



# Free money's ideological nature: A comparative analysis of unconditional cash transfers in Eastern Africa

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## Abstract

This article compares two East African unconditional cash transfer (UCT) programs and how they have been interpreted by their target populations. While the US-American NGO GiveDirectly focuses on poor households in Western Kenya in an allegedly unbureaucratic and digital way, the Tanzania Social Action Fund (TASAF) distributes cash transfers in a bureaucratic and analogue manner in Tanzania. While the narrative of “free money” instilled fears about occult actors and skepticism toward political hierarchies in some recipients, others considered UCTs as offering an opportunity to enlarge their individual freedom. We argue that this radical difference with regard to how our interlocutors interpreted UCTs was catalyzed by the portrayal of “free money” as a context-independent carrier and store of value or, in other words, by UCT's socially produced “indeterminacy.”

## KEYWORDS

development aid, distribution, Eastern Africa, money, unconditional cash transfers

## INTRODUCTION

In the last 20 years, cash transfer (CT) programs have been recognized as an innovative and “fast policy” (Peck & Theodore, 2015), a “miracle mechanism,” a “traveling model” (de Sardan et al., 2018), and “one of the most significant reforms in humanitarian assistance in recent years” (OCHA et al., 2018, 1) able to solve many of the most pressing problems in so-called developing countries and beyond. A review of over 200 studies testing the effects of CT interventions, for instance, finds that CTs have beneficial effects on poverty relief, education, health, employment, and empowerment (Bastagli et al., 2016), and the NGO GiveWell, which independently assesses the quality and effects of development aid programs, even claims that CTs “have the strongest track record we've seen for a non-health intervention” (GiveWell, 2012).

As a consequence of this positive assessment, CTs have been adopted as an infrastructurally convenient way of transferring cash directly to the poor across the world. CTs aim at making the so-called vulnerable more resilient to all types of external shocks, such as, most recently, the COVID-19 pandemic during which three out of four countries in the world expanded existing or created new CT programs (Gentilini, 2022; Gentilini et al., 2020, 5; see also Vaziralli, 2020). Though the CT landscape was initially dominated by conditional cash transfers (CCTs) handed out in Latin America since the 1990s, unconditional cash transfers (UCTs) have gained increasing attraction in Sub-Saharan Africa since the 2000s. While CCTs are only paid out if recipients adhere to specific guidelines or co-responsibilities, UCTs are handed over to recipients without conditions—they can use them in any way they want. The support for UCT interventions in Sub-Saharan Africa is best understood against the background of the continent's so-called jobless growth and the fact that its economies do not provide enough employment opportunities, which inhibits the emergence of stable contributory social security systems. In such a context where the “expectations of modernity” (Ferguson, 1999) have not been met, using UCTs to directly help the poor and

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unemployed appears to be an efficient solution (Ferguson & Li, 2018), especially taking into account the lack of infrastructure and personnel necessary to control that conditions have actually been met, a problem, however, that states try to solve by relying on digital technologies that come with their own disadvantages (Donovan, 2015).

CT programs have been celebrated by many observers and scientists as being comparably cheap to implement and successful in the reduction of poverty (Hanlon et al., 2010). Some scholars and politicians also view CTs as bearing the potential to overcome the political focus on productivism, work, and unemployment by shifting the attention to questions of distribution (Ferguson, 2015). Amid these positive voices, critical scholars from diverse disciplines have pointed to the neglected ideological aspects of CTs, such as their often-gendered nature. Cookson (2018), for instance, has illustrated how a Peruvian CT program relied on non-remunerated work by women that subsequently became appropriated and rebranded as the program's success. Furthermore, anthropologists have explored how social workers acting as “street level bureaucrats” massively influence how CT programs are carried out (Neumark, 2020; Sholkamy, 2018) as well as how experts justify the implementation of new and the continuation of existing CT programs by highlighting CTs' positive impacts while relying on questionable methods (Dapuez, 2016). In addition, scholars have shown that many CT programs integrate recipients into other social, political, and infrastructural projects, such as exploitative forms of financialization (Kar, 2020), and have criticized the all-to-positive voices that neglect the fact that CT programs often reproduce hierarchies and inequalities based upon gender, racial, or xenophobic exclusion (Torkelson, 2021), thereby highlighting the importance of local contexts (de Sardan, 2018; Fotta & Balen, 2018).

In what follows, we focus on the fact that the implementation of UCT programs often relies upon ideological discourses and social practices that frame the transferred money as containing pure potential, free, and basic. The US nongovernmental organization (NGO) GiveDirectly (GD), one of our empirical examples, for instance, justifies their UCT program by emphasizing that “people living in poverty deserve the dignity to choose for themselves how best to improve their lives” and that “cash enables that choice” because it “allows individuals to invest in what they need, instead of relying on aid organizations and donors thousands of miles away to choose for them” (GiveDirectly, n.d.). Along comparable lines, the Tanzanian government describes the UCT given out as part of the Tanzania Social Action Fund (TASAF) as a “basic transfer” that should “ensure that all households in need of safety net support are guaranteed some support to ... meet and increase consumption throughout the year” (United Republic of Tanzania, Tanzania Social Action Fund, 2013, 15), thereby alluding to the right of every household to be able to meet basic needs in whatever way they see fit, be it through immediate consumption or entrepreneurial activities that increase consumption in the future. In the words of GiveDirectly co-founder Jeremy Shapiro, UCTs thus “enable aid recipients to meet needs as perceived by themselves” and are, therefore, exemplary for an overarching change in development aid “from paternalistic colonial origins to a focus on the poor as agents in bringing about economic development” (Shapiro, 2019, 137).

