Fast-tracking Financialization

International Financial Institutions' Responses to the Covid-19 Pandemic in Mozambique

EDGAR BARROSO, RUTH CASTEL-BRANCO AND BOAVENTURA MONJANE

Alternactiva
Plataforma de Debate Democrático
pela Emancipação Social

womin

Fast-tracking Financialization
International Financial Institutions' Responses
to the Covid-19 Pandemic in Mozambique

Contents

List of Figures

Acronyms

ADECRU	Academic Action for the Development of Rural Communities
AMDER	Mozambican Association for Sustainable Rural Development
BMGF	Bill and Melinda Gates Foundations
CAADP	Comprehensive African Agricultural Development
CSOs	Civil Society Organizations
DFID	United Kingdom Department for International Development
DUAT	Land Use and Benefit Rights
FNDS	National Sustainable Development Fund
GSPx	Government to Payment Systems
HIPC	Highly Indebted Poor Countries
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IFIs	International Financial Institutions
ILM	Integrated Landscape Management
ILO	International Labour Organization
IMF	International Monetary Fund
INAS	National Institute for Social Action
INSS	National Institute for Social Security
MEF	Ministry of Economics and Finance
MGCAS	Ministry of Gender, Children and Social Action
MITESS	Ministry of Labour and Social Security
MT	Metical
Mt	Metical
OMR	Rural Observatory
OTM	Organization of Mozambican Workers
PASD-PE	Direct Social Action Programme-Post Emergency
PMSC-PS	Mozambican Civil Society Platform for Social Security
PRE	Economic Restructuring Programme
PRSP	Poverty Reduction Strategy Papers
PSI	Policy Support Instrument
PSSB	Basic Social Subsidy Programme
SAPs	Structural Adjustment Programmes
SUSTENTA	National Programme for Sustainable Development
TRIPS	Trade-Related Aspects of Intellectual Property Rights
UNAC	National Union of Peasants
USAID	United States Agency for International Development
WFP	World Food Programme
WTO	World Trade Organization

About the Authors

ALTERNACTIVA is a Mozambican collective and platform, which offers an online space for open debate and rigorous analysis about various aspects of socioeconomic, political and cultural life in Mozambique. Its objective is to support movement building through the development of a collective political consciousness, anchored in progressive ideas and positions, across disparate sectors and social movements. Its founding members include young Mozambican academics, activists and artists, committed to social emancipation.

Edgar Barroso is a PhD candidate in International Relations, at the Institute of Social Studies, Ankara Yıldırım Beyazıt University. He is an Assistant Researcher at the Faculty of Humanities, Universidade Pedagógica de Maputo, and an International Relations Officer at the Cooperation Office, Universidade Pedagógica de Maputo. He is a co-founder of Alternactiva - Acção Pela Emancipação Social.

Ruth Castel-Branco is a labour scholar and activist. She holds a PhD in Sociology from the University of the Witwatersrand. She is based at the Southern Centre for Inequality Studies at the University of the Witwatersrand, where she manages the Future of Work(ers) research project. She is also an associate of the Instituto de Estudos Sociais e Económicos and an Inequality Fellow of the Open Society Foundations. She is a co-founder of Alternactiva - Acção Pela Emancipação Social.

Boaventura Monjane holds a PhD on Postcolonialisms and Global Citizenship, from the Faculty of Economics, University of Coimbra. He is based at the Institute for Poverty, Land and Agrarian Studies at the University of the Western Cape, where he is a postdoctoral researcher. He is also a fellow of the International Research Group on Authoritarianism and Counter-Strategies of the Rosa Luxemburg Foundation, and an associate researcher at the Centre for African Studies at the Universidade Eduardo Mondlane. He is a co-founder of Alternactiva - Acção Pela Emancipação Social.

Moments of crisis create windows of opportunity, often deepening expropriation, exploitation, and exclusion; at times creating the space for emancipatory alternatives to emerge. The Covid-19 pandemic was one such moment. In Africa alone, millions of people contracted the corona virus and hundreds of thousands succumbed to it.

Executive Summary

Mozambique was already facing an economic, ecological, and political crisis when the Covid-19 pandemic was declared. Lockdown measures in response to Covid-19 resulted in additional socioeconomic difficulties. To deal with these difficulties the Mozambican government needed additional funding which they were able to get from the IMF and World Bank.

This research report explores how the IMF and World Bank, in alliance with development agencies, used this additional funding during the Covid-19 pandemic as an opportunity to impose conditions which influence policy in two interrelated sectors: labour and social protection; and land and agriculture.

Elements within the state and civil society have challenged the conditions imposed by the IMF and World Bank on Mozambique. Whether these challenges can build into a meaningful movement remains to be seen.

The first section of this paper provides background to IMF and World Bank financing and their push for structural adjustment policies. In 1987, Mozambique embarked on its first structural adjustment programme which resulted in mass retrenchments, austerity and public debt. Mozambique's debt was subsequently cancelled, but its economy remained under the control of the IMF. Today, the World Bank funds 53 projects in Mozambique. These amount to $3.7 billion, which is equivalent to the annual national budget. The agricultural sector accounts for 14% of investment while social protection accounts for 9%.

