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Cash transfers

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Cash transfers—direct regular and non-contributory payments to eligible individuals—are one of the most discussed, celebrated, and contested social assistance innovations of the twenty-first century. They have helped alleviate poverty and provide quick relief during economic crises such as those triggered by the COVID-19 pandemic. They are heralded for improving the position of women, increasing community resilience, making development aid interventions more efficient, and achieving a more just distribution of wealth. This entry outlines the history of cash transfers and discusses some of their key features. It shows that cash transfers' variability and ultimate indeterminacy allows scholars, practitioners, and recipients alike to approach them in a multitude of ways. Cash transfers can be used to mould recipients into neoliberal subjects; they can be seen as vehicles to revolutionise the global capitalist economy; and they may be considered as reparations for historical injustices. The entry focuses on three distinctly anthropological approaches applied to the study of cash transfers: Their infrastructures, the human relations that they presuppose and forge, and questions as to what kind of transaction they really are. It shows that cash transfer programmes rely on, transform, and build infrastructures such as digital payment technologies. They also impact gender relations, state-citizens relations and local power relations, and affect the lives of marginalised social groups. Lastly, cash transfers encounter already-existing transactional orders, types of exchange, and categorisations of money which shape their local interpretations. In these and other ways, cash transfers reveal contradictions of an increasingly financialised global capitalist economy that depends on particular infrastructures, bureaucratised state power, patriarchy, and specific understandings of what an economic transaction is. The entry concludes with a call for further, ethnographically nuanced studies of cash transfers.

Introduction

Over the past three decades, scholars, politicians, development aid practitioners, and increasingly also the general public have come to see the regular provision of relatively small sums to eligible recipients as one of the most promising social assistance and welfare state innovations. Cash transfers (CTs), also known as social (assistance) transfers or social (assistance) payments, are promoted for their potential to reduce poverty, revolutionise the relation between citizens and states, change gender hierarchies and household dynamics, streamline inefficient development aid interventions, and cushion the economic effects of ecological and other crises. Echoing these sentiments, a statement released by several UN agencies in 2018 described 'cash-based assistance as one of the most significant reforms in humanitarian assistance in recent years' (OCHA et al. 2018).

When advocating in favour of CT programmes, proponents point to experiences with and insights from existing governmental programmes and small-scale interventions. An article published in the *New York Times*, for instance, presents the activities of the NGO GiveDirectly that distributes unconditional cash transfers to, among other populations, Western Kenya's rural poor as a potential blueprint for handling a global economy characterised by increasing unemployment, technological revolution, and an unequal distribution of economic assets. In this and similar accounts, CTs appear straightforward and 'plastic enough to adapt to local needs and constraints of the several parties employing them, yet robust enough to maintain a common identity across sites' (Star & Griesemer 1989, 393).

With 95,000 CT-related publications in different languages in 2021 alone (Gentilini 2022, 7), CT programmes are also possibly the most studied of all social programmes. Research protocols have been built into them and experts continuously evaluate their impact, especially when they are framed as experiments (Howard 2022). Governments, NGOs, and inter-governmental organisations frequently publish reports about individual programmes or analyses comparing several of them, usually confirming CTs' success in reaching the stated goals or suggesting improvements. Indeed, through research, evaluation, and reporting funded by multilateral agencies or Silicon Valley's tech sector, CTs gain persuasiveness as a global, rather than local, technocratic policy innovation (Peck & Theodore 2015).

Economists, political scientists, sociologists, and other academics have also been intrigued by CTs. They have assessed claims made as to their efficacy, identified their shortcomings and contradictions, or deconstructed their ideological underpinnings. Along with human geographers, social and cultural anthropologists have demonstrated the power of long-term ethnographic research to generate insights into the workings of state and development CT policies. They have shown how local contexts mould these seemingly objective and technocratic interventions, described their unintended effects, and nuanced some of the claims made in favour of CT policies. Equipped with methods such as multi-sited ethnography, anthropologists have revealed why CTs are exemplary 'boundary objects' (Star & Griesemer 1989), able to jump across scales and geographical borders.

This entry does not provide an exhaustive overview of CT programmes and policies or assess their reformist potential. Rather, it draws on three distinctly anthropological conceptual repertoires—infrastructures, relations, and transactions—to capture the diverse ways CTs operate on the ground and reshape social relationships. Each section provides ethnographic examples that highlight the major insights anthropologists have contributed to a refined understanding of CTs and illustrates diverse ways in which ethnography reveals how these programmes that firmly belong to the contemporary global development repertoire interact with local contexts and shape social relationships.