The framing of UCTs as payments to autonomous individuals who are assumed to be unaffected by political hierarchies and economic inequalities depends upon an understanding of money as indeterminate. It is only by relying on money's indeterminacy that UCT programs can pretend to “enable aid recipients to meet needs as perceived by themselves” (Shapiro, 2019, 137). UCT programs create social contexts in which actors are confronted with money's indeterminacy and its pure potential (Simmel, 2004). How social actors react to offers of “free money” (Schmidt, 2022), therefore, lays bare both their understanding of the social relations money is embedded in as well as their perceptions of money itself, which might contradict an understanding of money as an indeterminate carrier of value that can be used freely by individuals. By giving out money *as* and *for* free, UCT programs act as “breaching experiments” that “modify the objective structure of the familiar, known-in-common environment” by rendering social expectations about what one needs to do to get money or what one should do with money “inoperative” (Garfinkel, 2014, 54). The implementation of a UCT program, therefore, constitutes an opportunity to analyze how actors, both recipients as well as local field officers and bureaucrats who sometimes choose to divert from the program's official agenda by imposing their own conditions on the use of UCTs, understand money's role in their lives more generally.

Our argument is based upon fieldwork in two Eastern African countries. Lassak studied the state-led CT program Productive Social Security Net (PSSN), which was introduced by the Tanzanian government as part of TASAF. Lassak's ethnographic descriptions are based on three months of participant observation in the responsible government offices in a district in South-west Tanzania in 2018 as well as forty surveys with recipients of the UCTs (Lassak, 2020). Mario Schmidt scrutinized the local impact of a program led by GD, which hands out UCTs in Western Kenya. His analysis is based on roughly forty long, qualitative interviews with recipients of the CTs, actors who rejected to participate in the program, church and community leaders, and former GD staff members in his long-term fieldsite Kaleko in Western Kenya, where he conducted over 12 months of fieldwork since 2009, out of which three months were exclusively devoted to GD. The interviews were conducted in February 2020, March 2021, and July–August 2022 (Schmidt, 2022). What makes our comparison, which we did not plan beforehand as it resulted from discussions after fieldwork, particularly valuable is the stark contrast between the two programs. The Tanzanian program is state-led, highly bureaucratic, aid-based, integrated into a larger social welfare program, and implemented in an analog way—it also involves government officials and local volunteers who hand out comparatively small amounts of money. In contrast, the Kenyan program is NGO-led, not bureaucratic, private donor-based, free of involvement by government actors, independent from any other program, and digitalized—it also hands out large amounts of money.

Despite these differences, we observed remarkably similar reactions toward the UCT programs, which suggests that the observed patterns are a result of a shared feature of both programs, namely their focus on UCT's indeterminacy. Our interlocutors interpreted money's indeterminacy either as an invitation to progress individually or as an external attempt to establish or maintain hierarchical power relations. While most actors in Southwestern Tanzania interpreted CTs as (1) asymmetrical gifts demanding gratitude toward the state and as encapsulating an imperative to invest, others conceptualized the transfer as (2) an individual right allowing them to participate in the nation's economy. In Western Kenya, we similarly observed actors who embraced free money's (3) potential to unleash their individual economic development and their consumerist desires without the obligation to socially account for one's decisions, while others framed the UCTs as (4) invitations to a devilish market exchange with occult actors who demand the blood of the recipient's relatives, thereby reinforcing a view of the economy as relational and of money as always implicated in social relations.

By ethnographically illustrating these four different interpretations of UCTs, our article complements the extensive literature dealing with cash grants in Southern Africa that shows, among other things, that many young male South Africans perceive such grants as emasculating (Dawson & Fouksman, 2020), that UCT programs tend to perpetuate and reproduce racial stereotypes (Torkelson, 2021), and that UCTs have the potential to reinforce notions of neoliberal individualism instead of bringing forth more inclusive forms of sociality (Dubbeld, 2021). In light of these remarkably different receptions of UCT programs, we suggest that CTs should not be seen as a politically neutral "technological quick-fix" (Fouksman & Klein, 2019, 498) offering a solution to the problem of the world's increasing "surplus population" (Li, 2017). Courtesy of their ideological indeterminacy, they, rather, often act as a kind of conservative catalyst of already existing ideas about money, the economy, labor, and moral values more generally. Neither a neoliberal magic potion nor the entry into a new "politics of distribution," as suggested by James Ferguson (2015, 10), UCTs are best understood as ambiguous transfers with uncontrollable effects.<sup>1</sup>