The second section traces how the World Bank used the Covid-19 pandemic to advance its social protection agenda in two important ways. The first was to replace the idea of universal entitlements with highly targeted, short-term, grants that do not address the root causes of poverty and inequality. The World Bank argues that longer-term needs could be more effectively addressed through the diversification of livelihoods and incorporation of poor households into financial markets through credit and debt. The second was the IMF and World Bank insisting on the financialization of public services through the outsourcing of payment systems to financial service providers. Although outsourcing proved impossible to implement and the government eventually had to insource the program, this has had considerable material and human cost for Mozambicans.

The third section explores the World Bank's approach towards agriculture. The World Bank has pushed over many years for the collateralization of land, that is to move to private ownership of land and encouraging farmers to take loans against the value of land; the incorporation of farmers into global commodity chains;

and the expansion of large-scale, market-oriented agriculture. However, as the destruction of the cashew industry illustrates, these conditions have had harmful effects. Recently, the World Bank shifted its support towards smallholder and peasant farmers, through the adoption of the Natural Resources Landscape Management Project or *Sustenta*, hinged on the privatization and collateralization of land.

As the report concludes, the Covid-19 pandemic created an opportunity for the World Bank to fast-track financialization through loans and grants. This has led to the attempted expropriation of the Mozambican state and its people through the outsourcing of state functions and privatization of state assets. Nevertheless, moments of crisis create windows of opportunity to reorient policy and action towards the construction of a developmental state committed to a people-centred development model, and which prioritizes human development over market interests.

The report calls for greater articulation between social movements – whether based in the home, the countryside, the street corner, or the factory floor – in order to build power against the tide of expropriation, exploitation and exclusion under late neoliberalism. It also calls for the revival of the global justice movement, so as to be able to hold international financial institutions accountable.

01 Introduction

Moments of crisis create windows of opportunity, often deepening expropriation, exploitation, and exclusion; at times creating the space for emancipatory alternatives to emerge. The Covid-19 pandemic was one such moment. In Africa alone, millions of people contracted the corona virus and hundreds of thousands succumbed to it.

Lockdown measures put in place by governments to reduce the spread of the virus had social and economic costs, including the disruption of global supply chains, the closure of businesses, mass un(der)employment, inflationary prices, rising hunger and poverty, and an increase in gender-based violence.

In response to the social and economic costs from lockdown measures, countries adopted unprecedented emergency income-support measures, often through funding from International Financial Institutions such as the IMF and World Bank.

Before the pandemic, Mozambique was already experiencing an economic, ecological, and political crisis. An estimated 60% of the population was living in poverty by 2016 with rural areas more greatly affected than urban areas (Mambo et al. 2018). Natural disasters, including the droughts of 2016 and cyclones of 2019, had affected the two thirds of Mozambicans whose livelihoods depend on rainfed agriculture.

Social and economic costs from the Covid-19 lockdown added to this existing crisis, and led government to seek loan funding from International financial institutions (IFIs). These loans came with conditions and strengthened the hand of the IFIs in influencing government.

This report analyses IFI responses to the Covid-19 pandemic, focusing on two case studies which show how the IMF and World Bank use their power to push policies in line with neoliberal market-based approaches to development, and which lead to harmful impacts on the great majority of the population.

> **...the World Bank used the Covid-19 pandemic to advance its social protection agenda, by replacing the idea of universal entitlements with highly targeted, short-term, grants that do not address the root causes of poverty...**

The first case study focuses on labour and social protections and shows how the World Bank used the Covid-19 pandemic to advance its social protection agenda i) by replacing the idea of universal entitlements with highly targeted, short-term, grants that do not address the root causes of poverty, and that incorporate poor households into financial markets through credit and debt; and ii) through financialization of cash transfers by outsourcing payment systems to financial service providers. Although outsourcing proved impossible to implement and the government ultimately had to insource the program, this has had considerable material and human cost for Mozambicans. While evidence across Africa has shown that the financialization of social protection, through the bundling of cash transfers with financial services under the guise of financial inclusion, has negative consequences for social development (Torkelson, 2020), the World Bank has nevertheless continued to push its agenda, aided by the power it wields over countries (Castel-Branco, 2021b).

The second case study focuses on land and agricultural policy. It shows how the World Bank imposed conditions that land be treated as a commodity to invest in, an untapped resource that should be liberalised and absorbed into the capitalist market, with small farmers encouraged to take out loans using land as guarantee. These policy approaches are very likely to lead to landlessness and to force small farmers who become landless, to seek social protection.

The study concludes that IFI's used the Covid-19 moment of crisis to fast-track the financialization of development, a process whereby financial institutions, markets and instruments become increasingly predominant in development policy making and outcomes. The study also points to resistance by both the state and civil society. Whether these forms of resistance can contribute to a strong developmental state, a state that commits to a people-centred development model, to human development over market interests, hinges on the power of globalized social movements to claw back control from financial capitalism.

