).

However, this was not an interaction that was smooth, and encountered the ill-feeling parts of the community had towards the policy, leading contestation with the representatives "Basically everybody on the trial was door knocked, before the trial to give them information. I can tell you for example some people said, 'fuck off' and slammed the door" (Interview 27, local state official, 2017).

The second aspect of 'financial familiarisation' is the way that the card functioned to enforce and normalise modern financial technologies. One important aspect of this was the Indue 'app'. The app allowed users to view their accounts online, make transfers to other card users and pay

bills using the BPAY platform. The initial hope, according to state officials was that users would use this and the online site as the main source of information and money management (Interview 35, 2017). Mobile money and banking is sometimes considered to be an 'on-ramp' for more formal financial services and products, "facilitating shifts toward financialised behaviour" (Yenkey *et al.* 2015: 1; Maurer 2017). Correspondingly, Gondiha and Singh (2013) propose ways that mobile banking could contribute to Aboriginal financial inclusion. However, others have been more critical, pointing out the importance of digital technologies to the extension of finance into everyday life (Schwittay 2011; 2014). In the CDC, digital inclusion was a tool to support users to manage their new cards, but also underpinning this, familiarising users with these technologies. Technology again becomes the means of programming, as the app is designed to be more convenient and inexpensive way of managing money. With the aim being to encourage everyday use of financial money, especially in the context of rural locations with closing physical branches (PJCCFS 2004: ch:2).

However, the realities of everyday life posed a number of issues for this area. The functioning of the app depended on users having, or having access to, a smart phone, which was not the case for some. According to an Aboriginal community member, "they say if you want money, you need to use a computer. These people coming in from the bush they haven't ever used a computer in their life, or a phone!" (Interview 29, 2017). While the assumption from policymakers was that this would be an efficient means for the policy to allow money management, this neglected the reality that mobile internet and smartphone capacity is low amongst certain groups.[234] Specifically, low income households, the disabled, Aboriginal people and those in rural areas have some of the lowest digital inclusion in Australia, and these groups who are also especially targeted by the CDC (Thomas *et al.* 2017: 16).[235]

The third aspect of this familiarisation was the attempt to formalise users' identities and build them a digital profile. This extends further than the state identities seen in the SASSA example to include key categories such as email addresses and phone numbers, enabling access to more financial opportunities or credit scoring. To log on to the app, the user was required to have both an email address and password as well as their account number. These identifiers are central to the operation of individualised financial activity and the building of a digital profile.

[234] Smartphone coverage was said to be 84% in 2016, which still constitutes 3,840,000 people without smartphones capable of accessing the Indue app (Deloitte 2016). However, remote Aboriginal people are the most digitally excluded group in Australia (Godinho and Singh 2013: 1)

[235] Digital inclusion is said to be able to affordably access the internet, and owns a mobile phone (Thomas *et al.* 2017)

These processes are complementary and reinforcing with the efforts to individualise welfare subjects in the previous section. For some this may have been the first time they would have had these identifiers, and this also proved challenging. It required the active construction of numerous email addresses for people so that they could log onto the sites. However, many did not have one. Local or federal agencies therefore needed to create accounts, even to the point where "we created so many email accounts that Gmail blocked our access and stopped us making anymore" (Interview 35, federal state officials, 2017). The whole process was challenging for users, as articulated by this interviewee:

> They made me about three or four emails but I don't know one of them. But then they help us to ring Indue to ask for our email address, but then I got my email address and then I forgot my password! How am I going to remember my password? (Interview 26, community member, 2017).

The move towards digital and electronic money management is a prime example of Scott's (1998) analysis of the failure of state projects as discussed in Chapter One. Despite attempts at legibility in the creation of digital identities, and manipulation via the shift towards digital banking, a misreading of society by state policymakers led to issues with the implementation.

The final type of familiarisation with financial practices was in the form of credit, and is indicative of the enmeshing of finance with everyday life as a consequence of the CWP, as also seen in the South African example. As the trial progressed there were media reports that payday loan companies were targeting CDC users (Cetta 2017). This makes logical sense as those with little access to fungible money would be tempted by the offer of a cash loan to spend how they want. Simultaneously, there was said to be an increase in marketing by credit firms, and stories of the indebtedness of people receiving welfare (Interview 33, federal politician, 2017). This is suggestive of one of the features of welfare financialisation discussed in Chapter One. As a result of changes in welfare provision, people are pushed towards the financial sector and in this case the CDC has increased the dependence on, or need for, finance-based cash. This causal relationship was, however, hard to verify or corroborate, and one interviewee suggested people had been heavily indebted *prior* to the CDC (Interview 30, local state official, 2017). Conversely, the state was also seeking to promote forms of indebtedness to the communities, through 'No Income Loan Schemes'. These allowed people to take out a loan for "essential goods and services", but could not be accessed as cash (Good Shepherd 2017). Whilst this could be read as a positive, allowing people to get the things they need without being exploited

due to high interest rate. It is once again rehearsing and familiarising people with debt relations and repayment, promoting a more entrepreneurial financial subject whilst maintaining paternalistic disciplinary control by restricting cash access.

However, it is also important to recognise the "meaningful limits to [financialisation's] depth and scope" (Christophers 2015: 194). In such a restrictive scheme as the CDC, there are cases where the controls placed on welfare money opposed financial practices and payments. This involved challenges in paying mortgages, credit accounts or routine payments for services such as insurance. Early in the trial, restrictions on where money could be transferred to extended to paying for financial obligations, running the risk of increased costs or default, although this was subsequently address by the state (Interview 19, community member, 2017). In other instances, the shifting of money to the Indue account meant that people's other own accounts had less money in. As a result of the lower amount in the commercial account, they began to generate fees for users as their total tipped below a threshold (Interview 39, community member, 2017). The internal governance and accumulation dynamics of neoliberalisation can complement but can also contradict.

3. Conclusion

It has been argued in this chapter the CDC consolidates neoliberalisation by restructuring everyday life in two dimensions. On one hand it provides disciplinary governance, in an effort to create market subject and affecting people's experience of welfare receipt. On the other hand it creates new market spaces and practices to promote accumulation. Both these dimensions have sort to programme the routines of everyday life towards different ends and have more often than not worked in a complementary fashion reinforcing and supporting each other. Given the centrality of payments to everyday life, due to their routine and repetitive nature, the CDC provides the state with significant power to intervene and programme.