## BEING THANKFUL OR RECEIVING ONE'S "FAIR SHARE"? TASAF'S UNCONDITIONAL CASH TRANSFER<sup>2</sup>

Tanzania is one of the fastest-growing economies in Africa. Still, the growth does not trickle down to most Tanzanians, whose economic situation has remained precarious. As roughly half of the population continues to live below the poverty line (World Bank, 2023), issues of social security and poverty alleviation remain at the center of political debates, which often link back to the country's socialist history. After Tanzania's independence in 1961, the country's first president Julius Nyerere proclaimed the politics of *ujamaa*, a version of African socialism centered around the idea of national self-reliance. One of the main pillars of *ujamaa* was the implementation of a resettlement policy aimed at creating self-sustaining villages. The economic crisis in the 1970s and 1980s, together with the results of structural adjustment programs—implemented after Nyerere's resignation—exposed Tanzanian citizens to increased vulnerabilities (Skarstein, 2005), which meant that the economic situation of most citizens deteriorated (Green, 2014, 14).

In the 1990s, the country entered a partnership with international actors aiming to reduce poverty and was one of the first countries to receive aid as part of its government budget to support national poverty alleviation strategies. Through this, foreign aid greatly influenced the design and framework of national policies (Green, 2014, 6), which, by that time, focused on vulnerability and (structural) impoverishment. In the following decades, new social assistance programs began to be expected to contain long-term strategies that strengthen the resilience of the population in a preventive way. This also brought to the fore issues such as social protection and led to the implementation of several poverty alleviation strategies, among which CTs have been one of the most recent additions (Adesina, 2011, 454; Wuyts, 2006, 2–3). Throughout the country's transformation from a colonial to a "development state" (Green, 2014), ideas of development, and its implication with "modernity," as well as the role of communities and individuals as drivers of development remained important. Development was thus not seen as the task of the (local) government alone but conceptualized as each individual's responsibility to develop one's own life and to help strengthen the well-being of one's community (Green, 2014, 14–6).

In 2000, the Tanzanian government and the International Development Association created TASAF, which is mainly funded by the World Bank. Initially targeting institutional capacity building, socio-economic development, the provision of infrastructure, and community projects (Magombeyi & Odhiambo, 2016, 59), phase three, which started in 2013, contained a CT program called the Productive Social Security Net (PSSN), which provided financial support to more than one million households across the country (United Republic of Tanzania, Tanzania Social Action Fund, 2019, 3). Targeting "poor households" (Kiswahili, *kaya maskini*), its main goal was to help disadvantaged citizens and, ultimately, allow them to "graduate" (United Republic of Tanzania, Tanzania Social Action Fund, 2013, 4) out of extreme poverty and, thereby, out of the program. Compared to programs focusing on UCTs alone, PSSN uses a mixed approach consisting of different transfer types. All eligible households receive an UCT of the equivalent of USD 5 per month (TZS 10,000) regardless "whether or not they are expected to, and have successfully, complied with co-responsibilities related to the conditional cash transfer" (United Republic of Tanzania, Tanzania Social Action Fund, 2013, 18). In addition, households can receive variable CTs that are linked to obligatory "co-responsibilities" (e.g., CTs for school children with an attendance rate of at least 80% or transfers for infants or pregnant women dependent on a specific number of clinic visits).<sup>3</sup>

Unconditional and conditional transfers alike are distributed bi-monthly in a highly bureaucratic way. Recipients assemble in a public place and identify themselves with an ID. The process involves long waiting periods and the payments need to be confirmed with a signature or fingerprint. Together with their UCTs and CTs, recipients receive a receipt that explains the amount and its composition. District officers are mainly involved in planning and supervision. One of their major duties is to ensure that the transfers reach the targeted villages. The disbursement itself is executed with the help of local volunteers, the Community Management Committees (CMCs). The members of CMCs are inhabitants of the targeted villages and have been elected by the community assembly to support the implementation of the program. Unlike the government officials who are on a payroll, the CMC members only receive a small allowance. Their main task is to pick up the money at the district's capital and process the actual payouts.

Whereas government officials are mostly invisible on the local level and seldomly come in close contact with recipients, CMCs shoulder most of the groundwork, which includes frequent care and explanation work. Thereby their work can be described as those of “caring bureaucrats” (Neumark, 2020). Their role is complicated by the fact that the UCT program is enacted within different institutions and between different scales. CMCs, for instance, might both be viewed as neighbors as well as actors somehow related to the government. Furthermore, those volunteering (or working) for development projects are often seen as occupying a morally superior position because they are close to development and, thus, modernity, which is seen as boosting their personal improvement (Green, 2014, 9–10). Still, the constant struggles between CMCs and government officials over the amount of the allowances and the frequency of its payout (which the CMCs perceived as too low and too rare while the government officials criticized the CMCs for being selfish) points to the fact that the CMCs see an increase of their social status in the community as insufficient and claim more and more material benefits for their participation in development projects, especially because they also have to deal with negative effects of programs in case of failures or the negative emotions of recipients and other co-nationals (Lassak, 2020, 34–5).

