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FINANCE, TECHNOLOGY & DISPLACEMENT: TOWARDS A RESEARCH AGENDA

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ABSTRACT

This paper asks how people finance life when displaced, as a precursor to building pathways to more inclusive and sustainable prosperity on the move. The approach taken seeks to examine both lived experiences of displacement and the actors, institutions and technologies shaping those lives. The paper selectively reviews existing literatures to explore two key foci: (1) the role that various technologies play in financing movement and (2) the obligatory relationships through which people make life on the move. The argument is structured around a series of problem-solution dyads through which finance and technology are presumed to solve displacement's problems: Governing displacement through outsourcing and offshoring; Governing the movement of money through legislation and data mining; Managing displaced people through financialization and techno-humanitarianism; Capitalizing (on) mobility networks through remittances and mobile money. The paper then examines potential methods for exploring these topics, before concluding with a set of key questions for future research.

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KEYWORDS

displacement; finance; migration; prosperity; refugee; technology;

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INTRODUCTION

This working paper explores how people finance life when displaced. We use the term displacement to refer to the multiple ways in which humans are made mobile by economic, environmental and political change. Investigating the link between finance and displacement feeds into discussions about what kind of lives people on the move want to lead, and what visions of a good life are informing these life projects (Datta 2012, Mintchev et al 2019, Ruszczuk and Price 2020). These questions in turn are understood in relation to recent attempts to reconceptualize prosperity, which move away from that term’s association with economic wealth, and towards its Latin meaning of ‘for hope’. What this means in practice is that prosperity is contextually defined, and consequently can encompass a wide range of values, including health, education, secure livelihoods, belonging and care for the environment (Moore 2015, Woodcraft and Moore 2019). Using prosperity as a lens to understand mobility and finance means focusing on both lived experiences and the actors, institutions and technologies shaping those lives.

This paper seeks to identify key questions for future research in this area. To do so, it selectively reviews existing literatures to explore two key foci: (1) the role that various technologies play in the financial and (2) the obligatory relationships through which people make life on the move. We are interested in the financial and technological (and FinTech or Financial Technology) ‘solutions’ currently being formulated to address the ‘problem’ of displacement (drawing on extant literature that outlines how displacement is created as a ‘problem’ in the first place). The paper is structured around a series of problem-solution dyads through which finance and technology are presumed to solve displacement’s problems, as set out in Table 1. We are conscious that framing intersections of finance, displacement and technology in this way risks adopting the perspective of governance organizations and occluding the perspectives of displaced peoples themselves. While this critique might be levelled at some of the literatures we review, we emphasized accounts throughout where this is not the case.

TABLE 1.

PROBLEM	SOLUTION
Governing displacement	Outsourcing & Offshoring
Governing the movement of money	Legislation & Data Mining
Managing displaced people	Financialization & Techno-Humanitarianism
Capitalizing (on) mobility networks	Remittances & Mobile money

Following a review of these dyads by drawing on the literature that discusses them, we add one more: the problem of how to study the processes above and the solution(s) offered by new methodological possibilities. The paper concludes by setting out the key questions that emerge for future research.

MAPPING THE TERRAIN

In this section, we provide a synthetic overview of recent research to highlight the ways in which researchers have studied emerging intersections of finance, technology and displacement. As financial instruments and digital technologies change rapidly and are relatively new to fields of community development, humanitarian aid, refugee governance and migration, this review brings together key arguments and advances from literatures that do not currently speak to another. In doing so, we point to specific areas for new research.

POLITICAL ECONOMIES OF MIGRATION CONTROL

Displacement has increasingly been framed as a problem to be solved by and through multiple actors, many of whom are paid to work on behalf of nation-states and supra-national organizations. This turn to outsourcing as a solution to the problem of governing displacement is one that has been particularly well understood by political economic approaches. While studies of migration have long examined relationships between labor markets, remittances, and policies (e.g. Dustman et al 2013), recent political economic work foregrounds the economic relationships supporting migration (Cranston 2017, Gammeltoft-Hansen and Nyberg-Sorensen, 2013; Hernandez-Leon, 2013; Xiang and Lindquist 2014) and preventing unauthorised migration (Andersson 2014; Coddington et al. 2020; Conlon and Hiemstra 2014; Doty and Wheatley 2013; Ferndandes 2007). US-based