02 The historic role of IFI's in Mozambique

Mozambique relies heavily on funding from International financial institutions (IFIs). The IMF and the World Bank are the most influential IFI's in Mozambique, and their funding comes with conditions that the country is required to accept. As Plank (1993) described:

The Mozambican leaders have been obliged to cede substantial influence over domestic political arrangements and policy choices to external agencies in order to maintain the flow of aid and avert economic collapse (p. 407).

The IMF and World Bank provided loan funding to developing countries, including Mozambique, with harsh conditions through a combination of coercion and "technical assistance". Countries receiving loans were forced to adopt Structural Adjustment Programmes (SAPs) which involved the liberalization of the economy (that is the lessening of government regulations and restrictions and greater participation by private entities); the privatization of public services, infrastructure and enterprises; and the deregulation of labour (which lessens protections such as union membership and or minimum wages).

SAPs entrenched underdevelopment, worsened poverty and inequality and removed control by national governments over their policy agendas, yet the IMF and World Bank insisted on SAPS conditionalities (Bazbauers, 2018). By the 1990s, the IMF and World Bank came under fire for their policy advice, and were widely blamed for trapping developing countries in a downward spiral of debt.

Mozambique joined the IMF in 1985, at a time when the country was in a state of civil war, experiencing a deep financial crisis and had lost support from socialist countries. In 1987, Mozambique embarked on the Programa de Reconstrução Económica (PRE) – the Economic Restructuring Program – moving away from socialism to a market economy.

Under the PRE, and in line with SAPs, the government privatised almost 1,500 public enterprises. With the goal of creating a

> **"Ultimately, Mozambique needs a people-centred development model. The conditionalities imposed by the IMF and World Bank have undoubtedly undermined the national development processes."**

domestic capitalist class the government sold larger enterprises to foreign investors, and smaller enterprises to politically connected aspiring entrepreneurs (Castel-Branco & Cramer, 2003). However, due to the lack of state support almost half of the newly privatised enterprises went bankrupt within five years, resulting in the loss of half a million jobs (Artur, 2004).

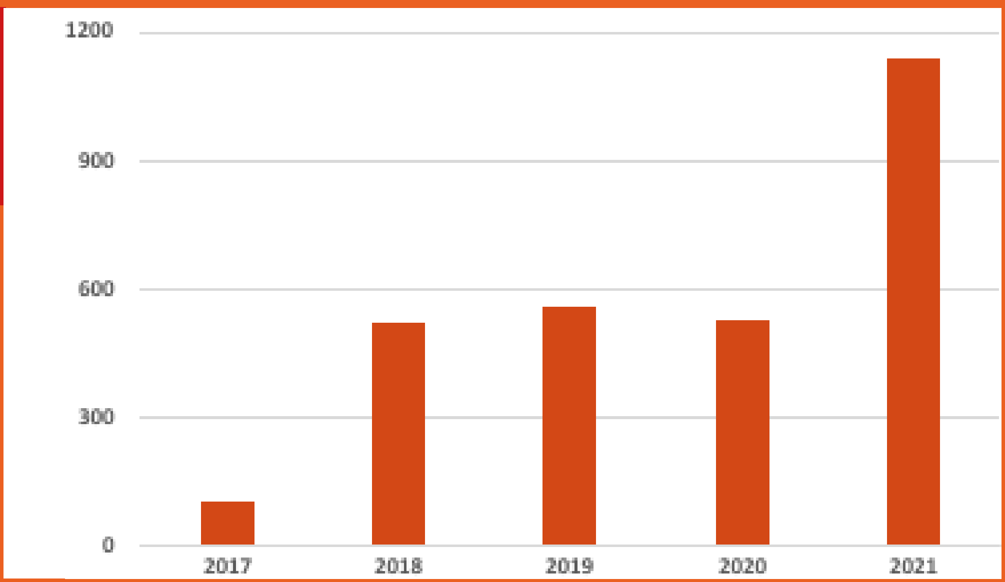
The World Bank hinged assistance to Mozambique on the removal of protections, including to the cashew industry, which was a major employer of women (Hanlon, 2000). Meanwhile, the food subsidy system was abolished and replaced with cash transfers to a handful of people in urban centres (Castel-Branco, 2021b).

In response, the IMF set up the Heavily Indebted Poor Countries (HIPC) initiative. This promised debt relief to 18 countries including Mozambique, on condition that these countries introduce further policy reforms. In 2005 a growing global justice movement, campaigned for an end to debt and the world's richest countries announced that they would pay the debt owed by the 18 HIPC countries to the IMF and World Bank. In order to continue its power over the policies of former HIPC countries the IMF introduced the Policy Support Instrument (PSI) (50 Years is Enough, 2006).

Through the PSI review process, the IMF has continued to influence Mozambique's budget and policy priorities, and the terms of donor aid.

Today, the World Bank funds 53 projects in Mozambique. These amount to $3.7 billion, which is equivalent to the annual national budget.