Broadly, the CDC has enabled the state to programme everyday life both technologically, and sociologically. Technologically, the CDC allows the state to monitor and control spending behaviour in the attempt to produce market subjectivities. In doing so, it also extends accumulation opportunities by developing under-developed state spaces, predominantly through the commodification of payments in the form of fee revenues. Sociologically, the CDC has a significant social power to remake social relations and meanings. It has affected how welfare money is understood and has aimed to develop capitalist social relations while breaking down anti-capitalist ones. However, it has been shown that each attempt to shape everyday life encountered opposition and resistance. This has varied from practical implementation obstacles, locally organised protest and small forms of 'routine resistance' that undermine the policy (Scott 1985: 255). This has led to a constant process of adaptation by the state, reasserting and enforcing where possible and compromising and withdrawing at other times.

One standout point, and one that offers an important addition to the literature on neoliberalisation, is the relevance of race. Explaining the emergence of the CDC can only be done with an understanding of the racial politics of Australia and the social relationships within Aboriginal communities. Whilst the state sought to suggest that the policy was not racist, because it applied to everyone receiving welfare, it is clearly *raced*. There is a colonial history of controlling Aboriginal people's money, and many of the effects of the policy target Aboriginal cultural practices of sharing and money management. The chapter further demonstrates the importance of understanding raced social relations to understand the contingent forms of neoliberalisation. More deeply it draws out how race relations are not a simple binary but intersect with social relations of class and gender.

Given the contested and unpredictable nature of the implementation of the CDC, it is not clear where the policy goes next. It is subject to constant scrutiny and growing organised opposition. Despite this the plans to introduce the card to a fourth site in 2018 are still going ahead. However, one interesting statement was made about the possibilities of the CDC technology, which may become relevant beyond Australia in the future. Whilst so far, the policy has focused on controlling gambling and the purchase of alcohol or drugs, the policy does not necessarily end there. The technology opens the possibility to restrict specific purchases, such as unhealthy or sugary foods, once product level blocking is possible. This is seen as the "Nirvana of the CDC" (Interview 34, DSS State official, 2017).

Conclusion

The thesis began by posing the question: how can the emergence of cashless welfare be explained and how has this affected everyday life? In response, it has been argued that cashless welfare payments create a space in everyday life in which social relations and social behaviours can be restructured. They have been considered as a process and consolidation of neoliberalisation that was defined as a variegated process of market-orientated restructuring. The precise form of CWP however are contingent on the social and policy contexts in which they are embedded, the contradictory nature of neoliberalisation, and crucially, the effects on everyday life and its responses to this. In South Africa it has taken an inclusive form that has facilitated state-society relations and financial accumulation. While in Australia it has taken a disciplinary form that has sought to control consumption and encourage capitalist social relations.

This argument has been made in three parts. Firstly, an understanding of welfare was developed. It was argued that welfare settlements are intrinsic to stable capitalist societies and are characterised by the contingent dynamics of governance and accumulation, which apply in different, uneven ways. Whilst analysis of welfare restructuring using these two dynamics of neoliberalisation is valuable, it was argued that a shift to the everyday was also required. Using Henri Lefebvre's conceptualisation of 'Everyday Life' and its relation to capitalist accumulation and social relations, a framework was developed to understand CWP. The concept of 'programming' was used and developed to understand the shaping and changing of routines and rhythms of everyday life. Secondly, an appreciation of the international context was necessary. The discourses supporting and promoting CWP and the variety of 'actually existing' international examples were described and critiqued. The discourses were found to reflect key neoliberal ideas about welfare, money and cashless with a focus on the ability of states to control payments and facilitate financial inclusion. The selection of international examples show clear variation but were heuristically categorised into two groups, an 'Inclusive' and a 'Disciplinary' form, each responding to different aspects of neoliberalisation.

The final part of the argument closely interrogated an example of both an Inclusive and Disciplinary CWP. This provided an understanding of the everyday as well as the context specific reasons for the introduction of CWP. In the first instance, the South African SASSA card was argued to be a form of neoliberalisation, restructuring everyday lives to enable neoliberal governance and accumulation strategies that promote market subjectivities and

create new market spaces. In the second example in Australia, the Cashless Debit Card was also a case of neoliberalisation, restructuring everyday lives. However, the details and effects were different. Whilst in South Africa a CWP was introduced to enable inclusive governance and financial forms of accumulation, in Australia it tended towards more disciplinary governance, and accumulation through privatisation. The specific details and features of each policy responded to the context and setting. For example, the history of biometric surveillance in South Africa is replicated in the SASSA card, while the history of social control and paternalism in Australia is seen in the CDC.

The effect on the everyday was also variegated. In South Africa, the actual rhythms and routines were not dramatically changed, but instead new forms of governance were enabled, allowing the state surveillance and verification of people's existence each month. The SASSA card also layered the routine and repetitive aspects of grant payment and receipt with financial accumulation opportunities, both in interchange fees and financial services. This example clearly demonstrated the contradictions within neoliberalisation, as the state and financial partner contested the appropriate use and targeting of grant money. Net1, the financial partner, considered grant recipients and their money to be viable and legitimate customers for financial services. The state did not, considering grant recipients to be vulnerable and grant money to be for essentials, not financial services. In Australia, the everyday was programmed much more clearly, while finance was less prominent. The CDC facilitated closer control over social behaviours and relations, programming where and how money is used. As a result, the CDC invokes a closer involvement in everyday life by the state but has also created much stronger and widespread forms of resistance.

1. Findings

This section will return to the research questions and provide the thesis answers and findings. The thesis had one overall research question and three sub questions.