scholars have analysed the heavy reliance on private, for-profit corrections companies and argue that they comprise an ‘immigration industrial complex’ (Conlon and Hiemstra 2014, 2017; Doty and Wheatley 2013; Fernandes 2007; Martin 2017), while multi-sited ethnographic approaches have pointed to a diffused international ‘illegality industry’ (Andersson 2014). To date, this literature has emphasized how ‘control providers’ participate in a broader ‘migration industry’, engaging in a contentious back-and-forth with migration facilitators, employers, and traffickers (Gammeltoft-Hansen and Sorenson 2013; Hernandez-Leon 2013). The EU has infused its budding security sector with research funding (Bigo and Jeandebosz 2010; Hotjinck 2014), extending the outsourcing and offshoring of European migration controls underway since the 1990s (Guiraudon and Lahav 2000). The expansion of for-profit actors in immigration and border control has come alongside outsourcing and offshoring practices that have changed the territoriality of migration policing and refugee rights (Mountz 2011; Coddington 2018). Because migration controls are juridically important to the constitution of both territorial spaces of sovereignty and political membership, commercialising controls over human mobility has reorganized public-private authority over human mobility in important ways (Martin 2020).

In the refugee sector, privatization and outsourcing to humanitarian organizations are common. For example, the UK has shifted from a system led by local councils to one characterized as privatized reception, with dramatic effects on the quality of

service provision, the expertise of service providers, and relationships between arriving asylum-seekers, resettled refugees, and councils (local government). Darling (2016) notes a critical loss of knowledge and expertise in councils and charity organizations. EU member states involve for-profit actors to different extents, but most make use of charity or humanitarian organizations to fill gaps in services. This public-private refugee governance assemblage comes alongside decades of outsourcing migration governance “up, out, and down” to supranational agencies and the UN, to private sector contractors, and to local municipalities in Europe (Giraudon 1998), the US (Coleman 2012, Varsanyi et al., 2012), and Australia (Coddington 2018). This has reshaped relationships between sovereign state power to police borders, political membership and the right to asylum.

Digital technologies are playing a key role in reconfiguring rights, sovereignty, and borders. It is crucial to understand these geographies, since they determine how technologies are deployed, by whom and for whom. Recent research on migration, refugee, and border governance has questioned the spatial relationships implied by contemporary territory and citizenship regimes (Jones et al. 2017). In particular, this work has problematized the spatial practices through which states seek to regulate transboundary mobility by reshaping the spatiality of sovereignty, on the one hand, and the legal rights of mobile people, on the other hand (Mountz 2010, 2011). Analyses of migrant and military detention have produced nuanced approaches to (extra)legal spaces and problematized the characterization of migration control as exclusion (Mezzadra and Nielson 2013; Tazzioli 2017). Instead, this work has argued that the illiberal legal practices aimed at migrants and asylum-seekers authorize the suspension of liberal rights for non-citizens (Coleman 2008). The expansion of policing into international waters, for example, has delinked the sovereign right to secure territory from the human right to claim asylum. In addition, biometric residency permits, passports, and supranational asylum-seeker databases allow the inscription of

borders in everyday spaces and migrant bodies (Amoore 2006, Coleman 2009, Jones et al. 2017, Tazzioli 2019).

FINANCE-SECURITY ASSEMBLAGES

The practice of outsourcing delegates authority in often unclear ways, obfuscating governmental practices (Gill 2016; Hiemstra and Conlon 2017). Rather than understanding state and economy as separate spheres, recent research argues that finance and security form a governmental assemblage, in which economic and sovereign logics of power are put to work across traditional public-private boundaries (Amoore 2013, de Goede 2017, Langley 2017). Risk analysis, algorithmic association rules, and efficiency norms become shared ways of understanding how organizations should make decisions. This has become particularly clear in the governance of money’s movement.