Figure 1: IBRD and IDA commitments (in millions of dollars)



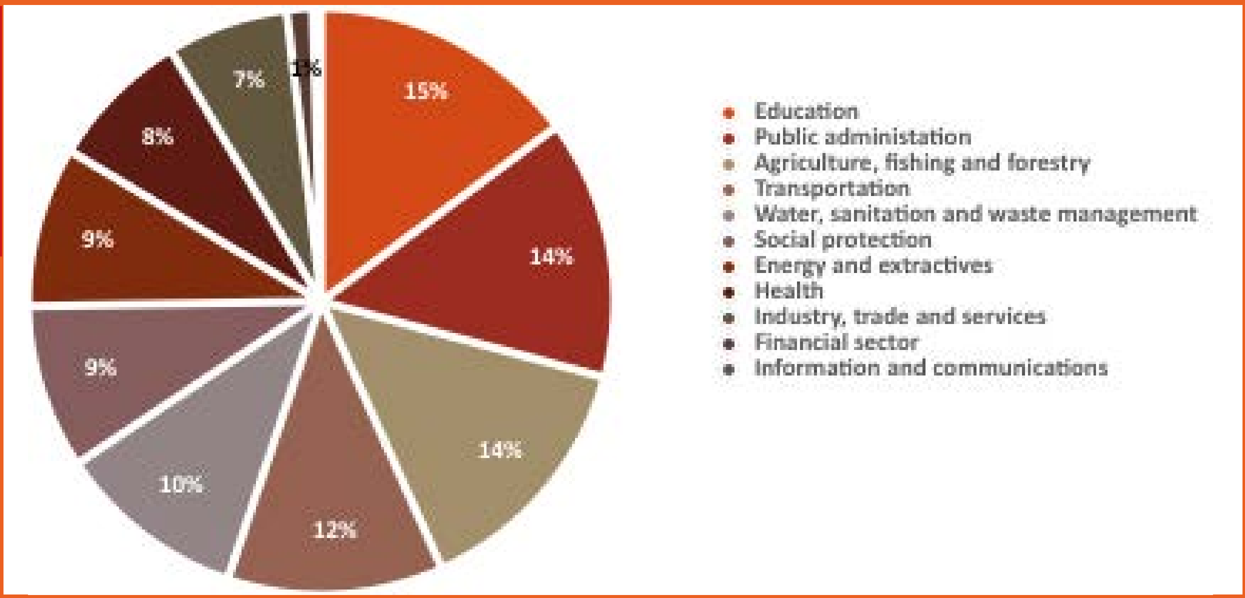
The IMF and World Bank use their power to insist on conditionalities, and in order to receive loans from the IMF and World Bank, the Mozambican government agrees to their conditions. This means that the IMF and World Bank shape policy at a national level. This stifles democratic political processes, enforces policies that do little to address the conditions of poverty faced by large numbers of Mozambicans and prevents developmental alternatives from taking shape.

Progressive social movements have a critical role to play in pushing for defiance to the conditions imposed by the IMF and World Bank, so that development alternatives that benefit working people may be put in place. A globalized justice movement is necessary now, more than ever.

The Covid-19 pandemic enabled the Frelimo government to mobilize over a billion dollars of additional loans and grants (Figure 1) with the agricultural sector receiving 14% of investment while social protection receives 9% (World Bank, 2021). Other prominent sectors include education, public administration, transportation and water and sanitation (Figure 2). In addition, the World Bank's International Finance Corporation (IFC) finances a number of private projects, in the agribusiness, oil and gas sectors (IFC, 2021).

The next section explores the role of IFIs in shaping labour and social protection policy, through funding in response to the Covid-19 pandemic.

Figure 2: IBRD and IDA commitments by sector (in millions of dollars) Source:World Bank (2021)



03 The contested influence of IFI's over labour and social protection policy

Over the last decades, social protection has increasing acceptance in global policy circles. However there are different views on what exactly social protection is.

In 2012, the World Bank launched its Social Protection and Labour Strategy. This advocated highly targeted safety-nets, coupled with opportunities for productive employment through public works programmes for able-bodied adults of working age (World Bank, 2012). The World Bank's latest innovation, Adaptive Social Protection, reduces universal entitlements to short-term, shock-responsiveness programs. Longer-term needs, the World Bank suggests, can be more effectively addressed through the diversification of livelihoods and incorporation of poor households into financial markets through credit and debt (World Bank, 2020).

Evidence across Africa has shown that the financialization of social protection, through the bundling of cash transfers with financial services under the guise of financial inclusion, has had negative consequences for social development (Torkelson, 2020). Nevertheless, the World Bank has continued to push its agenda, aided by the power it wields over countries (Castel-Branco, 2021b).

As chair of the Multi-Donor Trustfund for Social Protection, the World Bank was able to influence the design and implementation of emergency responses to the Covid-19 pandemic in Mozambique. However, its attempt to leverage loans and grants to advance its global policy agenda were contested by both the state and civil society, albeit indirectly.

This section begins by providing an overview of Mozambique's social protection system prior to the Covid-19 pandemic, before exploring the politics of policymaking with regards to the Programa de Acção Social Directa - Pós Emergência (PASD-PE) - Direct Social Action Program-

> **...more than a year from the start of the pandemic, only 378,717 new households have received their first three-month instalment and there is no set date for the second.**

Post Emergency. It then unpacks the impact of World Bank conditionalities on the lives of working people, before reflecting on emerging contradictions in the area of labour and social protection.