Cash transfers: A preliminary classification

The COVID-19 pandemic revived the appeal of CT policies. Over 2020 and 2021, in 'the largest scale-up in history', three-quarters of all countries across the world expanded or adapted existing CT programmes, or created new ones, as a way to protect livelihoods in the context of increasing economic meltdown (Gentilini

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2022). CTs—of different scope, generosity, and duration—represented one-third of total COVID-related social protection programmes and reached 1.36 billion individuals. Put otherwise: one out of six people received at least one CT payment during this period. Two years later, giving cash to people remains widely presented as a tool of pandemic recovery in the face of slow economic growth. Debates, however, continue on what these policies should look like. To some, the pandemic has strengthened the case for a universal basic income (UBI)—regular unconditional payments to all citizens. Others see CTs as a replacement of lost income or maintain that they should only target certain vulnerable population groups. Still others propose to tie these transfers to specific conditions that recipients must fulfil or suggest connecting them with diverse financial services, such as insurance and credit. Despite these differences, the basics of CT programmes are often framed as similar across contexts which allows commentators to characterise CTs as a 'traveling model' (Olivier de Sardan 2018), or a form of 'fast policy' (Peck & Theodore 2015)—a set of globally-circulating 'ideas that work'. The appeal of CTs lies in part in their ability to be standardised and implemented across various settings with the help of infrastructural inventions. Anthropological approaches to such debates tend to highlight that CTs are not only technical but also moral and political. The development and character of CT programmes are shaped by who, where, and when they are implemented.

The history of CTs' adoption and their development is reflected in both their character and geographic distribution. Following the failure of 1980s structural adjustment policies across Latin America and their detrimental consequences on social protection and people's livelihoods, many of the region's governments adopted conditional cash transfer programmes (CCTs). Mexico's Progresa (later reformed as Oportunidades, today Prospera) was among the first and became a prototype for other similar programmes. The goal of Latin American programmes was not only to alleviate poverty or improve food security, but also to break intergenerational poverty cycles and to ensure socioeconomic development. This was to be achieved through 'investment in human capital', by making cash transfers dependent on beneficiaries' fulfilment of conditionalities, or 'co-responsibilities', such as attending compulsory workshops, participating in public works, or ensuring that children attend school.

The wealth of evaluations attesting that CCT programmes have positive social or economic impacts then led to their promotion by the World Bank, various national governments, and international development agencies. But CCTs' implementation in countries with lower administrative capacities proved challenging. As a consequence, biometric and digital solutions became increasingly intertwined with these programmes. Moreover, a series of randomised control trials showed that conditionalities do not play a significant role in achieving their desired effects (e.g., Banerjee & Duflo 2011, 155). For these reasons, programmes adopted especially in countries of sub-Saharan Africa are often unconditional (UCTs), or impose only 'soft' conditions (e.g., awareness-raising seminars). Unlike in Latin America where CCTs are government-run, in sub-Saharan Africa small as well as large NGOs also implement highly localized UCT programmes which

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can be quickly evaluated in line with the current trend for evidence-based aid interventions (Scarlato; d'Agostino 2016; Simpson 2018).

Today, CT programmes exist in countries as varied as Lebanon, Indonesia, Ecuador, Finland, and Tanzania. They deliver physical banknotes, e-money, mobile money, debit cards, or value vouchers to eligible beneficiaries. Programmes can be further distinguished according to other dimensions: 1) their organising and financing entities (e.g. governments, NGOs, UN agencies); 2) their eligibility criteria (e.g. are they universal, means-tested or aimed at specific categories); 3) their modality (e.g. are they unconditional or conditional, and in what ways and to what degree); 4) the sums they transfer (e.g. do they provide people with a minimum income to cover basic needs or are they restricted to providing minor income supplements); 5) their regularity (e.g. lump sums versus regular payments); 6) their policy goals (e.g. do they aim to alleviate poverty, provide humanitarian crisis relief, or stimulate the economy); 7) their modes of legitimation (e.g., do they appeal to citizens' rights, universal rights, or are they a form of reparations).

Given this diversity, there is a danger of asserting a 'common identity' across programmes and their correspondence to some overarching model. The immense variability and mutability of CTs further raises questions about the value of comparing, for instance, a state-led programme targeting millions of people that is conditional (Mexico) or unconditional (South Africa), with a project run by a Western NGO that facilitates direct digital money transfers from individual donors in rich countries to a few dozen recipients in Sierra Leone. At the same time, their complexity and the possibility of combining various elements make CTs easily adaptable to local circumstances and appealing from various political viewpoints. CTs can therefore be legitimised by different theories, narratives, and agendas. For instance, CCTs often try to exert Foucauldian bio-political control over people, aimed at moulding citizens' daily lives or even affecting their reproductive strategies (e.g. Smith-Oka, 2013). Proponents of UCTs, on the other hand, frequently emphasise individuals' ability to behave in economically rational ways, arguing that anyone can be trusted to use money wisely (Haushofer; Shapiro 2016). While citizenship-based interventions have the potential to raise xenophobic tendencies, means-tested CTs, which scrutinise people's financial states to determine their eligibility, can reinforce middle-class sentiments about the 'lazy poor' (Jeske 2020). Taking a closer look at CTs from an anthropological angle reveals, however, that these interventions are far from simple and easily scalable or replicable. Their implementation depends on local infrastructures and is shaped by social relations and values.