The movement of money and financial relations across borders have been subject to new kinds of control and efforts to secure life (Langley 2017). Geographers and International relations scholars have traced the ways in which money and financial transactions have become important in counter-terrorism efforts (Atia 2007). In the field of security studies, a mushrooming scholarship investigates the functioning of “financial security” (Amicelle, 2011), mapping the “chain of security” that is generated through financial-security-assemblages (De Goede, 2017). This has included the introduction of data mining and algorithms used in marketing to analyse patterns of (potential terrorist) behaviour (De Goede 2012; Amoore 2013), as well as freezing assets of suspected terrorists.

FINANCIALISATION AND DISPLACEMENT

Building on recent scholarship that explores the spatiality of financial processes and practices, including for example the role of financial centres (Cassis & Wójcik 2018), debt (Harker 2017,

Montgomerie and Tepe-Belfrage 2019), investment (Langley 2020), FinTech (Langley & Leyshon 2017), and financial subjects and citizenship (Kear 2013, Lai 2017, Abdul Rahman et al 2020), there is clear evidence that new kinds of (private) finance are being folded into contexts of displacement (Willitts-King et al 2017, Willitts-King et al 2019). One possible means for understanding this intersection is the concept of financialization, understood here as ‘the search for a financialized spatial-temporal fix(es) for the crisis tendencies of Anglo-American capitalism’ (French et al 2011: 800; see also Mader et al 2020). Conceptual accounts of how financialisation produces subjects (Lazzarato, 2015) and calculative practices (Mitchell 2002; Caliskan & Callon 2009, 2010), might usefully be put into conversation with emerging research that shows a wide range of aims associated with financial products in refugee response. Direct cash assistance and debit cards replace direct food and clothing distribution in some places (Abu Hamad et al 2017, Eichholz 2018, Falb et al 2019); in other places debit cards have replaced cash dispersal. In some places, cash and debit card top-ups require refugees to commit to conditions like language instruction and volunteer work, implying that cash management is a part of acculturation and integration. In other places, however, debit cards sustain refugees just above destitution at rates that are meant to deter others from coming; the goal is not integration of those receiving assistance, but the maintenance of low rates of asylum claims. Preliminary research shows that transaction data is collected and analysed for different purposes, as well (Tazzioli 2019). The diversity here shows that financial products themselves may--or may not--bring economic and governmental logics with them. They may--or may not--enable certain forms of dataveillance; and they may--or may not--induce participants to act in particular ways.

The question of the extent to which—and how—financial inclusion practices “financialize” asylum and refugee assistance requires urgent research. Such research might learn from existing critical analyses of financial inclusion practices and

policies in the context of development (Sarma & Pais 2011, Soederberg 2013, Mader 2018), particularly the growing emphasis on financial technologies (FinTech) as a means of enabling greater inclusion within financial networks (Gabor & Brooks 2016, Maurer et al 2018). Existing studies often demonstrate that the targets of financial inclusion initiatives (i.e. those identified as ‘poor’) often transform such initiatives to suit their own purposes and needs (Collins et al 2009, Maurer 2012). This body of research also raises interesting questions about the extent to which the emerging, self-described FinTech for Good sector is becoming a player in time-spaces that were previously coded and managed as humanitarian.

The field of humanitarianism at large has been characterized by the implementation of digital technologies used at the level of daily activities in refugee camps, at the level of food provision, logistics and refugee statistics. One such example is the work of the UNDP in Lebanon, where WhatsApp has been used to conduct surveys, both as a methodological experiment and to ‘understand the lifeworlds of Syrian refugees’ (Ullrich 2018a, b; see also Ullrich & Khoudary 2018). At the same time, humanitarian actors and international agencies such as UNHCR have implemented Refugee apps, which can be downloaded by refugees, and that are used to facilitate the communication with asylum seekers, both in camps and along migrant routes.