- How can the emergence of cashless welfare be explained, and how has this affected everyday life?
    1. *How, and where, have cashless welfare payments emerged internationally as a new form of welfare delivery?*
    2. *Why were the policies introduced in South Africa and Australia?*
    3. *How has the cashless form of delivery affected everyday life, and how has everyday life affected cashless?*

Firstly, cashless welfare has emerged as a result of a selection of factors. In the contemporary global political economy, the neoliberal settlement is dominant, and policies respond to the underpinning governance and accumulation strategies. CWP allow states to use new technologies to pursue these objectives. Discourses on CWP promote their policy possibilities, and these discourses permeate almost all the international forms of cashless payments. Cashless is claimed to offer control, surveillance, security, efficiency and financial inclusion. However, the specific forms of CWP are a 'mutation' of these broader, transnational ideas with the features contingent on social and policy contexts. Thus, the shift to cashless within specific cases must be appreciative of these contexts, the social 'issues' they address, historical legacies, domestic discourses and other unique influential factors. The thesis has shown two examples of this in South Africa and Australia.

In South Africa, the SASSA card was introduced for a number of reasons. Publicly, it was justified by the need to ensure the dignity of people receiving grants, provide financial inclusion and prevent fraudulent payments. However, while these may have been relevant, the thesis instead argues that the SASSA card is a consolidation of neoliberalisation, which is influenced by the domestic context of post-apartheid neoliberal political economy and history of biometric data collection. The SASSA card facilitated the extension of surveillance and development of financial infrastructure, especially into rural areas, allowing a database of information. Crucially this also built and developed relations between state and citizens receiving grants. As well as these forms of governance, the SASSA card was also introduced to enable financial accumulation, which occurred through a variety of rent seeking activities by the financial partner providing the payment service.

In Australia the CDC was publicly claimed to be tackling social harm while being justified by community demand and involvement, and legitimised by a claim on the rights of the state over welfare money. However, this was also seen as a consolidation of neoliberalisation, influenced by the domestic political economy and welfare practices. The CDC was introduced to discipline welfare recipients through stigmatising the experience of welfare receipt and spending, while controlling and individualising economic life. The card also supported accumulation, commodifying welfare payments while familiarising and rehearsing financial money management.

The third sub-question addressed the relationship with everyday life. Given the centrality of payments to everyday life, it will be affected by any change in the mode of transfer. This is

borne out in the research. Conceptualised using Lefebvre's concept of programming, CWP have the capacity to control, shape and monitor everyday lives, as well as disrupt non-market social relations and encourage capitalist ones. The way this occurs can, again, only be understood in specific analysis. However, the relationship is not only one directional. The activities within everyday life can *also* shape CWP. The forms of minor and major resistance, practical difficulties and political compromises mean that the forms of payment are constantly changing and adapting in response to everyday life.

In the introduction it was argued that CWP are an imperative area of study because of the importance of welfare payments to a vulnerable portion of society. The mode of payment and the conditions attached to it have the capacity to affect, positively or negatively, these people's lives. The findings bear this out; in both cases the effect on people's lives has been dramatic. This is most notable in South Africa, where the rapid extension of financial services and the mystery of 'deductions' has further impoverished a substantial portion of society. As the mode of payment opened this market for lending and direct debits, people became vulnerable to a vast selection of financial products. Not only was there insufficient education of the new card users, but also structurally they were vulnerable to such products given the scale of deprivation. In Australia lives have also been affected, although the amount of people is smaller. The CDC programmed everyday lives and affected social relations, for instance by changing the experience of transactions, increasing certain costs or interfering with money management strategies.

These findings therefore suggest some considerations for future research and policy on CWP. In policy terms it is important not to overlook the centrality of mode of payment to people's lives. A shift to CWP is not a necessarily a regressive move, and the convenience it offers may be highly beneficial to some people. In South Africa it was seen that some people were very grateful for the new system as it made their lives easier and safer. However, CWP have been shown to also have negative consequences that should be recognised. The mode of transfer is not a purely technical choice, and different modalities have different meanings and consequences. Being able to identify a person as receiving some sort of state payment associates them with intersubjective meanings of welfare. For example, if payments are stigmatised, as in Australia, a CWP can serve to intensify this. Whilst some policymakers were seen not to consider stigma, it was a prominent theme for people receiving welfare. Another important policy consideration is the relationship between state, recipient and any private payment partner. The private payment provider can be given significant market power and

privilege. If the terms of this relationship are not appropriately regulated and understood, there is the possibility for the exploitation of the position, as seen in South Africa. Beyond policy advice, the research also makes an important contribution to academic literature that was discussed in the Introduction and Chapters One and Two.

2. The importance of an everyday approach

Broadly, the thesis has demonstrated the value of an everyday approach to questions and phenomena in IPE. Firstly, the inclusion of an everyday perspective in studies of both welfare and financialisation provides insight on the lived experience of the people involved. Studies that operate above the level of the everyday, Regulatory IPE in Seabrooke and Hobson's (2007) terms, focus on policies or regulatory changes. While these are valuable, this study has contributed to these approaches by adding the experiences, perspectives, emotions and thoughts on neoliberal regulatory restructuring. Adding this sociological angle deepens the critique made by IPE theories. It has shown in detail the effects of restructuring efforts and the disruption and harm caused by processes of everyday financialisation.

Secondly, it has also demonstrated the contingency and dynamism of policies. Rather than conceiving of restructuring attempts as a simple imposition onto a passive population, this thesis has contributed and supported studies that emphasise the messy, uneven implementation of policies, and the compromise and adaptation that occurs upon interaction with the everyday (Peck and Tickell 2002; Scott 1998; Seabrooke and Hobson 2007; Elias and Rethal 2016). States are shown not to be omniscient, unitary and perfectly rational actors, problematising a reified, unified and simplistic depiction. Instead, policies are made by specific departments with different interests, responding to certain policy needs, making errors and attempting to adapt to everyday resistance and practical obstacles. For instance, the admission that SASSA got their policies wrong in the regulation of Net1, or the ways that the CDC has required constant adaptations and changes from the initial policy position. Finally, the study has provided an example of the application of Lefebvre's conceptualisation of Everyday Life to contemporary restructuring projects. This makes an important contribution to the emerging study of everyday IPE. It offered an understanding of the everyday as routine, repetitive and rhythmical while also concentrating on how these are programmed to support the (re)production of capitalist accumulation and social relations. The everyday approach of the research also means that a specific contribution can be made to the fields of welfare

restructuring and financialisation, both of which can be extended empirically and analytically by the findings of this thesis.