Cash transfer infrastructures

The base mechanism of CT programmes is straightforward and already captured in the name: transferring cash. However, any regular and predictable movement of money depends on other exchanges. Information on the eligibility of beneficiaries must be delivered in specific intervals, targeting and registering recipients requires identity checks, and local agents have to ensure that beneficiaries meet programme conditions set

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by developers in the state capital or abroad. Moreover, cash needs to be deposited, stored, and withdrawn somewhere. The infrastructures enabling such varied movements of cash, information, ideas, and people across space and time are central. The dependence of CT programmes on functioning infrastructures became salient when, in a response to the COVID-19 pandemic, several countries attempted to 'scale-up' their social assistance programmes to deliver aid quickly (World Bank 2020). Given lockdowns and social distancing measures, this had to be done preferably without physical contact. Countries relied on already existing databases or pushed new and innovative digital solutions for registration. The government of Togo, for instance, utilised a biometric voter registration database updated in February 2020 to identify and contact payment beneficiaries. Guatemala's government, on the other hand, determined eligible households according to electricity consumption levels, and provided emergency cash to those consuming less than 200 kilowatt hours per month or lacking electric connection completely (Grosh et *al*. 2022, 232). In expanding CT programmes to cover new categories of populations, governments thus relied on existing infrastructural systems, sometimes giving rise to new and heterogenous infrastructural assemblages.

In light of these experiences, there have been calls to strengthen, expand, or outright build money 'delivery systems' and to use alternative data sources and digital delivery technology (e.g. mobile phones) (World Bank 2020). The social sciences provide a critical view of this fascination with databases and other infrastructural techno-fixes. As part of this, the anthropological theorisation of infrastructures has become particularly useful (Larkin 2013), as it helps describe the nature of such infrastructural systems and the processes that go into their construction. It makes visible that CT infrastructures are not mere technical solutions. Rather, they are hybrid networks that consist of diverse elements that are: technological, such as bank cards, bank accounts, mobile money wallets; administrative, as they depend on laws and existing databases; social, since money transfers rely on the identities and relations of recipients, local politicians, bureaucrats, and social workers; and material, since they might require physical offices of governments or NGOs, or other places with computers to register recipients. Such CT infrastructures undergird the circulation of cash, information, and people, organise territories and populations, create an often-invisible environment for other interactions, and shape individual behaviour. Understanding diverse political and social effects of CT infrastructures therefore requires conducting ethnographic fieldwork across different levels, including in governmental centres or at meetings of transnational organisations, and considering the work of technicians and bureaucrats of various kinds (e.g. Dapuez 2016).

The role of infrastructure becomes particularly visible during the process of targeting and registering eligible individuals. Large state-run CT programmes, in particular, often face the problem of how to be implemented in rural areas and to deliver aid across large geographical distances (Donovan 2015a). One standard solution has been to create a sort of 'human infrastructure', a network of local intermediaries or consultants who report to others, such as district state officers or local NGO branches, and organise intermediaries from among recipients. Such a chain of intermediaries is central to mediating across scales by, for instance, translating and standardising information on persons' poverty into a language that can be processed by a programme's bureaucracy or database. Local managers often work in the context of under-invested social services and welfare state roll back. As a consequence, they might resort to imposing additional conditions on recipients. For example, in the context of the Peruvian CCT programme Juntos, Tara Cookson found that local managers and health and school staff require recipients to engage in 'voluntary' work, such as cooking for the school lunch programme or registering participants (Cookson 2018). Geographical distance and meagreness of the built infrastructure might be resolved by temporal exploitation: recipients may be expected to walk large distances, to be able to wait for long hours or even days, and to have time for other activities demanded by the intervention. Maria Elisa Balen (2018) provides an empathetic analysis of the centrality of queues in the context of the CCT programme Familias en Acción in Colombia. Beneficiaries queued up to have their identity verified by a clerk who also checked on the computer how much money they would receive. Receiving a slip of paper, recipients queued up again to receive their money from another bank functionary. Potential beneficiaries were also forced to queue up at schools (to receive attendance certificates of their children), in hospitals (to receive compulsory medical checks), and at programme registration offices. Many came from far away and were expected to queue in front of banks and registration offices for hours and even for days in the scorching heat, sometimes only to find out that due to computer failure they could not submit their documentation.