Conceptually, these changes have been understood through the term “techno-humanitarianism” (Mozorov, 2012), which refers to the growing centrality gained by digital technologies and financial tools in the daily activities of NGOs, international organisations and humanitarian actors, and simultaneously the intertwining between humanitarian and technological measures for governing refugees (Jacobsen, 2015). Such a focus on techno-humanitarianism is situated with a scholarly debate that engages with an interrogation on “the relations between government, politics and technology” (Barry, 2001: 2; see also Amicelle et al, 2015). Research is urgently needed to assess

the impact of techno-humanitarianism on asylum seekers and refugees, and the new forms of control that it engenders (Tazzioli 2019, Aradau and Tazzioli 2019). While there is a mushrooming scholarship that analyses how politics is reshaped through technologies, the reshaping of humanitarianism by these technologies for managing refugees remains quite unexplored in the literature, and in particular within the field of migration and refugee studies.

Techno-humanitarianism is part of emergent debates and literature on digital and cyber humanitarianism, which trace the increasing role played by digital technologies and digital mapping software in humanitarian interventions. Digital humanitarianism consists in “the enacting of social and institutional networks, technologies, and practices that enable large, unrestricted numbers of remote and on-the-ground individuals to collaborate on humanitarian management through digital technologies” (Burns, 2014; see also Meier 2012, Duffield 2016). In addition to digital maps and digital technologies, future research might offer a broader reflection on the roles of technologies in the field of refugee humanitarianism. Such a perspective will situate the inquiry on the financialisation of refugee governance within a broader study of the transformations of humanitarianism through the implementation of heterogeneous technologies, and how people use and incorporate these technologies in their daily practices (Maurer 2012).

REMITTANCES AND EVERYDAY LIFE OF FINANCE ON THE MOVE

Studies of (trans)national migration that focus on finance and economics are extensive (see Levitt & Jaworsky 2007 for an earlier review). Since the early 2000s there has been particular interest in transnational remittances – money sent by migrants to their families, business partners and communities. Massive increases in remittances globally have been a key part of the emergence of what is commonly referred to as the migration-development nexus. In this context, prominent

institutions like the World Bank (2006) have increasingly positioned remittances as a panacea for development, part of broader efforts to expand finance to those previously excluded (Roy 2010) and the securitization of (terror) finance discussed earlier. Critical scholarly accounts have contested the valorisation of remittances, which occlude the labour market conditions under which remittances are generated, and the sacrifices migrants have to make in order to remit (Brown 2006, Datta et al 2007). Some observers have also demonstrated that dramatic increases in remittances flows over the past two decades is mostly due to better reporting, i.e. better data-collecting procedures and improved measurement practices. Multiple institutions, including the WB and the Multilateral Investment Fund (MIF), have played a pivotal role in producing measurement tools and calculative practices to construct remittances as a financial flow (see e.g. Bakker 2015).

The enhanced visibility of remittances draws attention to the potential securitization of remittances (Hudson 2008, Datta 2016) as those sending and receiving money are incorporated into financial networks and markets (Cross 2015). Remittance assemblages can incorporate banks, post offices, credit unions, microfinance institutions, mobile money operators and money transfer organizations (MTOs), which range from large global enterprises (e.g. Western Union, MoneyGram) to specialist organisations that concentrate on specific remittance corridors (Datta 2016: 543). Efforts at incorporation represent a shift in policy emphasis from enabling income generation and entrepreneurship to providing financial intermediation (Guermond & Samba Sylla 2018), as migrants and remittance recipients are increasingly cast as ‘investor’ subjects disciplined to act in economically rational ways (Datta 2016: 540; Page & Mercer 2012). It is important to note that large amounts of remittances continue to flow through more informal, unregulated methods and networks, such as the hawala system (El Qorchi et al 2003). Datta (2016: 540) cautions that ‘more holistic interpretations are urgently needed

whereby remittances are recognized as compound transactions which extend beyond the material to encompass the emotional and the relational, and which vary within and across space and time in terms of their nature and logic' (see also Akesson 2011, Carling 2014).