2.1 Welfare restructuring and neoliberalisation

The first contribution this study makes is an empirical one. The thesis has shown that the mode of transfer is an important site of welfare politics and provided two cases to support this claim. Whilst welfare literature has focused much more extensively on welfare payments, the focus has rarely extended to the mode of payment. Yet a to neglect this is to overlook a critical aspect of welfare. Along with the *value* and *conditions* of a payment, the *mode* is also a feature relevant to people's lives. This thesis has presented a defence of this argument. In Australia, the mode of payment has enabled a significant extension of state power over people's lives and is part of a wider paternalism and stigma associated with welfare receipt (Mestan 2014), a crucial aspect of this is the new modes of payment that are the forefront of these processes (Dee 2013). Given the possibilities of different forms of transfer, especially as money becomes increasingly cashless in areas such as digital mobile money, this will be an important new focus area for research.

Secondly, the thesis also makes an empirical contribution to welfare literature in the cases that were chosen. The majority of welfare literature concentrates on specific national sites, usually richer, OECD countries that are most prominently associated with Esping-Anderson's (1990) *Three Worlds of Welfare Capitalism*. A perhaps inappropriate title given the amount of countries absent from these 'worlds'. As a result, analysis has disproportionately focused on these sites at the neglect of others. This thesis then extends the analysis of welfare restructuring by focusing on a state that is less frequently discussed, in the form of South Africa. This is not to argue that there have not been studies of South Africa and its political economy as it relates to 'social protection' (Seekings and Nattrass 2005; Marais 2011; Carmody 2002). Instead, this thesis analyses South African policies as form of welfare using the same concepts and frameworks developed to understand welfare policies in richer countries. It has shown that these are relevant and can be applied productively to different cases, whilst also enriching the body of scholarship with new empirical evidence. For example, by demonstrating that welfare policy can in fact be a tool of *inclusion*, rather than necessarily one of exclusion and discipline, complementing theoretical work on neoliberalisation.

Further, by comparing South Africa to Australia – a more familiar, 'liberal' welfare regime in Esping-Anderson's typology (see also, Arts and Gelissen 2002: 146) – the thesis sought to overcome the divide between different groups of states that are not analysed together. This thesis has shown that the divide that has permeated welfare literature is unhelpful and counterproductive. As welfare and social protection systems develop in states where they were previously limited or absent, it becomes more feasible and productive to consider them together. Doing so will also contribute to undermining and overcoming the unhelpful binary of developing/developed states that suggest that there is a fundamental difference between the two groups. The thesis has in fact demonstrated important patterns and similarities between policies in both, especially in the experiences of restructuring. Discovering and revealing policy similarities wherever they occur is a beneficial future route for welfare analysis.

The research has also extended, nuanced and complicated some of the analytical categories in neoliberal welfare restructuring. In most instances the research has supported the concepts, finding them helpful in understanding the cases, whilst providing further evidence for their relevance, and new ways to develop them. One example of this is privatisation. The thesis has demonstrated further diverse examples of the variegated, but patterned process of neoliberalisation. Not only were new spaces of market activity created, but also the outcomes and policies were characterised by unevenness and variations. Both cases of CWP involved a financial partner to deliver or implement the policy, as with a number of other types of welfare policy that have been privatised. Notable here however is a newer area of privatisation – the privatisation of the mode of welfare payment. By rerouting payments via a private firm and commodifying the act of payment, new *spaces* of market activity are enabled, while new *spatialities* of the market are also created by spreading cashless infrastructures into new, generally rural, locations. The findings support the argument made by Maurer (2012a; 2015) that the payments space is experiencing a form of 'enclosure' as transfers are made through private 'rails' rather than public forms of exchange (see also, Dwyer 2015: 233). The privatisation seen in CWP provides a further example of the enclosure of public payment. The thesis also demonstrated how this instance of privatisation has a specifically everyday aspect. In privatising the payment of welfare money, recipients must now interact with the payment infrastructure routinely and repetitively.

This was also an uneven process across the two sites, as market-orientated restructuring collided with local contexts. In support of Peck and Theodore (2007: 223), the realities of restructuring were found to be messy and complex, resulting in different policies and

regulation, impacting on accountability, responsibility or profitability in the delivery of public services. In South Africa the private provider took on a significant portion of the policy. CPS was responsible for the payment, pay-points, and resolution of issues, whilst also being able to gain revenues from transaction fees and the monopoly position of selling financial services by the parent company. Given its size and power, it was able to challenge and ignore the requests from the state to alter its activity. However, CPS was not directly involved in the design of the project, instead winning a public contract. By contrast, in Australia the state was dominant, able to direct and control the private partner. Yet the relationship between public and private was much closer. Indue and the financial services industry were intimately involved in the design of the policy, to the point where Indue visited the sites with policymakers and participated in design workshops. This supports the claim of a new trend in privatisation, where the private sector actors are "given a seat at the planning table" (Aldred 2008: 31). Crucially, the findings further challenge the notion of a 'withdrawal' of the state under privatisation. The state remains fundamentally involved throughout in both examples of privatisation, supporting the notion of a 'restructuring', rather than 'retrenchment' and the enmeshing of state and market in the reproduction of capitalist accumulation and social relations as argued in Chapter One (Peck 2004: 394; Polanyi 2001).

A second example is the new forms of surveillance and control that CWP enables. The thesis has provided an example of how neoliberalisation is consolidated in everyday life by promoting and ensuring neoliberal market behaviours. It has also shown how surveillance occurs *through* the market, in monitoring spending and consumption behaviours. Everyday life then was programmed to enable surveillance by directing people to routinely engage with the market. In the literature on welfare surveillance, the process is sometimes referred to in the abstract, in a simple form of 'increasing surveillance'. What this thesis has done is, firstly, grounded surveillance as a capitalist process that promotes and enforces accumulation and capitalist social relations, while seeking to prohibit (or 'eliminate' in Lefebvre's terms) alternative, non-capitalist ones. Secondly, it has also empirically verified and provided a concrete example of how surveillance is introduced into society onto 'deviant' or risky populations, and how this can then be extended into social control, as suggested by the Foucauldian literature (Fopp 2002).