This section draws on quantitative analysis of official government data and qualitative research conducted in the second half of 2021. Quantitative sources included the general population census, annual budget briefs on social protection and the social protection statistical bulletin (INE, 2019, 2020; UNICEF & ILO, 2021). Qualitative research drew on documentary evidence, participant observation and semi-structured interviews with representatives of the state, private sector and organizations of working people.

Mozambique's social protection system

> *All citizens have the right to social protection independently of their colour, race, sex, ethnic origin, place of birth, religion, educational level, social position, marital status or profession. (RdM, 2007, art 6)*

In Mozambique, social protection is a right, even though this right is seldom realised in practice (PMSC-PS, 2016). Social protection includes social insurance for workers in the formal sector, social assistance for poor and vulnerable households and private insurance funds

Social insurance for workers in the formal sector is financed through workers contributing 3% and employers 4% of a worker's monthly income. Benefits include short-term subsidies for maternity, illness, hospitalization, and funeral costs; and long-term disability, old-age and survivor pensions (BOM, 1990). However, only 12% of the economically active population are salaried workers in the formal economy, limiting the scope of social insurance (INE, 2019). Given the gender division of labour and gender discrimination in the workplace, less than a quarter of those insured are women. Although the INSS recently extended coverage to informal workers on a voluntary basis, barriers including lack of information, complex administrative procedures, low and irregular incomes, inadequate benefits and strict eligibility criteria result in only 0.25% of informal workers making regular contributions to the social insurance fund (Castel-Branco & Sambo, 2020).

Social assistance for poor and vulnerable households is financed by the national budget. The social assistance scheme was first introduced by the World Bank to lessen the harmful effects of structural adjustment policies. Approximately 8,353,500 people relied on some form of state subsidised food. When the food distribution system was stopped, the World Bank proposed a Food Subsidy Programme for poor urban dwellers, funded by the

IMF (World Bank, 1989). By 1996 the Food Subsidy Programme reached 92,300. However, an internal audit found that two-thirds of recipients did not exist. Following the reregistration of recipients, coverage dropped by two thirds. Nevertheless, the Food Subsidy Programme continued to be kept up by donor-funded budget support, monitored under the Poverty Reduction Strategy Paper indicators (Castel-Branco, 2021a).

Following the adoption of the Social Protection Law and National Strategy for Basic Social Security, coverage increased fivefold, and government approved the further expansion of social assistance to a million Mozambicans by 2019 and 3.3 million by 2024 (RdM, 2016). Government also foresaw the expansion of the state bureaucracy to meet growing demand and improved the quality of services. However, with the economic crisis in 2016 coverage did not increase, and the programmes became increasingly reliant on funding from international development and financial institutions (UNICEF & ILO, 2021).

At the start of the Covid-19 pandemic, Mozambique had three main social assistance programmes, covering just over 600,000 households. The first was the Basic Social Subsidy Programme (PSSB), which provided an unconditional cash transfer to poor, labour-constrained households. These included households headed by the elderly, people with disabilities or chronic disease and children. The monthly cash transfer ranged from Mt 540 to Mt 1,000, depending on household size.

The second was the Productive Social Action Programme (PASP), which involved participation in labour-intensive public

Figure 3: The evolution of social assistance coverage in Mozambique 1990- 2020

works. In exchange for working four hours a day and four days a week, households received Mt 1,050 a month.

The third was the Direct Social Action Programme (PASD), which provided short-term monetary or in-kind transfers to poor and vulnerable households, temporarily unable to work. This programme served as an anchor for the roll out of a new cash transfer in response to the Covid-19 pandemic (UNICEF & ILO, 2021).

The social protection response to the Covid-19 pandemic

In response to the Covid-19 pandemic, the Mozambican government adopted two ways of income support to poor and vulnerable households. The first was an additional three-month payment to existing social grant recipients. The second was an unconditional monthly cash transfer of Mt 1,500 to a projected 1,102,825 new households, living in (peri)urban and border regions, over a period of six months (RdM, 2020). Both interventions would be paid for by international development and financial institutions.

However, more than a year from the start of the pandemic, only 378,717 new households have received their first three-month instalment and there is no set date for the second (MGCAS/ILO, 2021). World Bank's insistence that cash transfers be administered by an electronic payment system managed by a private provider delayed payments, were the primary reason for delays in the roll out of the PASD-PE.

Historically, cash transfers in Mozambique have been paid manually by National Institute for Social Action (INAS) staff, who

Figure 4: Domestic vs international resources for social assistance, 2020

spend about 15 days a month, travelling large distances to reach far-flung areas. However, because the INAS is understaffed, payments are highly irregular. Furthermore, manual payments pose security risks for INAS staff and beneficiaries – and leave staffers with little time for other important duties such as the provision of social services. All evaluations point to the need to improve the payment system. However, how to do so remains a challenge.