## THE IMPERATIVE TO INVEST

Over hot tea and snacks in the district office, Jacob, one of the bureaucrats closely involved with the implementation of TASAF, encouraged me (Maria Lassak) to ask any question coming to my mind, being slightly amused about my interest in his work. I had just started my fieldwork and was still overwhelmed by all the impressions and insights, but one observation struck me most. The omnipresent reference to the need to “buy chicken” (*kununua kuku*), which was mentioned by almost all actors involved in the UCT program. The instruction to buy chicken or, in other words, to start a business and to invest the money instead of wasting it on food or alcohol, was not only mentioned on every payday, it also popped up in nearly every encounter between recipients, CMCs, and government officials. Yet, the payout amount, at the time of my research TZS 20,000 bimonthly, was relatively small. Considering that 1 kg of maize flour or rice cost around TZS 1,000 during the time of my research, starting an investment with 20,000 seemed to be quite difficult. When I expressed my surprise, Jacob disagreed and gave examples of money-making opportunities that were available and, in his opinion, just needed to be taken up:

20,000 shilling is a lot of money for the poor. Everyone can invest if they want to. Even an old and sick woman can still use the money to buy ingredients, make some *mandazi* [fried yeast pastry] and make a profit out of it. There are some households which already graduated voluntarily because they invested and are now able to rely on themselves. But most households simply waste the money using it for food or alcohol instead of investing it.

Jacob not only stressed that the program's goal was to encourage self-reliance and not the provision of long-lasting support. He also explicitly framed the “success” and “failure” of recipients to follow these objectives as an effect of their individual moral values (Wilks, 2018, 4), particularly of their willingness to work hard (Jeske, 2020). Government officials believed that the constantly repeated instructions to invest would, in the long run, compel recipients to change their behavior in a way that complies with the virtue of hard work. Reminding recipients about the need to invest would thus help them to graduate out of poverty and, therefore, out of the program.<sup>4</sup> The UCT was, in other words, understood as a support with an inbuilt termination date. By stressing the moral obligation to invest, government officials such as Jacob relocated the responsibility of poverty alleviation from the government to the individual level.<sup>5</sup> This enabled them to portray the poor as responsible for their poverty (Lassak, 2020, 54) and, thereby, strengthened the image of “welfare dependency rather than poverty as a key social problem” (Dawson & Fouksman, 2020, 229; referring to Murray, 1984[1994]).

## THE IMPERATIVE TO BE THANKFUL: UNCONDITIONAL CASH AS AN ASYMMETRICAL GIFT

Recipients themselves were often ambivalent about the instructions. Some emphasized the importance of investing as it would help them “to drive their life forward” (*kuendesha maisha mbele*). Others had more ambivalent feelings about the UCTs and



voiced discontent about the amount of money as being too small to be invested in a sustainable way. Despite their critical stance toward the UCTs' amount, the majority, however, stressed that they were thankful for what they received. When I confronted Jacob and other government officials with criticism voiced by recipients, they often got angry and continued to highlight the unwillingness and laziness of recipients, blaming them for being ungrateful as well as unable to use the transfer appropriately.

The performances and expectations of gratefulness were deeply inscribed in the moral hierarchies of the program. This became not only visible in the way bureaucrats spoke about recipients but also in the encounters between bureaucrats and recipients. On one of the payday, for instance, I accompanied Jackson, a colleague of Jakob, when he drove some of the CMCs back to their villages. In one of the villages, we got out of the car, and he asked the CMSs to show us the place where the recipients waited for the payouts so that I could greet them. After we had approached the recipients who were sitting in small groups, or alone, on plastic chairs and on the floor, Jackson introduced himself and me to the assembled recipients and invited them to tell me how their life had improved through the program. Several recipients stood up, thanked TASAF, and explained how the program had helped them. Afterward, Jackson closed the conversation and left. The whole encounter reminded me of a stage play where all actors exactly know what is expected of them—a feeling that from then on captivated me during other encounters between government officials and recipients, where the latter always started to thank TASAF and the involved officials for the assistance they provided and listed all the achievements they had made with the help of the program. Still, a majority repeated their thankfulness even during the survey sessions where people spoke more openly with me and also voiced criticism.

The conceptualization of UCTs as free and unconditional, therefore, clashed in the program's implementation with the political agenda of the Tanzanian government whose officials framed the transfer as an asymmetrical paternalistic gift relation between the state and its citizens. This (re)embedding of indeterminate money into local notions of the economy reinforced a moral hierarchy rooted in capitalist ideas of productivity and neoliberal fantasies of transforming recipients into capitalist entrepreneurs (Dolan & Gordon, 2019) as well as in the ideals of self-reliance through hard work from socialist times, which are still shared by many Tanzanians (Green, 2021, 274), and thus enabled actors to blame the poor for their poverty. The next section, however, shows that this (re)embedding of free money into underlying asymmetrical relation is a political agenda and not simply a "product" of local contexts. Social actors were indeed able to interpret money in different ways.