CT programmes' infrastructures are expected to be value-neutral and standardised, to provide aid more effectively, reduce bureaucracy, bypass politics, avoid fraud and create a more direct link between donors and recipients (e.g Donovan 2015b). Technological innovations are promoted as a way to overcome problems related to infrastructural and administrative inadequacy. CT 'techno-politics' frequently imagines a lean state or lean aid organisation that heavily rely on technology to deliver services even when administrative and institutional capacities are limited (Ferguson 2015), thereby promising to depoliticise poverty and development. The possibilities of 'digital payment ecosystems' such as payment and loan apps, electronic money transfer, and mobile money wallets have further bolstered this core promise.

While biometric enrolment or electronic payments often improve the situation for recipients, however, the fetishization of biometric, digital, and electronic solutions often obscures their continued dependence on human labour, and hides the fact that technology is often unable to do justice to bodies that do not fit the required norm. As shown by Natasha Thandiwe Vally, for instance, fingerprints worn out by manual labour could not be recognized in a South African social grant programme (2016, 972). Despite the appeal that technological solutions possess in development circles, donors, recipients, technocrats, and local administrators alike might resist power entrenchment that comes through digital control and the accompanying rollback of service delivery. As shown by Ruth Castel-Branco, for instance, local leaders in Mozambique circumvented a complex digital selection method by introducing a rotating system that assured everyone would benefit from the state's Productive Social Action Programme. In this case, however, the techno-politics of 'non-politics' had consequences beyond distribution. In contrast to the estimation of the World Bank, the introduction of a hybrid payment system relying on digital money transfers in urban centres and cash transfers in rural areas actually increased the costs of the CT programme (Castel-Branco 2021).

Like other infrastructural systems, CT infrastructures become most visible in their failure: when people cannot access their money, when money is deducted wrongly, or when benefits are cancelled. Increasingly these issues arise because of the uncontrollability of how registries are used or combined with other datasets. In Guatemala, for instance, the names and addresses of recipients of the state's CCT programme Mi Familia Progresa were published online in 2010 after a two-year long legal battle. Fuelled by a discourse demanding more government transparency, this conflict shows how CT programmes are influenced by wider debates about the use of digital data. In this case, the publication of recipients' personal information solidified a dichotomy differentiating between taxpaying citizens possessing the right to scrutinise and audit the government, and welfare beneficiaries who were turned into 'legitimate objects of public scrutiny' (Dotson 2014, 351), a bifurcation that simultaneously reinforced the exclusion of Indigenous communities from national citizenship.

Creating registries and digitalising information on individuals also enables states or other entities to transfer this data, for instance, to financial institutions which then attempt to capitalise on the regularity and surety of transfers. Thus, welfare programmes were central to India's project of financial inclusion and push for a cashless society (Kar 2020). While politically transferring cash from the central government through banks was justified as a means to stop corruption and 'leakages' (as governmental funds would make their way to the poor) as well as to encourage saving, developing adequate infrastructure was only appealing for banks when they could produce debt and further income in the form of fees, overdrafts, and loans. In one of the most paradigmatic cases, the South African Social Security Agency hired the private company Cash Paymaster Services (CPS) to register over 15 million beneficiaries and open bank accounts for around 10 million recipients. Several other subsidiaries of CPS's parent company, Net1 UEPS Technologies, then used the gathered data to approach recipients to sell them loans, insurances, and other services (Torkelson 2020; 2021). Bundling CTs with loans in this way might lead to deductions and cancellations of cash transfers of which people might not or only partially be aware. In all these ways, CTs' involvement and dependency on 'fintech' experiments and infrastructures turn welfare into a collateral (i.e. a sum against which debt can be issued) which can enable new forms of capitalist accumulation by dispossession to emerge (Lavinas 2018).

Cash transfers and social relationships

Cash transfers are an aspect of contemporary regimes of distribution and redistribution, and as such they reconfigure sociality (Bähre 2011). Anthropological research on CT programmes has traced these 'rearticulations' of social life (Fotta & Balen 2019) through examining the ways in which CTs shape relationships of dependency and power, of race and class, within households, or in local politics. Of particular prominence has been a focus on how CT programmes affect gender relations and women's lives. Issues of gender have been especially pronounced in the case of CCTs in Latin America, where women serve as prime conduits of social policies and of development interventions (e.g. Molyneux 2006; Tabbush 2010). Although evaluations show the overall improvement of women's position and decision-making powers thanks to CTs, feminist critiques argue that sex-disaggregated data must be complemented by a more thorough analysis of gender impacts (Cookson 2018, 33). Since women are normally the recipients and are responsible for fulfilling the conditionalities and for enhancing the 'human capital' of their children, CT programmes might lead to an increase of women's responsibilities, weaken their social position within communities, and reinforce patriarchal ideals (Dygart 2016; Schmook et al. 2019).