Once again, as neoliberalisation is a variegated process, so have been the examples of surveillance. This can be limited to how much money is being withdrawn and when, providing (limited) biometric 'proof of life' as in South Africa, or as in Australia where cash is restricted

and therefore much more spending data is created. These policies provided oversight and insight into the everyday life of people receiving welfare payment. Some literature considers surveillance problematic, especially when occurring as a result of welfare receipt and where opting out is not possible (Cobbett 2015). In South Africa however, it was notable that surveillance, and biometric surveillance, was rarely a problem for the people interviewed. In fact, the cashless biometric system was sometimes considered a positive, safer and convenient step. This complicates the understanding and critique of surveillance. It may be the that case people are willing to trade off some loss of privacy for the convenience and security cashless and biometric money offers. It suggests that a simplistic understanding of surveillance may be inadequate to understand the different concerns of the very poor.

While surveillance may not raise concerns, its corollary, social control is likely to be much more contested, and is also seen in both cases in complementary ways. The use, or creation, of cashless infrastructure was shown here to act as a 'relay station' to extend state influence and control into rural or 'remote' spaces. The surveillance enabled by the SASSA card allowed the state to identify fraudulent withdrawals and gave them the power to restrict and cancel those payments, while interviews also suggested a desire to move towards the more direct forms of control seen in Australia. The Australian CDC demonstrates an archetype of contemporary invasive neoliberal welfare that seeks to remake and shape forms of 'deviant' behaviour to promote market subjects. A CWP can enable direct control over economic spending on the assumption that subjects are unable to reliably make the decisions themselves. The CDC is a new example of the 'couponing' of money to control people (Douglas 1967), which from the governmentality literature could be seen as a new 'technology of control' (Rose 2000; Mitchell 2006: 400). The thesis also demonstrates a further example of the diversity of monies in modern society, a form that restricts the freedom of those to whom it is given.

One area where the thesis challenges the welfare restructuring literature is in the area of labour commodification. As discussed in Chapter One, a substantial portion of neoliberal welfare literature has looked at 'workfare' and the encouraging or coercing of welfare recipients into work (for instance, Peck 2001b; Dingeldy 2007; MacDonald and Marston 2005). This has been the entry point for many studies of welfare payments. This thesis questions this perspective, suggesting that labour commodification and workfare are not always the most appropriate focus in welfare restructuring. In both examples, propelling the unemployed into work was not the central impetus of the payment, even in cases related to unemployment. Instead, the shifts in payments responded to different issues. In South Africa it was predominantly about

inclusion, within both the state apparatus and financial circuits of capital, rather than the labour market, and was pursued via parental payments, disability payments or pensions rather than unemployment payments. In Australia the focus was on changing behaviours, rather than enforcing labour market participation.[236] As one Australian federal political said, with regard to unemployed people with addiction: "It's a big jump to go from being an alcoholic to go into full time employment…if you get someone managing their life right, then there might be a chance to get people back into work" (Interview 35, 2017).

This presents a new perspective on contemporary welfare, which may be moving away from a central focus on workfare. This is especially likely in economies with high unemployment. In South Africa, unemployment remains remarkably high, at 27%. Clearly in this context there are more systemic issues that prevent employment for a quarter of the population. As a result, the grant system seeks to avoid severe poverty, rather than coercing people into the dysfunctional labour market. Possibly in this example, the grant system supports the labour market by maintaining a large surplus *outside* it, through sharing and dilution, as high unemployment becomes the 'norm' (Ferguson 2007: 82). Alternatively, in Australia, where unemployment is relatively low at 5.1% in 2018 (ABS 2018), welfare policies, especially in rural or deprived areas where there are limited employment opportunities, may be moving towards simply dealing with social effects rather than addressing structural issues.

2.2 Financialisation

The second significant contribution the thesis makes is to the field of financialisation, where again an empirical and analytical contribution is made. Empirically, the thesis contributes and complements the emerging body of literature that focuses on everyday financialisation and cashless payments. One significant way it has done this is through the use of primary fieldwork and data gathering that empirically verifies and confirms the relevance of financialisation in a new space. Further, the primary fieldwork and use of interviews and observation provides valuable fine-grained data. Some studies of everyday financialisation engage and study the subjects of these processes directly (for example, Mader 2015: Pellandini-Simányi *et al*. 2015). However, this is not always the case and the abstraction can mean that the complexity and experience is lost. This research grounds its theoretical arguments and critique in the everyday

[236] They do, admittedly have a number of other policies to do this. The 'work for the dole' is the most prominent example and was mentioned by some interview participants (Shaver 2001).

practices of financialisation and money, of the firms involved, state officials and those people targeted.

The research has also shown how the use of cashless payments inevitably leads to some involvement of financial capital. In a similar fashion to how Maurer (2012b: 597) suggested mobile money can be an 'on-ramp' to mainstream finance, cashless payments offer a new example of how those *outside* of the financial sphere are incorporated into a relation with it, through cashless payments. As well as examples of microfinance or payday lending (Aitken 2015), CWP are a strategy of everyday financialisation to include people into mainstream finance with the support of the state, as well as connecting them to global financial circuits. CWP could then be seen as a new form of 'adverse incorporation', a coercive strategy to enforce long term, exploitative and stable participation in financial behaviours and markets (Aitken 2015: 162). What is especially noteworthy is that CWP target a specific group for financialisation, namely the very poor, with the aim of including them into functioning national financial systems and targeting them with a variety of different strategies. Beyond simply debt relations, financial services were sold for mobile airtime, electricity or insurance. All of these created routine, repetitive revenue streams and financial relations. While this research was unable to investigate the differing politics and issues with each, this has promising potential for a future research agenda. One noteworthy example was the commodification and formalisation of cultural burial practices of black African people manifesting in funeral insurance or indebtedness (Lee 2011; Case *et al.* 2008).