## DEMANDING ONE'S SHARE: UNCONDITIONAL CASH AS AN INDIVIDUAL RIGHT

"I just buy food and the money is already gone," Aisha, a woman in her 60s or 70s who lived with her grandchild, stated bluntly when I asked her about how she uses the UCT. "The amount is too low to be invested, how could you do anything with 20,000 shilling? It is ridiculous. Do you know what a chicken costs?" I visited her on a humid day in October, together with the local CMC and Christopher, a district officer in his late 30s who always accompanied me to interview sessions but only occasionally listened to my conversations with recipients. Aisha's statements, however, had aroused his interest and he intervened, telling her that other recipients successfully invested the money in farming or poultry raising, thereby repeating Jacob's above-mentioned conviction that successful investment opportunities do exist. Aisha looked at him scornfully and repeated her critique, stating that it would be impossible for her to engage in farming activities due to health issues and that the amount of TZS 20,000 was not sufficient for any other activity than buying food for herself and her grandson. From one moment to the next the discussion heated up. Christopher told her that the transfer was there to be invested, while she repeatedly stressed that she would only use it to buy food, thereby not only rejecting the program's imperative to invest but also refusing the performance of thankfulness. Eventually, Christopher turned to me and urged me to finish the interview quickly. He seemed angry and kept on grumbling about the encounter until we reached the next house.

Two other recipients, women around the same age as Aisha, also openly stated that they do not follow the instruction to invest. In addition, while those two formulated their skepticism in a rather mild way, adding that an increase of the transfer would be helpful in this regard, Aisha's open and blunt way of confronting Christopher's suggestion to invest was rather unique. Still, the critique of all three women pointed toward their economic hardship and the obligation of the government to first and foremost provide a monetary amount sufficient for survival before imposing conditions on them. Therefore, they also rejected the moral judgment of being lazy and wasteful and claimed that their deservingness was not based on their behavior but on their living condition. In contrast to most recipients who adhered to the imperative to invest (and to be thankful), they framed UCTs as truly unconditional. It did not matter what one did with the money. Receiving it freely and without conditions was thereby reframed as an individual right whereby the UCT, which was seen as attached to an imperative to invest in the eyes of many government officials, was appropriated as, to quote James Ferguson, a citizen's "rightful share" (2015, 184).

## SATANIC EXCHANGES OR A CHANCE TO PROSPER? GIVEDIRECTLY IN WESTERN KENYA

Like Tanzania, Kenya has failed to develop a social security system that covers the needs of the majority of the population and is based on membership acquired through paying a portion of one's salary (Künzler, 2016, 70). Apart from formally

employed citizens and civil servants who can rely on a few social security and healthcare benefits, but whose percentage decreased following the structural adjustment reforms of the 1980s, most Kenyans still need to take care of their health and livelihood on their own or with the help of their families, colleagues, and friends. Inspired by international trends toward cash-based social assistance, however, Kenya launched and since then has expanded the scope of its National Safety Net Program (NSNP) in 2013. It was founded to streamline and increase the coverage of Kenya's different cash transfer programs that, funded with the help of donors and through taxes, target a variety of vulnerable groups, such as families taking care of orphans (established in 2005), citizens above seventy (established in 2006), disabled Kenyans (established in 2011), and those living in areas prone to famines and hunger in Kenya's arid north (established in 2007, see Donovan, 2015). The targeted groups exemplify the entanglement of Kenya's welfare policy with the objectives of actors from the development aid sector (Devereux, 2020). Focusing on groups almost universally considered to be disadvantaged, the program suppresses debates about the need to support young, non-disabled citizens, thereby inhibiting discussions about the morality of giving money to the "lazy" (Dawson & Fouksman, 2020) as well as avoiding antagonizing middle-class subjectivities (Green, 2021). As an effect of this focus on groups universally considered to be disadvantaged, the vast majority of Kenyans are not covered by the NSNP.

Places like Kaleko, a small marketplace situated on the road between Kisii and Kisumu in Western Kenya where I (Mario Schmidt) have conducted fieldwork since 2009, were actively drawn into the colonial monetary economy through the demand for taxes and the allurements of modern consumption goods since the early twentieth century. As the area around Kaleko was, as the whole western part of Kenya, viewed as a labor reserve for the colonial economy; money was to be found elsewhere. Having been hit hard by the downsizing of the public sector since the 1980s, most households still survived on agricultural subsistence and the remittances of labor migrants during the time of my fieldwork. This led to recurrent liquidity problems in case of unforeseen expenses, such as, for instance, those caused by health emergencies. As an economically disadvantaged yet fully monetized place highly affected by the HIV/AIDS pandemic, Western Kenya has become one of the prime targets of NGOs and development aid institutions of all types since the "NGO-isation of Kenyan society" (Hearn, 1998) in the 1990s.

The combination between a vulnerable population and comparatively easy access assured by an already existing infrastructure of roads, and a network of aid agencies and local translators and assistants, made Western Kenya an ideal candidate for the activities of GD. Since 2009, the NGO that journalists have praised for its success in the field of UCTs (Lowrey, 2017) has distributed over USD 160 million to thousands of homesteads in Western Kenya, Malawi, the United States, Rwanda, Uganda, and Liberia, among other places, in an allegedly unbureaucratic, digital, and transparent way. Potential recipients are "sensitized" in community meetings; the effects of the UCTs have been and are evaluated by teams of internationally renowned behavioral economists in more than a dozen randomized controlled trials (e.g., Egger et al., 2022), and the money arrives in the mobile money wallets of poor Western Kenyans directly from the accounts of GD without passing through the hands of local politicians or bureaucrats as in the case of TASAF. It is an apparently apolitical and transparent form of donor-based charity built upon a scientifically proven recipe containing the inbuilt capacity to significantly reduce poverty.