Even when a CT programme does not explicitly target women, local gender relations, moral economies, and divisions of care labour play a role in how they are perceived and legitimised. In sub-Saharan Africa, actors invariably interpret who is included in a programme through gendered ideologies regarding work, dependency, deservingness, or agency (Jeske 2020; Ferguson 2015, 17). In a study based upon interviews and participant fieldwork with young unemployed men in South Africa, Hannah Dawson and Liz Fouksman, for instance, observed that the inclusion of young able-bodied men into CT programmes was viewed with ambivalence. In the eyes of many respondents, giving money unconditionally to young able-bodied men threatened to corrupt them and to turn them into lazy beneficiaries. Instead, young unemployed men were expected to be able to provide for themselves and others and, consequently, preferred that the 'government provide jobs, skills training or free tertiary education' (Dawson & Fouksman 2020, 234).

At the core of anthropological analyses of gender impacts are tensions between the declared ideals behind CT programmes—of fostering people's empowerment, social justice, rational financial planning, and inclusive citizenship—and the programmes' contradictory and unintended consequences. These tensions are frequently analysed in the context of broader changes in economy and governance. In Uruguay, the 'risk reduction' and poverty alleviation governance by an 'enabling', rather than a welfare, state was framed as stimulating 'self-help', 'empowerment', and 'civic participation' (Corboz 2013). These qualities were built into the governmental CCT programme PANES, which was implemented in 2005 and lasted for 34 months. Women who could draw support from extended families, particularly from other female kin, often profited from the programme and managed to invest the money in productive activities such as reconstructing houses and starting small businesses. Many also used the money to get out of abusive relationships. Yet, in the case of single mothers living in urban squatter settlements, outcomes were different. Unable to leave their houses and children unattended due to increasing crime, but depending on cash from PANES, many felt forced to remain in abusive relationships. Instead of allowing these women to become more autonomous, the CT programme solidified problematic relationships as women depended on 'bad men' in order to be able to search for employment or participate in workfare activities required by the programme without leaving their children unattended. Ethnographies thus help reveal that effects of a CT programme on women's autonomy and position within households vary and are mediated by household income levels, local gender ideologies, and patterns of labour control (Morton 2018; Radel et al. 2017).

Another strand of anthropological analysis focuses on how programmes reshape local politics (Castellanos & Erazo 2021; Eiró & Koster 2019). New power dynamics, inequalities, and hierarchies emerge from the very structure of CT programmes, particularly CCTs, as they give some people power to police the behaviour of others and to influence their enrolment. In some Mexican villages, for instance, Prospera created new affective and financial links between the state and (female) beneficiaries, but it also gave rise to new forms of power relations. Local programme mediators and monitors from among beneficiaries could demand other beneficiaries to provide them with unofficial additional labour, such as participating in community works. These new power relations undermined already existing forms of communal organising and cooperation, and ultimately led to a fragmentation of community belonging (Crucifix and Morvant-Roux 2019).

Even when a programme is NGO-run and unconditional, field officers and intermediaries take interest in monitoring the behaviour of the poor. Street-level bureaucrats organising a CT programme in an informal settlement in Kenya, for example, constantly attempted to make proper behaviour of recipients visible and to hide what they considered improper activities, even when such supervising work was not part of their official role. In this instance, bureaucratic activity did not just reflect changing power dynamics, but it also represented an ethical form of care (Neumark 2020) in a context of unequal and asymmetric relationships between foreign donors and local recipients. Conscious of the importance of programme evaluations, street-level bureaucrats tried to ensure that recipients used the money in exemplary fashion. A related theme that repeatedly emerges in ethnographies of CTs relates to the ways agents responsible for implementing and translating programmes into local practice, who are often middle-class professionals, see themselves as responsible for teaching the beneficiaries. They may feel the need to educate them about the value of hard work, entrepreneurship, and self-help, as well as distinct ideas about the state, modernity, and development. Such teaching can be done through mobilisation, mentoring and public works, and it frequently targets older persons and women (Ansell 2014; Green 2021).