The thesis was also at pains to point out that the inclusion of people into financial relations was not straightforward. In South Africa, ten million people were financialised with little adaptation to their specific circumstances, while in Australia groups unused to cashless money transactions were required to routinely handle money on a card. For those with minimal experience of financial behaviour, engagement and participation in the everyday practices was challenging or limited. This offered an example of the inclusionary and disciplinary aspects of neoliberalisation that seek to create financial market subjects who have both the institutional environment and individual capacity to engage in the financial market. Previous studies of everyday finance have looked at the creation of subjectivities and mindsets of people towards financial behaviours such as 'investor' or 'saver' subjects who use the financial system through mortgages or investments (Finlayson 2008: 414; Langley 2007). Yet to achieve this there are some fundamental practices they must be familiar with. Therefore, CWP are also an example of more *foundational* financialisation, but one that is here considered to be a distinctively

capitalist process to eventually enable accumulation. CWP function to programme everyday life with routines of basic financial activities. In doing so they familiarise marginalised and previously excluded people with these practices, such as storing money on a card, using a PIN for purchases or online and mobile banking. This complements the literature on financial literacy that has so far predominantly focused on teaching an understanding of the financial system in order to engage and invest with it more productively, whilst shifting the responsibility for failure onto the individual (Clarke 2015; Langley 2007: 68). CWP, as a form of 'financial familiarisation', is precursor to this process.

However, in other ways the research has demonstrated a coercive example of neoliberalisation that draws attention to the power of capital. Rather than seeking to remake subjects and behaviours to support financialisation, in South Africa a financial firm was able to leverage its power in a new market space to directly remove money from people's accounts. This required no changes or associated behaviours – there was no coercion or requirement to make the payments – but was done electronically and immediately at the beginning of each month. Finance was able to exploit the powerful social relation given to it by neoliberal privatisation to seek rents by directly targeting everyday household *incomes* rather than disciplining or remaking behaviours (Lapavitas 2013: Soederberg 2014: 70-71).

The empirical research has also complicated and deepened the study of everyday finance by grounding its processes in specific events and social meanings. The study of financialisation encounters the critique that it is overly broad and under-defined leading to an understanding of an all-encompassing irresistible phenomenon. As Christophers (2015: 194) asks, "Is financialization, of the land or anything else, really inexorable; or are there meaningful limits to its potential depth and scope"? As both Aitken (2015: pt2) and de Goede (2005) have shown, finance has always been a site of contestation between legitimate and illegitimate practices. The CWP examples support these claims. The research has demonstrated a number of examples of the ongoing contestation, contradiction and complexity of processes of financialisation.

In both cases the form of financialisation is remarkably messy and contested. In South Africa, it was found that whilst there was a rhetorical desire to promote financial inclusion, as the policy proceeded it was clear that financial inclusion meant different things to different actors, reflecting the contradictory nature of neoliberalisation. Whilst SASSA wanted to financialise grant recipients to be able to access electronic payments and money storage, Net1 saw this as an opportunity to extend a full range of financial products. This led to public contestation

between the organisation, financial commenters, advocacy organisations, state departments and even investment banks with interests in Net1. The outcome of this contestation led the state to restrict financialisation of the grants, which was then reversed by the constitutional court. The subsequent second stage of the SASSA grant card, beginning in 2018, appears to have restricted the ability of the card to access financial services (News24 2018). Financialisation in this case was not linear and uniform. In Australia, the CDC restricted the ability of users to access financial services, and in some early instances interfered with payments such as mortgages or utilities while also contesting the 'inappropriate' presence of loan adverts and marketing in the trial sites. With one hand the state restricts financialisation to a vulnerable group, in order to exercise disciplinary social policy. Yet with the other hand it offers no income, cashless loans to encourage financial participation, seeking to encourage the 'right' sort of indebtedness. The thesis then contributes to the study of financialisation, as a dimension of neoliberalisation, by demonstrating an example of its messy and variegated nature, as well as the variety of actors who contest it.

3. Limitations and new avenues for research

Although the thesis has made a number of valuable contributions, it does have limitations and absences that must be acknowledged. These limitations expose new ways to research CWP, while the final section will address new empirical areas in studies of money and IPE. Reconnecting with the methodological issues discussed in the Introduction the thesis has two limitations this section will draw out. Although the choice was made to focus on the everyday, capitalism and the importance of finance, this is not the only interesting and relevant perspective that these cases offer. A more gendered or raced study would have drawn out a number of other valuable insights and conclusions.

A more gender sensitive study could have looked at the ways that CWP have differing effects on men and women as a result of gender relations. One potential avenue could be the ways that women are disproportionately affected by restructuring of welfare payments (as they are disproportionately recipients) and how this interferes with their gendered reproductive and care roles (Orloff 1996). In South Africa, for instance, further research could investigate the financial mediation of social reproductive expenditures on utilities or groceries and the financial relations and structural linkages this creates (Roberts 2014: 113). It potentially could have exposed the *absence* of gender sensitivity of policymakers in the restructuring

programme, neglecting the variety of care responsibilities women in both settings have. Alternatively, a gender approach could consider domestic family power relations and the effects that neoliberal restructuring may cause with a change in mode of welfare payment. It is probable that the directing of cashless, PIN or biometrically protected money would affect the power dynamics within families. For instance, recent research has suggested that the SASSA card improved women's decision-making power in the household, leading to labour force participation (Biljon *et al.* 2018). Alternatively, the loss of independence and autonomy stemming from the restrictions of the Australian CDC might have had effects on masculinity. However, whilst this was an angle of enquiry at the beginning of the research, my positionality in the research meant that accessing the right people, building that relationship and asking those questions was not feasible. For example, in Australia one white female community member who was not receiving a card informed me that it had taken her "ten years" to build a relationship with the local Aboriginal women (Interview 7, 2017). This does nevertheless expose a potentially new area of research for a more appropriate researcher.