Long qualitative interviews with recipients and people who rejected GD's UCTs in Homa Bay County as well as Siaya County paint a more ambivalent picture of GD's intervention (Ouma, 2020). After a pilot in Siaya County where the majority of potential recipients accepted the UCT, GD decided to scale up their program and started operations in Homa Bay County in 2015. To the surprise of GD, almost 50% of Homa Bay County's eligible population rejected the NGO's offer, which comprised three UCTs of (1) KES 10,000 (roughly USD 100), (2) 50,000 KES (roughly USD 500) and (3) another KES 50,000 (Will, 2016). Some of the 50%, however, did not only reject GD's *chiwo ne ng'at makare* (Dholuo, "gift for the right person") but actively argued against it. Often encouraged by local politicians, one of which called the beneficiaries GD's "victims" throughout our interview, Homa Bay County was thereby turned into what one former field officer of GD called "a hostile area" and being right meant to reject the NGO's offer. In what follows, we show that the arguments brought forward by people who were in favor of the program as well as the arguments of people who talked negatively about the UCTs, however, were made possible by their same trait: the UCT's indeterminacy.

## THE FREEDOM OF ABSTRACTION: UNCONDITIONAL CASH AS PURE POTENTIAL

As I and my long-term research assistant Samson Oluoch, who had worked for Innovations for Poverty Action (IPA) in Siaya where IPA had conducted a randomized controlled trial analyzing GD's UCTs' impact on the local community, reached the Seventh-Day Adventist church where we were supposed to meet our next respondent, we expected another story of someone who had rejected GD's offer. Rumors about satanic actors who demanded blood sacrifices circulated prominently in local churches whose pastors often referred to God's command to Adam that he should sweat to eat as well as other Bible verses that linked hard labor with piety, thereby suggesting that people must work hard to get money. It was thus a surprise to hear that Philister, an almost 50-year-old farmer, active church member, and mother of eight, had been excited about GD's UCT program. She had participated in a sensitization meeting and had looked forward to registering herself. Unfortunately, an accident shortly after the meeting caused her to be hospitalized, which made her miss further steps in the enrollment

process. While one could expect bitterness about her non-involvement, she was convinced that GD had done a perfect job by improving the livelihoods of people in the area: “They came, ... people registered and those who had registered ... felt the goodness (*giwinjo ber*).” In contrast to other NGOs whose money, as Philister described it, “passed through the hands of other people,” GD “gives to you and you alone.” For Philister, the main factor of GD’s success was that it “worked with people as individuals” and that the NGO did not “start walking around announcing to someone that I have also found the money” or disclose to others what recipients had done with it.

Asked if her church offered similar programs to support the poor, Philister answered that though her church did not have a formal support program, members could disclose their problems, after which other members would discuss the issue and, depending on the request, might decide to contribute money. Everyone in the group would, therefore, know that a specific person had been given a specific amount, which was often not even enough to solve his or her problem. Furthermore, Philister continued to complain, there would always be “people who talk,” which risked “offend[ing]” the recipient. From the perspective of Philister, it was thus better to give people money through their phones, money that they could then use according to their individual needs and desires. When we asked her what people purchased or did with GD’s UCT, it was, therefore, unsurprising that Philister listed, among other things, building or renovating houses, buying chairs or furniture, drinking alcohol, buying food, or paying bridewealth or school fees, thereby illustrating the fact that different people needed different things. After probing her about what she thought of recipients who used the UCT for alcohol, Philister emphasized that that was not a bad thing and that GD had given the money so that it could “be used.”

Echoing what has been discussed among economists as Africa’s “rotten kin theorem” (Jakiela & Ozier, 2016), the social pressure to share income with kin, which inhibits individuals from progressing economically, Philister’s comments illustrate the existence of a local desire to be freed from networks of mutual “entrustment” (Shipton, 2007) that have the potential to induce shame or a feeling of indebtedness, thereby hinting at UCTs’ potential to allow social actors to choke off unwanted social relations. By sending money directly into the mobile wallet of individuals from where it could be withdrawn and used in any way recipients wanted without being held accountable for the specific use of the money, GD helped recipients to evade the pressure of kin, neighbors, or church members. While mobile money should not be understood as an individualizing technology per se as it also reshapes social relations (Kusimba, 2021), GD’s reliance on mobile money coupled with the narrative of free and direct money sent to individuals thus paved the ground for recipients to circumvent the obligation to account for how they spend their money. GD’s UCTs thereby opened or at least enlarged the space for what Sibel Kusimba calls economic actors’ “strategic ignorance” of other people’s demands (Kusimba, 2021, 109) and Parker Shipton describes as social practices that allow actors to remove “wealth from the form of readily accessible cash, without appearing anti-social” (Shipton, 1990, 17).