When additional 'shadow' conditions are imposed upon female beneficiaries by intermediary actors, this can exacerbate power inequalities. One example for this is the CCT programme Juntos, which started operating in highland Peru in 2005 and is oriented exclusively at poor rural households (Cookson 2018). Gaps in its implementation and underfunded infrastructure were not, as discussed above, the only reasons that led local programme managers to impose additional conditions. Local managers were also guided by good intentions and their preconceptions about women beneficiaries and their skills. Just like official co-responsibilities designed in the capital by urban middle-class professionals, the 'shadow' conditions

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imposed here revealed existing doubts about women's capacities to be 'responsible' mothers while simultaneously hiding the extent and character of their care work.

Such 'making of good mothers' (Piccoli and Gillespie 2018), whether through official or shadow CT conditions, is often racialised. Oportunidades enabled the Mexican state to intervene in reproductive and mothering practices of indigenous women (Smith-Oka 2013). In the name of empowerment, the aim of the programme was to turn women into 'good mothers' by making them participate in medical checks, educational consultations, activities, lectures, and so on. By merging concerns regarding population management (including ideas about family planning, reproductive behaviour, and mothering) and national development, the programme can be seen as a continuation of early twentieth-century attempts to convert Indigenous peoples into modern mestizo Mexicans who follow Western health, education, and family practices.

Despite the appeal of CTs as an 'idea that works', transferring and translating CT programmes thus invariably leads to friction with local cultural models, forms of sociability, and economic ideologies. It is also mediated by recipients' previous experiences with development and welfare programmes (Murray & Cabaña 2019). Though this might sound like a truism for anthropologists, actors implementing CT programmes tend to underestimate or ignore local contexts, which often leads to what Jean-Pierre Olivier de Sardan and Emmanuelle Picolli (2018, 4) aptly call the 'revenge of contexts' giving rise to local mutations, forms of 'corruption', circumventions, and adaptations. CT programmes are thus not simply assimilated into people's realities in ways imagined by planners, but are influenced by local politics, discourses, and narratives.

The very design of many programmes, in other words, reflects context-dependent ideas about human nature (e.g. in their use of behavioural nudges) and the ways in which these can be utilised to shape the future through, for instance, increasing education rates, stimulating investment, or otherwise aiding development. Such mechanisms generative of appropriate futures can, however, come into conflict with popular ideas. Andrés Dapuez (2019), who conducted research with economists from the Inter-American Development Bank and other policy makers as well as beneficiaries in Indigenous villages in Yucatán, describes tensions over what kind of futures these programmes are meant to generate. While for policy designers and for the Mexican middle classes it was important to transfer appropriate amounts of cash that would result in a decrease of the fertility rate and generate economic value through accumulation of 'human capital', to beneficiaries these goals appeared to undermine sociability and, more dramatically, were viewed as a drain of bodily vitality.

It is therefore important that any claims about or criticisms of the effects of CT programmes—both of which tend to argue through generalisations—are ethnographically nuanced and related to other social processes. In northeast Brazil, for example, the state's CCT programme Bolsa Família did not only alleviate poverty,

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but, as UBI proponents have often suggested (e.g. Graeber 2018), also led to the decommodification of labour through increasing people's autonomy from wage labour and making space for economic activities outside the labour market. It enabled beneficiaries to decline work in precarious and exploitative sectors and try to become self-employed as small-scale farmers and entrepreneurs (Morton 2019). Ethnographic research thus has the potential to reveal different autonomy-enhancing and autonomy-constraining effects of CTs, which emerge in the process of their assimilation into local ideologies and practices related to community belonging, the responsibilities of men and women, or wealth creation.

Cash transfers and the meanings of exchange

Anthropology has a rich history of recognising different modes of transferring wealth between people according to how the transfer takes place (i.e. its modality), which objects are being exchanged, and how the transactional partners relate. Going back to Marcel Mauss' *The gift* (2016) and Karl Polanyi's distinction between reciprocity, redistribution, and exchange (1957), anthropologists have, time and again, debated how people exchange goods, money, or favours, and how these exchanges are embedded in and reflect wider transactional logics, politics, and cultures (e.g., Bloch & Parry 1989). As recently argued by Anthony Pickles (2022), anthropology, however, has one-sidedly focused on reciprocal transactions at the expense of 'one-way economic transfers' (Hunt 2005) such as charity, gambling, inheritance, theft, and CTs. Drawing on and expanding this disciplinary tradition, anthropologists have interpreted the transactional logic of CTs in various ways and thereby revealed that often-contradictory views of CTs can be held in parallel in a single CT programme. CTs may be perceived as simple techno-fixes, or as reparations for past misdeeds, as baits into neoliberal or even satanic debt bondage (Schmidt 2022), as gifts from the state, as 'women's money' (Diz 2019), as income replacement, as a way to move away from a wage labour system, or as tools to buy political favours.