Remittances have been increasingly linked with other financial savings and insurance products, including another emerging form of finance: mobile money (Guermond & Samba Sylla 2018). Rea & Nealms (2017: 3) estimate that since 2007, 270 new mobile money services have been launched in 92 countries across the global South. They define mobile money as 'services that allow users to access value transfer and payments via a mobile phone, typically without needing a bank account'. Claims about the power of mobile money to enable financial inclusion and development are strikingly similar to those made about remittances. MPesa, the platform launched in Kenya through a partnership between the UK Department for International Development and the telecommunication firm Safaricom, is the most frequently cited 'success story' (Maurer 2012). Much of the hype is based on opportunities for profit and the creation of new consumer markets for mobile money. Moreover, mobile money and the platforms they rely on, enable companies to harvest and share data from new populations, producing new forms of visibility for previously unbanked populations. Such efforts, as Maurer (2012) notes, are often subverted by users who repurpose the technologies for their own ends. Context matters too, and many mobile money schemes have struggled to establish themselves (Rea & Nealms 2017). Conceptually, mobile money's role as a technology that facilitates circulation—and thus a means of distribution and redistribution – raises questions about financial justice, understood as challenging inequality and social stratification (Ibid). Guermond & Samba Sylla (2018) go one step further and argue that a decolonising lens is necessary to make sense of the colonial legacies and endurances in which mobile money technologies are enmeshed.

Studies of both remittances and mobile money have generated a considerable amount of ethnographic data about how financed is practiced as part of everyday life on the move. Such studies have also drawn attention to the ways in which credit/debt relations structure movement in both places of departure, arrival and relations between them (Datta & Aznar 2019, Simone & Walks 2019). Recent surveys of refugees have drawn attention to how high levels of debt are one of the key ways in which displaced peoples are both surviving, but also being made more vulnerable (VASyR 2018). However, there remains a dearth of studies exploring how such vulnerabilities are lived and contested.

METHODS/METHODOLOGY: UPSCALING, FORENSIC ACCOUNTING, SLEUTHING.

Understanding how people finance life when displaced also requires attention to the methodological tools used in social scientific research. Studies cited in this paper draw on a range of well-deployed social science methods including secondary data analysis (both quantitative and qualitative), statistical surveys, interviews and participant observation. Choice of methods is crucial for generating particular kinds of knowledge. For instance, detailed ethnographies of people's financial and mobile practices (e.g. Bear 2015, James 2015, Harker 2020) illustrate that they rarely correspond with the 'everyday life' of finance that financial governance seeks to provoke (e.g. Langley 2008, Lazzarato 2015). There is also scope for further methodological diversification and for creatively combining methods from migration studies, economic geography, and critical development studies.

Given the importance of understanding displacement as a practice of movement, one option is a **follow-the-thing** methodology. This approach was developed within material culture studies and drew on actor-network theory to trace socio-material networks through which specific commodities move (Cook 2004). More recently

there have been attempts to theorise how such an approach might be adapted to finance (Christophers 2011, Gilbert 2011). One of the greatest challenges in this regard is that most money is created digitally as credit (Ryan-Collins et al 2011; Dodd 2014): posing the question ‘of how - indeed, whether - money can actually be tracked in the first place, whatever the temporal and spatial scales across which we may attempt to do so’ (Christophers 2011: 1076). Christophers (2011) advocates a form of commodity analysis that focuses on the contractual forms through which specific creditor-debtor social relations are instantiated and recorded. However, since money is not just a commodity, this method may only work when money is credit (Gilbert 2011). It may be that following financial instruments, like indebtedness or insurance, tell us more about how human displacement is managed through economic relationships than money alone.

In migration studies, scholars often follow migrant journeys to better understand struggles over political space (Garelli and Tazzioli forthcoming). Many of these studies show how migrants move through different legal statuses over time and space, as well as how policies move from one jurisdiction to another. Is it possible to follow technologies like debit cards or information-sharing apps as they become understood as “best practice” in global migration management communities and implemented in different displacement contexts? Similarly, can the various models of displacement policies, such as the Canadian model of individual sponsorship or the Ugandan model of refugee integration, also be followed?

Another approach that might be well suited for tracing flows of money and the power relations shaping such flows is **forensic accounting**. This method of analysing financial information is conventionally used to investigate fraud and prove corruption and has yet to be trialled for other purposes. Challenges to implementing this method include access to the raw materials needed (i.e. accounts) and replicating the extensive training that professional forensic accounts receive. The

entanglement of finance with digital technologies, amidst the growth of algorithmic life (Amoore & Piotukh 2016), also suggest that methods for unpacking and critiquing algorithms are needed: where, how and by whom are algorithms designed? What assumptions and aims guide their construction? (McKittrick 2021).