GD tapped into the desire to evade social obligations, which, in this case, dovetailed with what some critiques understand as CT programs’ primary goal, namely the formation of neoliberal subjectivities whose productivist potentials and consumerist aspirations only wait to be unleashed (Ballard, 2013; Elyachar, 2012). Philister, for instance, had tellingly highlighted that GD’s money helps recipients to understand more precisely what it really is that a recipient “longs for in his or her heart” (*gombo ei chunye*). This does not mean that Philister would have used her money merely for her own pleasures and without thinking about the money’s potential to create or foster social relations. As her examples of bridewealth and school fees illustrate, her point was, rather, that GD’s UCTs allowed disadvantaged recipients who had no regular income stream and probably had to ask family or church members for assistance to choose for themselves in which ways they want to use their money. Instead of being forced to ask for assistance, recipients of GD’s cash could autonomously decide to assist others. This interpretation is further bolstered by the fact that when I asked interview respondents if development aid should be given to individuals, as done by GD, or channeled to community needs identified and discussed in village meetings, poorer respondents almost unanimously preferred GD’s method of sending money to individuals’ phones, while better-off respondents predominantly suggested that a communal decision would be better, thereby banking on their ability to influence public opinion.

## THE VIOLENCE OF ABSTRACTION: UCTS AS INVITATIONS TO SATANIC SOCIALITY

After asking him about the rumor that mobile phones given out by GD did not need to be plugged in an electric socket but could be charged under the armpit, Samuel explained to me that the rumor “originated from how female officers carried their tablets, they walked from homestead to homestead without bags, so they just tugged the tablets under their armpit to have their hands free.” Apart from causing one among many rumors about GD’s UCT program, walking around without a bag when visiting homes of comparably poorer people was also a way to prevent allegations of mistrust and incidents of suspicion. I had also learned to walk around without bags whenever possible to avoid people approaching me with the obvious question “What are you carrying?” (*Iting’o ang’o?*). Both a sign of genuine curiosity and a first step in claiming a share of the bag’s contents, such a question reflects the social obligation to account for and share wealth. Bags did not only hide their contents, they were also material offers to test the strength of or actualize social relations (Pickles, 2013), and they pointed toward a local

obsession with the visibilization and invisibilization of wealth (Kusimba, 2021, 3) that came up in our interviews time and again and has to be linked to local understandings of the invisible or hidden as related to lies, deception, and the occult.

Faith, a roughly forty-year-old married market woman hawking tomatoes and leafy vegetables in Kaleko, was a vocal member of the community. From the very first time she had heard about GD, the UCT program had “scared her.” Faith reported to us that, unlike other NGOs, GD had refused to come into the area “openly” (*ayanga*), which she felt made it impossible to even know where GD was active and who was a recipient. Further unsettled by GD’s refusal to open an office in Kaleko and to involve locals in the program, Faith concluded that GD’s UCT “was not good because it is given secretly” and because the NGO “did not come out clear and in the open” (*ok oyangore maler*). When she and other members of her women’s group were invited to a meeting, her trust had already vanished. She, like the other members of her group, feared attending because they did not know “where the money actually came from.”

Faith’s lack of trust and her perception of GD’s program as deceitful was, at least partly, responsible for her approval of rumors equating GD with the Illuminati, a secret society allegedly active throughout Kenya offering people wealth in exchange for the sacrifice of a relative. Referring to the locally well-known figure of the *kachinja* (Geissler, 2005), violent blood thieves, Faith linked GD’s activity to the sphere of the occult, thereby perpetuating rumors about sacrificed children, money that turned into venomous snakes, furniture bought with UCTs that self-ignited and burned to ashes, and female recipients that started laying eggs. These rumors, aggravated by politicians who felt that the impact of their practice to dash out smaller amounts as handouts during political campaigns were threatened, contributed to an escalation in the local perception of GD’s UCT. Furthermore, this led to what Faith described as the alternative between either accepting the UCT to “live a good and short life” (*idak maber kod matin*) or rejecting it to “live a poor life for many days” (*idak marach ndalo mang’eny*), an alternative that summarizes the intricate relation between GD’s offer and local fears about the loss of reproductive potential (Shipton, 1989).

From the vantage point of Philister, the direct relation between recipients and GD created a fertile ground for personal development as well as for an exploration of recipients’ consumerist desires. In contrast, and from the perspective of Faith, the direct relation between GD and its recipients bypassed existing social and political relations, which created a lack of social accountability. GD’s attempt to be transparent by working with individuals directly, which was appreciated by Philister, thus backfired. A relation that was transparent for both partners from the inside appeared as secretive from the perspective of an outside third party. From Faith’s external position, the decisions to not involve locals as research officers and to reject the active participation of politicians and chiefs was proof of GD’s assumed hidden agenda, and her complaint that GD should have “come out clear and in the open” illustrates a difference between a procedural understanding of transparency and local understandings of visibility. This difference is illuminated by Faith’s use of the phrases *ayanga* and *ok oyangore maler* to describe the lack of openness with which GD conducted their affairs. Meaning both “clean” and “clear,” *maler* was also used by politicians who gave handouts to potential recipients to lure them away from GD’s UCTs. In contrast to the UCT, political handouts were *pesa matin to maler*, “little but clean and clear money.” Though the transfer of GD’s UCT was transparent in the sense that anyone interested could have followed up on GD’s modus operandi to realize that eligibility criteria, transfer modalities, and relations between the NGO and recipients were corruption-free, the transfer was not conducted in socially immediately accountable ways.