With the onset of the Covid-19 pandemic, the World Bank teamed up with tech billionaires to launch the G2Px initiative, a new 'payment ecosystem', where customers choose between a range of private providers. Ignoring accepted views that outsourcing was costly, G2Px insisted that digitalization and outsourcing of cash transfers would ensure savings in the long-run (Gelb & Mukherjee, 2020).

The World Bank had already tried to outsource cash transfers in Mozambique. However, limited digital literacy and limited connectivity made electronic payments unworkable, and poor infrastructure made manual payments unprofitable. Because of this financial service providers were reluctant to bid for tenders.

The World Bank then proposed a model based on electronic payments in urban centres and manual payments in rural areas. However, this solution failed, increased the burden on the state and undermined its distributional regime1.

In response to the Covid-19 pandemic, the World Bank set up a Working Group on Payment Systems which overlapped with the Working Group on Adaptive Social Protection. Vodacom was selected to administer the PASD-PE payments. To facilitate electronic transfers, most beneficiaries were offered a cell phone and Mpesa accounts. However, Vodacom struggled to implement a digitalised payment system. In the midst of long delays and growing political unrest, INAS brought the payment system back in-house. For now, most beneficiaries will continue to be paid manually using INAS' Offline Payment App, while the World Food Programme pilots e-wallet payments among 94,000 urban households (MGCAS/ILO, 2021). The World Bank blames the failed outsourcing process on a restrictive regulatory environment for financial services. However, the government points to a number of other challenges, including the limited number of service providers with the network coverage and necessary infrastructure to respond to the needs of the programme at a national scale; the lack of experience working with people with limited (digital) literacy; and lengthy delays in the disbursement of funds by the World Bank[2].

1 Interview with a former tender coordinator by Ruth Castel-Branco, 12 October 2021, Maputo.
2 Interview with a state representative by Ruth Castel-Branco in Maputo, 13 October 2021.

The cost of World Bank outsourcing experiments has been extremely high. According to the latest statistical bulletin, PASD-PE administrative costs, financed entirely by the World Bank, amounts to 51.16% of the total programme budget. This leaves only 49% of the budget for the actual cash transfers.

In contrast, the administrative costs of the PSSB, which is financed mainly by the national budget and paid manually by INAS staffers, is only 12% of the total budget allocated to the programme. In other words, manual payments by government officials have proven significantly more cost-efficient and effective than attempted electronic payments by private providers, yet the World Bank continues to insist on the need to outsource the payment process.

In addition, because the rollout of the PASD-PE hinged on outsourcing the payment system, public resources were diverted way from state infrastructure and personnel and into the pockets of multinational private providers, undermining state capacity as its workload grew. Most worryingly, the huge costs of outsourcing have been increasingly absorbed by public debt, which will ultimately have to be repaid by Mozambican taxpayers (INE, 2021; UNICEF & ILO, 2021). The next section explores the implications for the lives of working people.

The impact of the PASD-PE on the lives of working people

Despite delays, an unprecedented number of households received the first PASD-PE payment. A recent study by the Mozambican Civil Society Platform for Social Protection found that the PASD-PE has in fact provided some respite. Beneficiaries spent the funds on food, necessities and paying off debts. In addition, the PASD-PE provided an opportunity for the INSS and INAS to collaborate in identifying poor and vulnerable households.

However, the study also pointed to a number of operational problems which have undermined the impact of the PASD-PE and possibilities for claim-making (PMSC-PS, 2020). The first challenge was the lack of information about the program, the value of the transfer, the regularity of payments and the period of implementation. Only two thirds of beneficiaries knew why they were registered in the PASD-PE, less than half knew how much they would receive, and a quarter had no idea how many months the program was supposed to last for (PMSC-PS, 2020).

The Sindicato Nacional de Empregados Domésticos (SINED) – the National Union for Domestic Workers (SINED) – submitted union membership lists to INAS in April 2020, registrations took place in July 2020, but it was only in April 2021 that some received their first payment, and others are still waiting:

When we registered, we were told that they would receive the first payment of Mt 4,500 via Mpesa in September. But that did not happen. This April, we began to hear rumors that some people were being paid but our members had not been informed. Some rushed to the party [Frelimo] only to be told that their names had already been called and they would now have to wait until the next payment cycle but no one knows when that is [...] If they had called people or paid the transfer via Mpesa as promised, there would not have been a problem. In a disorganized way, things ended up happening.[3]

In the absence of state support, SINED distributed food baskets to their members and rolled out training programs to teach members how to make personal protective equipment to sell. For domestic workers, this support was critical in the first phases of the pandemic, since approximately a quarter of SINED's members lost their jobs while another quarter saw a significant drop in income (Castel-Branco & Acciari, 2021).

A second and related challenge for beneficiaries was dealing with the failed digitalization process. Despite or perhaps because of the outsourcing of cash transfers, there were many errors in the information collected, and this had to be corrected at beneficiaries' expense. Furthermore, while electronic payments were theoretically safer, many beneficiaries were robbed following the distribution of Vodacom phones. Because the login codes were "0000" Mpesa accounts could be easily accessed by thieves, explains a SINED member:

When thieves saw people gathering, they prepared to rob people. To reduce confusion INAS should have sent a message a week beforehand to inform us of the payment date, time and place. They relied on the neighbourhood secretary, but the secretary wasn't always able to communicate with everyone.