Methodological tools for understanding finance, displacement and technology need to attend to the different materialities, temporalities and spatialities of people financing their own lives and financial organisations seeking to capture the transactional value of those decisions. At present, there is a methodological—and disciplinary--tension between focusing on the everyday negotiations of life projects, their material constraints and the digitised flows of money, credit and data. Furthermore, one challenges when using the follow the ‘thing’ approach discussed above is that such methods risk ignoring people who don’t have access to or own that technology or financial service. Such approaches therefore require ethnographic and other approaches that attend to such exclusions. More broadly, developing multi-modal methods that can bring different types of processes, practices and experiences into conversation also promises to create intersections between the literatures outlined above.

EMERGING QUESTIONS & FUTURE DIRECTIONS

Gaps remain in research on finance, displacement and technology and we close with a series of questions that intersect with, but exceed, the threads of research discussed above.

How has **displacement been financialized**?

What becomes of displacement, migration and mobility when it is financialised and digitised?

In what ways have mobile people (displaced, refugees, migrants, tourists) become valuable in these assemblages? How has everyday life become datafied? How are displaced lives valued through data differently than as migrants, displaced people, humanitarian aid recipients, migrants, workers or citizens?

How do **people live and experience technological changes** in finance and humanitarian aid?

How do these changes work with or against previously existing debt, obligation, mutual aid and remittance practices? How do people make use of these technologies to develop pathways to a more prosperous life? What rights do displaced people have to their data, when aid, credit, and opportunities for making a living are increasingly tied to the sharing of that data?

What **financial and digital technologies** have emerged to manage mobility, in particular?

Are these technologies specific to mobility and migration or imported from other fields? What are the implications of new or repurposed financial digital technologies for

the people managed by them? What kinds of data infrastructures are required or amplified by emerging technologies of finance and humanitarian aid?

What **methodological tools** do we need to account for the role of data, its uncertain ownership, and its circulation?

Methodologically, how do we **attend to different geographies** of everyday lives and data-centric technologies? How do these questions refract differently when we research displacement, prosperity, migration governance, and remittance economies? What kinds of sites, case studies, objects or technologies would enable us to think across these questions?

Addressing these problems requires methodological flexibility and theoretical creativity and, most importantly, foregrounding the everyday lives of mobile people increasingly managed through financial and digital technologies. Researchers who seek to answer these questions will also have to think carefully about whether they wish to make normative claims or collect 'neutral' social scientific data, perform militant oppositional research, participatory research, and/or conduct translation work between different audiences and silos. In particular, it will be crucial to negotiate the gap between what is deemed 'significant' for directly affected people, knowledge producers, and policy-makers.

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ⁱThis paper builds on discussion at a workshop on 18 June 2019, where researchers from Durham, Leeds, Swansea, and Queens Universities and University College London explored the following questions:

- How do intersections of technology and everyday financial practices enable and/or inhibit migrants' and refugees' ability to make a more prosperous life?
- How do situated understandings of prosperity change in relation to the ways and means through which people finance their lives while displaced?
- How do technologies of finance enfold those moving with institutions and/or investors who seek to govern and/or profit from that movement?
- How does the uneven inclusion and exclusion of mobile populations in paid work, banking, healthcare, education and state assistance affect their capacity to thrive?

- How do such practices challenge and reframe the ways we think about value, labour and subjectivity?

Participants with a wide range of regional, empirical and practical expertise explored intersections between their work. While we found multiple and sometimes divergent opportunities to collaborate, the group agreed that there is an under-explored intersection between technology, finance and displacement. Thus this working paper maps the terrain of scholarship and activity in part in order to identify gaps for future research.

Sections on Political Economies of Migration Control, Finance-Security Assemblages, and Techno-humanitarianism were collaboratively developed with Glenda Garelli and Martina Tazzioli for the ESRC project "Financial Inclusion and Digital Connectivity in Refugee Governance."



Research at the Institute for Global Prosperity at UCL aims to generate new insights about sustainable and inclusive prosperity and provide new models for developing and interpreting evidence.

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