A second area that is somewhat neglected in the thesis is a post-colonial raced approach, which, given the case selection of South Africa and Australia, would be especially apt. At the outset of the research a raced angle was expected, but predominantly in the everyday aspect of how local social relations of race are affected by welfare restructuring, and how the discourses and policies were affected by racial discourses. Upon reflection at the end of the thesis it is possible to consider a more comprehensive, post-colonial approach to the CWP in both cases. A post-colonial lens would have been beneficial especially in understanding the ways that historical representations and modes of governance of different marginalised and raced groups have parallels and reappear in these contemporary forms of CWP. In South Africa this is most clear in the use of biometric data, but also in the use of social grants to suppress revolt against structural oppression, whilst building political support for the ANC (Ndletyana 2016). Whereas in Australia this is seen in the control of Aboriginal people's money and the state's distrust of their ability to spend it appropriately. A historical study, akin to that of Zelizer (1994), of modes of payment could potentially trace the ways that representations of these social groups are connected to the modes of payment used to make welfare payments. This would have been especially beneficial as the colonial echoes within both schemes are rarely commented on and would offer a valuable corrective.[237]

[237] In Australia it is sometimes referred to, most clearly by Bielefeld's (2016b) work and some news media (Davey 2017)

A post-colonial perspective could also demonstrate and unpack the unusual ways that race is present in both cases. One way to think about this would be to connect this work to contemporary literature in IPE on 'raced markets'. Tilley and Shilliam (2018: 535-53-9) argue that despite the neglect of race in studies of political economy and neoliberalism, it has been, and continues to be, a fundamental organising structure, such that capitalist social relations are class *and* race relations. Accordingly, they suggest three scholarly foci of research on neoliberalism and race. One particularly relevant to CWP is the ways that neoliberal ideologies and policies have created 'colour-blindness' and reduced race to individual acts of racism, while "structural racialised inequalities in life chances are explained by behavioural deficits" (Tilley and Shilliam 2018: 538). Thus, neoliberalism disguises and obfuscates the central role of race in contemporary societies.

This speaks to the ways that race appears in both cases. In South Africa, race is barely, if at all, discussed or considered in public discourses.[238] This is despite the fact that those who are affected by 'deductions' are those who use the SASSA card, which is a fundamentally raced group. Those who use the SASSA card, rather than their own account, are disproportionately the black and coloured populations, and therefore the associated financial exploitation is significantly raced. Yet it is not conceptualised as a raced policy or discussed in such a way by any participant, and so the importance of race in structuring distribution and inequality in South Africa is overlooked and normalised. It also offers a contemporary example of economic accumulation by a large South African finance firm by exploiting poor people of colour, a further echo of apartheid (see, Fine and Rustomjee 1996: 20-21; Wolpe 1972). In Australia, CWP offer another example of the ways that raced neoliberalism seeks to overrule structural and historical racial disadvantage by instead attributing social problems to individual behavioural dysfunction.[239] Politicians and policymakers went to great lengths to argue the policy was not racist or racially targeted because the trial sites also had a significant proportion of white people on welfare. This quickly collapses under scrutiny (Klein 2016) but proves a further example of the ways that policies seek to erase race. Indeed, the forms of resistance documented sought precisely to racialise the debate, with Aboriginal people opposed to the policy understanding and discussing the card through a racial lens.

Taking a raced approach would also have allowed the opening up of alternatives to capitalist social relations, especially those that the state was aiming to restructure or erase. The everyday

[238] This is similar to White's (2002) argument on race in development studies.
[239] An argument made by Altman and Hinkson (2010) in the context of the Northern Territories Intervention.

focus of the research exposed, only tentatively, some alternative ways to conceptualise social behaviour and relations. In South Africa for instance, the SASSA card mobilised discourses of dignity, which is also central to the national post-apartheid constitution. While the meaningful substance of dignity under the SASSA card was found to be lacking, it did prompt thinking about the possibility of more revolutionary change. An alternative way to conceptualise and mobilise dignity is through drawing influence from other revolutionary movements. Taking inspiration from the Zapatistas, 'dignity', for Holloway (1998) refers to the rejection of the way things are, to reject oppression, dehumanisation and alienation, and claim recognition of the presence and dignity of all people and marginalised groups. This encourages an understanding of social relations as not relations between 'things' (for example, money, commodities, the state), but relations between people, and social relations that are not capitalist and not power relations (Holloway 2002: 18).

A more ethical critique could also be applied to the Australian case, where this study has exposed, but was unable to fully explore, the social relations and practices of Aboriginal communities that the CDC sought to remove. Although some note was made in the thesis to Aboriginal forms of social organising, such as demand sharing, differing family structures or money management, there are more possibilities in this field. Anthropological work has already extensively covered the variety of indigenous practices in Australia (Yengoyan 1979; Povinelli 1993). Yet investigation from a political economy perspective could further expose the tensions with capitalist forms of social relations, or demonstrate spaces of non-capitalist organisation, exchange, and resistance to restructuring, of the destabilising sort envisaged by Gibson-Graham (2006: ch.1).[240] While the CDC imposed a form of moral economy on the rights and wrongs of economic behaviour, Aboriginal cultures offer alternative forms of economic organisation (Peterson and Taylor 2003). For example, McRae-Williams and Gerritsen (2010: 8-9) demonstrate the conflict between traditional Aboriginal ways of social organising and work with capitalist forms, arguing that Aboriginal relations are founded on 'relatedness'. It was "a potent psychological and emotional investment. It was about being-in-the-world with others, showing and feeling love, compassion, care and concern. It was about being human." These relations are not forgotten on entering the workplace, but instead are the framework by which engagement with the workplace occurs. Aboriginal research on kin, relatedness and reciprocity are fundamental challenges to the individuality of capitalism (Peterson 1993),

[240] See Peck (2013: 256), for a good example of the interaction between Aboriginal society and global capitalism. Drawing on Polanyi he argues that the Pilbara region of Australia is 'patchwork' economy that encompasses different organisation principles and interactions.

which it seeks to overcome (Altman and Hinkson 2010: 189). The CWP is an instance of the conflict between these two approaches, and a raced perspective could foreground this and therefore be a useful new avenue for research.

Finally, the research on CWP has opened up new empirical areas of research that should be pursued in future work. The first, simply, is further research on the types, contingencies and impacts of forms of CWP. Given their recent emergence, a number of schemes, which were briefly explored in Chapter Three, offer interesting new cases. Most prominent are the Canadian Welfare Card and the Thailand State Welfare Card as examples of CWP that are recent versions of Inclusive and Disciplinary CWP respectively. Further research could also interrogate and contribute to the two ideal types that were developed to verify its use, or discover if the typology is valid. Future research, could also extend into new, alternative forms of cashless money, such as new blockchain currencies as described in the introduction, or the increasing prominence of types of mobile payment and the controls it enables.[241] The research also can provide a starting point for cashless payments in other spaces, particularly in humanitarian disasters or refugee camps where Mastercard and the World Food Programme have been especially prominent. It would be of considerable value to explore the differing politics and meanings of payments in these situations compared to stable welfare systems.