In addition, not all beneficiaries lived within a 5-kilometer radius of an Mpesa agent and not all Mpesa agents had the cash to pay out the transfers. There was an effort to mobilize local traders to register with Mpesa but not all traders had the necessary documents needed to register. Because Mpesa agents are effectively own account workers, they have autonomy to define where and how to work. Therefore, neither INAS nor Vodacom had any power to hold them to account. This meant that beneficiaries were subject to the whims of Mpesa agents (PMSC-PS, 2020).

3 Interview with a state representative by Ruth Castel-Branco in Maputo, 14 October 2021.

The final challenge was the lack of INAS support and the absence of an effective complaints' mechanism. According to the survey, a quarter of respondents declared that they had to pay a "success fee" to gatekeepers to be registered in the PASD-PE. While most beneficiaries knew that there was a complaints mechanism in place, nearly half had no idea of where to go to lodge a complaint or register a stolen phone (PMSC-PS, 2020). The government tried to establish a hotline staffed by the World Food Program (WFP) but as a representative of SINED says, it was not effectively implemented: "All people could do was wait. There was no hotline where they could consult timelines or lodge complaints." Historically, INAS has relied on thousands of quasi-volunteers at the local level called "permanentes" to disseminate information, identify potential beneficiaries and troubleshoot problems. In exchange for their work, "permanentes" receive a subsidy equivalent to a cash transfer. Although insignificant, it incentivizes collaboration by compensating volunteers for their time. However, under the guise of transparency, "permanentes" were excluded from the PASD-PE, even as their workload increased exponentially, leading to a contraction in the quality of support provided to recipients.

Ultimately, the outsourcing of the payment process fragmented the relationship between INAS and cash transfer recipients even further. While Vodacom assumed responsibility for making payments via Mpesa – which it ultimately struggled to do – it was not responsible for the myriad of other interactions which usually take place between INAS representatives and beneficiaries. Yet with resources diverted to private providers there were not enough resources to strengthen INAS' response on the ground.

Notably, the National Strategy for Basic Social Security always saw the PASD-PE as a peripheral programme. The primary objective of social protection has been to respond to the structural causes of vulnerability along the life cycle rather than idiosyncratic shocks. Nevertheless, the intensification of shocks – droughts, floods, Covid-19 – have transformed social protection into highly targeted, short-term, shock responsiveness programmes. Under the guise of Adaptive Social Protection, debates about the redistributive role of the state are simply deflected onto the household and the private sector through elusive ideas like livelihood diversification and financial inclusion.

The challenge facing the Mozambican government is how to reconcile these conflicting visions. As one official succinctly put it: "We can be pretty sure that after six months, PASD-PE beneficiaries will fall back into poverty, and we will lose the gains made. We have to keep working to increase the fiscal space and expand coverage. We cannot go backwards".

There are many ways to finance social assistance including the reallocation of public expenditure to sectors with greater socio-economic impacts; increases in tax revenue and earmarking of taxes on natural resources and reducing illicit financial flows.

However, Mozambique's extractive development model poses a paradox. On the one hand it increases the need for social assistance, because it leads to dispossession, exploitation and exclusion. On the other, it undermines the redistributive role of state in addressing the roots of poverty and inequality, due to associated fiscal exemptions, (il)licit financial flows and the acquisition of public debt.

In the short-term, development aid is perhaps the most realistic source of financing. However, as this case has shown, external financing is prone to the whims of international development and financial institutions. In the long run, conditionalities can undermine the redistributive capacity of the state – both in terms of fiscal space, with increased public debt, and administrative capacity, with the outsourcing of state functions. Ultimately, it is critical to democratize debates about social protection and build alliances between member-based organizations including the Mozambican Civil Society Platform for Social Protection (PMSC-PS), the Organization of Mozambican Workers (OTM) and the National Union of Peasants (UNAC).

04 The contested influence of IFI's over land and agricultural policy

Social protection and agriculture are closely intertwined, although this is not always recognised (Tirivayi et al., 2016). According to national statistics, 67% of Mozambique's population relies on agriculture as their main means of survival (INE, 2019). Land therefore plays a very important role in the livelihoods of large numbers of people, especially in rural areas, and if these people were not able to subsist on the land they would be in need of social protection.

This section looks at the historical and current role of the World Bank, in influencing agricultural policy and, more recently, in supporting agricultural programmes that aim to link peasant production into global value chains.

The section also highlights resistance to these policies by civil society and their search for alternatives to IFI market based approaches.

The Constitution of Mozambique defines agriculture as the basis for development and as one of the priority sectors of the economy. In line with approaches promoted by IFIs and private corporate interests Mozambique's agricultural policies, since the early 1990s prioritised large-scale, intensive, market-oriented agriculture (Abbas et al., 2021).

With the Covid-19 pandemic, these approaches have been strengthened (Monjane, 2021), as seen by the revision of the national land policy, which seeks to collaterize land, that is to move to private ownership of land and use land as guarantee against which to give loans; and the development of a World Bank-funded agribusiness-oriented agricultural programme called *Sustenta*.