The discussion surrounding means-tested unconditional 'social transfers' and 'grants' in the Southern Africa region—especially South Africa, but also Namibia and Botswana—are particularly revealing. Most famously, in *Give a man a fish: Reflections on the new politics of distribution* (2015), James Ferguson reflects on the region's experiences with these programmes to outline a 'new politics of distribution'. Ferguson follows Mauss by understanding the whole society, rather than just workers, to be involved in producing value (Mauss 2016). Based on this, he argues that a mere membership in a society should make people eligible for unconditional 'basic income grants'. Ferguson frames UCTs as 'rightful shares' in a nation's wealth and explicitly challenges the contributory understandings of social assistance and century-old assumptions about money being the fruit of an actor's (wage) labour (Ferguson & Li 2018, Fouksman 2020).

Erin Torkelson (2021) has argued that Ferguson's analysis does not consider the existence of 'racial capitalism'. In South Africa, cash grants were turned into collateral for debts and financial companies predated on social grant recipients. This effectively undermined CTs' efficacy and continued the dispossession and indebtedness of poor black South Africans who remained in particularly vulnerable and economically disadvantaged positions. For Jonathan DeVore (2019), even unconditional basic income grant schemes are merely ameliorative and do not give people control over their means of life. Elise Klein and Liz Fouksman (2022) argue for the need to recognise contextual differences with regard to who benefited from a society's wealth in the past and to take into account that CT programmes often ignore underlying (post)colonial power relations. They therefore consider it fruitful to reframe UCTs as a form of reparations that pay for historical injustices such as settler colonialism, slavery, and other forms of capitalist racism, the effects of which continue to structure contemporary societies.

The meaning of CTs as transactions is profoundly shaped by how recipients perceive their characteristics, such as their pay-out rhythms, legal groundings, or the ways in which the monetary values of transfers are established. Uncertainty about the CTs' modality or their origins causes their meanings to oscillate drastically. Gregory Duff Morton (2014) shows what is at stake at this interpretational interface. Because Brazil's CT programme Bolsa Família (2003-21), like most CT programmes, was conceived as a social programme or intervention of limited durability and legitimacy, merely aimed at addressing pressing problems and not as a (universal) social right, recipients ended up viewing it as a gift from the government, president, or local politicians (also Eiró & Koster 2019; cf. Diz 2019). The 'gift' of Bolsa Familia, however, remained unstable, because there were no guarantees that it would continue or what its future value would be, even though it was reciprocated by the counter-gift of beneficiaries' co-responsibilities. This dynamic fostered only an incomplete sense of citizenship against the background of an unpredictable state and made it impossible for recipients to imagine the programme's future. Consequently, when the sums were increased it led to a panic as this was interpreted by beneficiaries as a sign of its imminent cancellation.

While CCTs are generally framed as an exchange, whereby money is dependent on people's behaviour which therefore needs to be monitored, UCTs are, from the perspective of most emitting entities, understood simply as one-way, non-reciprocal transfers of money. As external and often locally unheard-of transactional interventions that are 'rendered technical' (Li 2007), they are prime examples for indeterminate transfers that lend themselves to be reintegrated into locally predominant understandings of money and transactional logics by recipients, politicians, or scholars. Even UCTs are thus far from innocent and simple 'techno-fixes', or mere 'social interventions', as the main development aid discourse suggests by highlighting their easy-to-implement nature. Instead, their local transactional interpretations can be surprising. In rural Niger, the smooth implementation of an NGO UCT programme was obstructed by complex political patronage relations and social networks characterised by antagonism and potential conflicts (Olivier de Sardan and Hamani 2018). When women received cash, for instance, they immediately handed it over to their husbands, i.e., their 'providers', and recipients sometimes decided to pool their UCTs, redistributing them according to local notions of deservingness and need. In these and other ways,

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UCTs were immediately integrated into local and frequently more encompassing notions and networks of exchange and redistribution.

Along similar lines, cash provided by the US-American NGO GiveDirectly was interpreted in contradictory ways by local actors in Homa Bay County, Western Kenya (Schmidt 2022). Most surprisingly, roughly 50% of the eligible population rejected the benefit of US$1,100 paid out in three instalments. Many of those who rejected the payments argued that they were part of a satanic barter trade whereby a sinister cult group would later demand the sacrifice of a child. Some of those who accepted the CTs framed the programme, which was actually a one-time intervention, as an on-going gift relation between themselves and individual anonymous donors in the US. According to these recipients, the continuity of the gift relation depended on the fulfilment of specific conditions such as a renovation of their houses, which they thought US donors expected of them due to the fact that they felt they were partly chosen because of the condition of their houses. Several politicians, on the other hand, attempted to channel the UCTs into their own political campaigns, thereby (re)politicising the transfer as part of local networks of political patronage—a move that for the NGO would have represented a clear case of corruption.