Explicitly framing UCTs as unconditional and free “eclipsed” (Strathern, 2000, 309) money’s involvement in local economies and social relations, thereby bracketing hegemonic notions about money’s value as being produced by, for instance, labor in economics, obedience in kin, or patronage in political relations. These notions, however, resurfaced as shown by Faith’s fears as well as by local translations of the UCTs as “money that is given without going to the farm,” as “money that is given for nothing,” or as money that is given to you without “sweat being shed.” For many inhabitants of Kaleko who had been exposed to money as an object that entails external demands, for instance in the context of forced labor during colonial times, free and unbound money remained a paradox. As the acquisition of money had depended upon productive practices since people in Kaleko first came across it over 100 years ago, it is, therefore, unsurprising that GD’s “free” money was understood to be entangled with powerful occult sources that had to be somehow appeased by recipients. It was thus foreseeable that UCTs would be viewed as unnatural by some people, one of whom told us that he had “never seen such a thing in my 42 years on earth.”

## CONCLUSION

Our ethnographic examples have illustrated four different ways the “gift of free money” (Schmidt, 2022) was integrated into and thereby reinforced already existing local ideologies, moralities, and ideas about what constitutes a good life. Our interlocutors in Western Kenya and Southwestern Tanzania interpreted it as (1) a form of exploitative market exchange with occult forces, as in the case of Faith; (2) an asymmetrical gift given by the state to its citizen and demanding gratitude and obedience, as in the case of TASAF’s bureaucrats and most recipients; (3) a catalyst for self-improvement and individual economic choices, as in the case of Philister; and (4) as a rightful share, as in the case of Aisha. All of these interpretations reflect local



understandings of the relation between the economic, the social, and the political, thereby dovetailing with social scientists' detailed descriptions of how money is entangled with diverse social and religious practices (Sanders, 1999; Shipton, 1989), moral hierarchies (Green, 2021; Wilkis, 2018), and political narratives (Green, 2021). Yet, our interlocutors' perception of UCTs also resemble century-old understandings of money's nature. The first and second interpretations, on the one hand, mirror interpretations of money as originating in and as bringing forth relations characterized by imbalanced power hierarchies and violence (Graeber, 2011), for instance as originating in exploitative relations between workers and capitalists or in hierarchical relations between givers and takers. The third and fourth understanding of UCTs, on the other hand, mirror discussions about money as a catalyst of individual freedom or of even more encompassing social transformations (Ferguson, 2015; Mauss, 1925[2016], 181–3; Simmel, 2004).

We thus agree with Lindsay DuBois who writes that “money, rather than a neutral medium, has a variety of social qualities and effects beyond the most immediate material ones” (DuBois, 2021, 104). Yet, we would like to add that money can also be socially constructed as a neutral medium of individual progression and development, as shown by the examples of Philister and Aisha. Our discussion, therefore, illustrates that the question of whether money is a catalyst of freedom or a tool of coercion and dominance depends on what social actors do with it. In our examples, actors contextualized “free money” and framed it as either a dangerous invitation of occult actors, a rightful share, a debt inducing gift of the government, or an offer to unleash their potential. The diversity and simultaneous presence of these practices and interpretations only proves that money can indeed be used and understood in multiple, even contradictory ways. How to use money and what to do with it, in other words, is a political choice and the success of UCTs depends on the willingness of NGOs and states to confront this choice head on after engaging in analyses of local populations' perceptions and understandings of money and its place in the economy and society. Otherwise, UCT interventions risk merely reinforcing existing political and economic values and practices.

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## ENDNOTES

- <sup>1</sup> We do not intend to question the validity and success of TASAF or GD as development aid programs. GD, for instance, has been open to being questioned on their activities by GiveWell, an NGO evaluating development aid programs.
- <sup>2</sup> Maria Lassak was not present during Mario Schmidt's fieldwork, and Schmidt was not present during Lassak's fieldwork. The following two sections are, nevertheless, written in the first person for esthetic reasons. The respective arguments were developed cooperatively and both authors contributed equally to the article.
- <sup>3</sup> By participating in temporary public work assignments (fifteen days per month for four months), household members could earn an additional income of the equivalent of USD 1.35 per day (United Republic of Tanzania, Tanzania Social Action Fund, 2013, 18). While the unconditional and conditional transfers were implemented nationwide, the public work scheme was only implemented in some areas and, for instance, not in the field site of Maria Lassak. All personal names of our interlocutors and of some places have been anonymized.
- <sup>4</sup> In her discussion of TASAF, Maia Green similarly illustrates that handing out UCTs contradicts widely shared beliefs that working hard is “integral to the self-reliance (*kujitegemea*), which is seen as foundational to personal and national development” (Green, 2021, 274).
- <sup>5</sup> Even though government officials were outspoken about these ideas, they could not implement any disciplinary measures, fees, or punishments if a recipient “failed” to invest. By implying that recipients are obliged to invest, bureaucrats rather introduced what Tara Patricia Cookson (2018, 11) called “shadow conditions.” Investing the UCT became another “co-responsibility” for the recipients who were asked to reciprocate the state's financial support.

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