A complementary new area of IPE research on a similar theme would be to research the policy transfer of cashless and CWP. Peck (2001) and Peck and Theodore (2015) have already demonstrated some examples of the ways that policy ideas move and mutate across different settings with the examples of conditional and unconditional cash transfers and participatory budgeting. They argue that contemporary social policy under neoliberalism is increasingly interconnected, and more importantly, accelerated. Policies are repackaged from one context and introduced elsewhere, but also face 'frictions' in the everyday delivery of policies (Peck and Theodore 2015: xvii). An interesting avenue of research therefore would be how ideas about cashless welfare are spread across contexts. As an indication, in the Forrest report, which was particularly important for the Australian CDC, the South African SASSA card is mentioned as an influence (Forrest 2014: 104). Alternatively, some policy documents refer to the negative consequences seen in other settings, such as the stigma experienced by people through USA food stamps as a reason to *avoid* cashless payment (Wood and Salter 2013: 26). Further, the interactions and relations between international policymakers and advocates was

[241] As suggested by one interview participant from the mobile payments industry (Interview 12, South Africa 2017).

an area touched on in the thesis but warrants further investigation, especially into how some of the more questionable claims about cashless are spread.

More broadly, the thesis has demonstrated the value of two areas analysis that can continue to be pursued by scholars in the field of IPE. Firstly, cashless is a diverse form of payments that is growing around the world, and so far, has had limited critical attention. This does not have to be solely welfare related. From new financial technologies, to cashless giving to homeless people (Millard 2018), money's form is changing and diversifying and spreading into different parts of social life. However, as this thesis has shown, the shift is not apolitical and is driven by powerful interests seeking new ways to exercise power in the pursuit of governance and accumulation. This reflects the importance of seeing money's duality, as relational as well as a form of value, and therefore of grounding studies of money and finance in its meanings, practices experiences and uses.

Accordingly, and finally, the thesis has made a consistent case for the value of an everyday approach to questions in IPE. The everyday encourages questions that are based on people's experiences, which is crucial for a critical approach. The understanding of the lives and struggles of people subject to potentially oppressive or exploitative restructuring can strengthen IPE critique and complement its theories. Core areas of IPE such as trade, finance, global governance or development would all benefit from an everyday approach, both of the people involved and those affected. Although here Lefebvre's approach has been used, there is a growing literature on the everyday in IPE and importantly from other disciplines that deepen, nuance and complicate an understanding of the world. Pursuing an everyday approach would be of great value in discovering the extraordinary, in the ordinary.

Appendix

Case Studies

Case Study 1: "Now I can't afford groceries" (Maregele 2014).

Sassa beneficiary Esme Pamplin, 65, of Heideveld says she did not approve the deductions for airtime, loans and other goods. In February, Pamplin first noticed that more than R100 had been deducted from her account for electricity and airtime. The deductions have not only forced Pamplin's family to cut back on essential goods, but have also had a negative impact on her well-being. Pamplin's case will soon be included on a list compiled by Black Sash for their country-wide campaign to stop illegal debt deductions from the bank accounts of Sassa beneficiaries. Pamplin lives in Heideveld, a community where unemployment is high.

Seated in the front room of her two-bedroomed council flat, Pamplin clasps several papers. These are her payment receipts for the past four months. As an old age pension beneficiary, Pamplin receives R1,350 a month. Pamplin said her grant was the only stable income for her family of seven which included her husband, two children, two grandchildren and a great grandchild.

"I pay R70 for rent relief. I can only afford to buy between R10 and R30 electricity as we needed it, but I could never afford to buy more than that. The most important things I buy are maize meal, rice, some vegetables and R200 worth of meat for the month," she said. "In February I started noticing the deductions, R50 for electricity and R99 for airtime. Since then, I've changed my Sassa card twice. I called the helpline and office numbers, but could never get through. When I got through they said I should contact CPS. I got so angry because no one was helping me and the money was still being deducted," she said. CPS is the company that administers social grants.

Pamplin said she went to Sassa offices in the city centre where an official promised to reimburse her for the deductions. "I explained to them that I don't even have a cellphone. All my telephone calls go to my neighbour's phone. I also told them it couldn't be my children buying the airtime because I hide my ID and (Sassa) card away from them. The person that helped me, told me they would refund me in June," she said. Pamplin became tearful as she explained how her family has struggled in the past four months. "It's a lot of money being taken from my account. Now, I can't afford to buy most of the groceries I did before. I just hope they keep this promise and stop it from happening again. I haven't paid my accounts for the past two months. If they [Sassa] refund me, I can make ends meet again," she said.

List of interviewees

		Description
South Africa	Interview 1	SASSA card user, Cape Town
	Interview 2	SASSA card user, Cape Town
	Interview 3	SASSA card user, Cape Town
	Interview 4	Finance worker
	Interview 5	State official
	Interview 6	State official
	Interview 7	SASSA card user, Cape Town
	Interview 8	SASSA card user, Cape Town
	Interview 9	SASSA card user, Cape Town
	Interview 10	SASSA card user, Cape Town
	Interview 11	SASSA card user, Cape Town
	Interview 12	Finance worker
	Interview 13	SASSA card user, Cape Town
	Interview 14	SASSA card user, Cape Town
	Interview 15	SASSA card user, Cape Town
	Interview 16	SASSA card user, Cape Town
	Interview 17	SASSA card user, Cape Town

Australia	Interview 18	Activist, Adelaide
	Interview 19	Local community member (card user)
	Interview 20	State politician
	Interview 21	Local community member (card user)
	Interview 22	Alan Suter
	Interview 23	Local community member
	Interview 24	Local community member
	Interview 25	Local community member
	Interview 26	Local community member (card user)
	Interview 27	State official (local)
	Interview 28	Local community member (card user)
	Interview 29	Local community member (card user)
	Interview 30	State official (state)
	Interview 31	State official (state)
	Interview 32	Local community member (card user)
	Interview 33	Federal politician
	Interview 34	State official (federal)
	Interview 35	State official (federal)
	Interview 36	State official (federal)
	Interview 37	Federal politician

	Interview 38	Alan Tudge
	Interview 39	Local community member (card user)
	Interview 40	Federal politician

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