As anthropologists have long argued, money is far more complex than the orthodox understanding of it as the prime medium of exchange and store of value suggests (Maurer 2006; Zelizer 2017). CT programmes differ not only with regard to the question if money is distributed via new digital technologies (such as the Kenyan mobile money wallet M-Pesa), via banking accounts, or in the form of banknotes. Actors also ascribe a plurality of meanings to money that comes from CT programmes and contrast it with other forms of money. CT money is used in a myriad of different ways as a consequence of its entanglement with social practices, moral hierarchies, and political narratives (Wilkis 2018; Green 2021). ‘Money from above’ as Guaraní in the Argentine Chaco have called CTs (Diz 2019) thus acquires a different meaning compared to money earned in the form of salaries or as a result of one’s entrepreneurial activity. Neither being earned through wage labour nor business activity, Agustin Diz’s Argentinian interlocutors described ‘money from above’ also as ‘women’s money’ (Diz 2019). Along similar lines, money from CT programmes as well as the recipients themselves are often marked as morally suspicious and beneficiaries are asked to justify their deservingness and prove that they act in accordance with both local and international moral standards (DuBois 2021)

Towards a sceptical anthropology of cash transfers

Cash transfers have come a long way since their first implementation in the early 1990s. Fuelled by recent developments in digital payments and their scaling up during the COVID-19 pandemic, they will likely remain a go-to social policy in the near future. It is therefore appropriate to ask if CTs should become the cornerstone of a ‘new regime of distribution’ as argued by, among others, James Ferguson (2015), or if we should be more sceptical about CT programme’s multiple promises. On the surface, and in contrast to

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structural adjustment reforms or calls for increasing austerity, CT programmes—especially in the form of UCT or UBI programmes—satisfy a demand for a more just distribution of wealth and align with Mauss' call that 'the rich must return - freely and also necessarily - to considering themselves as kinds of treasurers for their fellow citizens' (2016, 181).

A closer look at both the narrative about CTs and their implementation suggests, however, that they might fall short of such a promise. The ways in which they hide the role of intermediary actors downplays the collective nature of economic value creation (Mauss 1985) and threatens to produce new forms of control by the state or other institutions with access to proprietary data. CTs are also often accompanied by a deterioration of social services, thereby putting more pressure on individuals and their close kin. As is often the case with such projects, detailed ethnographic observation risks producing some disillusionment, despite the fact that CTs have undoubtedly helped millions. Yet, without engaging in anthropological fieldwork that connect CTs to their historical and social context, we are left with evaluating promises and assessments produced by the global network of NGOs, think tanks, fintech companies, as well as international institutions who tend to have vested interests in the matter, and who have neither the time, methodological qualifications, nor the will to study in-depth how CTs change peoples' lives.

Being conscious of the fact that, within the assemblage of market-friendly approaches to development and social assistance, critical evaluations are continuously turned into consulting advice to design better products and interventions (Schuster and Kar 2021, 392), we consider it irresponsible not to conclude without explicitly mentioning a few applied insights into CTs gained through our reading of ethnographies on the subject. Firstly, payments should not be bundled up with other political measures or technological instruments if these are not necessary for the distribution of cash. Imposing conditionalities and introducing new tools of financialisation have frequently given rise to unforeseen and harmful power relations or have reproduced existing inequalities. Secondly, a fascination with 'non-politics' and 'technological solutions' hides the extent to which CT infrastructures risk being used by government or non-governmental actors in ways that threaten to undermine their positive impacts. New digital and financial infrastructures, for example, can be used for surveillance or to draw people into debt. Thirdly, when poverty thresholds and amounts transferred are set too low, programmes fail to have transformative effects. It is often slightly better-off recipients, and not the extremely poor, who manage to use the money creatively and productively, since these recipients are not forced to spend all of it on basic necessities. Fourthly, it is impossible to predict and control local meanings of CT programmes. Because their source and durability are often questioned and because even the most digitised programmes depend on some sort of intermediaries, both CCTs and UCTs can lead to the emergence of unforeseen 'shadow' conditions and be drawn into local power relations. Lastly, presenting the Global South as a 'laboratory' for a series of 'experiments' in order to provide arguments for testing fintech products or for justifying the libertarian dreams of Silicon Valley tech entrepreneurs about UBI is problematic and should be abandoned (Hoffmann

2020). CTs can have dramatic positive effects. Rather than treating them as simple top-down or experimental 'interventions', however, they should be implemented as a 'social right' and be backed up by democratic consensus.

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