> **"While many of the World Bank's efforts to marketize and commercialise agricultural production have failed, even on their own terms , these failed projects have used up valuable resources that could have benefited smallholder farmers."**

04

Historical context: Frelimo, IFIs and agricultural policy

After independence the Frelimo government adopted a socialist agricultural programme. In the countryside this meant state ownership of land, state planning and state control, along with the collectivization of farming systems. Frelimo took for granted that people in the countryside would support this, since the rural population had been very supportive of Frelimo during the liberation struggle. The Frelimo government was therefore surprised to find that people in rural areas resisted their approach in the countyside. According to Wuyts (2001), Frelimo did not consider that not everyone in the countryside would agree with state ownership and control, and Frelimo overlooked the importance of commercial agriculture to rural livelihoods.

Rural resistance resulted in a decline in agricultural production and productivity – and finally in a famine in the early 1980s. To address this, the Frelimo government introduced reforms which combined central planning with the promotion of commercial agriculture, under a brand of market socialism.

Reforms included the distribution of state-owned land to multinational enterprises; and the transformation of state-farms into cooperatives to stimulate small-scale commercial farming (O'Laughlin,1996, p.5). With the adoption of Economic Restructuring Program, the PRE in 1987, agriculture and land policies moved even more towards markets and foreign investment.

One of the most harmful interventions by the World Bank in Mozambique was the destruction of the cashew nut industry. In the 1960s and 1970s Mozambique was the largest producer of cashew nuts in the world, accounting for about half of all global cashew nut production. In 1995, the World Bank required Mozambique to lift protections for the cashew sector as a condition to access US$400 million in funding. It argued that removing protections would reduce export rates for raw cashews, stimulate demand and encourage competition between exporters (McMillan et al, 2002; Abbas, 2014). This resulted in 10,000 people becoming unemployed and peasants losing their income. The government of Mozambique had to work in secret to rebuild the industry (Hanlon, 2016).

Across Southern Africa, the World Bank and development agencies – most notably the United States Agency for International Development (USAID) and the United Kingdom Department for International Development (DFID) – have pushed for similar neoliberal policies, the reorientation of agricultural production towards international markets and the collaterization of land through land reform (Adalima, 2016).

As discussed above, the World Bank has used loans and grants as weapons to influence policy in line with their ideological and political programme (Gibbon et al., 1993). The result has been the privatization of Africa's agricultural systems in a short space of time, with smallholder farmers losing out (Monjane et al., forthcoming).

While many of the World Bank's efforts to marketize and commercialise agricultural production have failed, even on their own terms (Bernards, 2021), these failed projects have used up valuable resources that could have benefited smallholder farmers.

The following section explores the World Bank's interventions in the agricultural sector in recent years, focusing on the World Bank's Partnership Framework with Mozambique for 2017-21. The World Bank argues that roots of rural poverty in Mozambique lie in the land tenure system, which does not allow the private ownership of land. The World Bank argues that not allowing land to be sold, mortgaged, or alienated, does not allow smallholders to access credit. Not having access to credit, the World Bank argues, does not allow small holders to access agricultural inputs and technology, and this undermines agricultural production.

If smallholders had private land rights, the World Bank concludes, they would be able to collaterize their land, that is access credit using their land as collateral, and access investment to raise productivity and compete in international commodity chains (World Bank, 2007; 2017). However, as the following section illustrates, the collaterization of land threatens to accelerate ongoing processes of dispossession, thrusting the expropriated into the ranks of the unemployed who would need social protection.

Land and agriculture in times of the Covid-19 pandemic: the role of IFIs

International financial institutions have played an important role in Mozambique's agricultural sector for more than forty years. Although the World Bank did not introduce specific interventions in response to the Covid -19 pandemic, they did advance a number of agricultural projects during the Covid-19 pandemic.

In June 2021, the World Bank approved a $150 million loan to create livelihood opportunities in agriculture for farmers in the north of the country, as part of its Partnership Framework with Mozambique for 2017-21, which seeks to promote "climate-smart and socially acceptable solutions across all activities and sectors of intervention - from infrastructure to agriculture, fisheries, and forestry to build resilience and coping mechanisms in preparation of the next set of shocks'' (World Bank, 2021).

The World Bank (2017, p. 17) insists that the absence of private land titles poses a risk to private sector development, public investment, and land tenure security. It argues for strategies that promote the participation of community-based organizations, strengthen land rights and natural resource management through the demarcation of community land, and broker partnerships with third parties to generate income for rural communities through local businesses (World Bank, 2017, p. 16).

> *With 70 percent of Mozambicans relying on farming, the absence of protection in the law of usage rights leaves communities vulnerable to the risk of losing rights to the land they farm, particularly when faced with large-scale investors in search of opportunity. On many occasions, individuals or communities have sold their land assets under poor terms, leading to tensions and confrontations (World Bank, 2017, p. 13).*

The controversy, however, is that the World Bank includes multinational companies in its funding strategy, including the Portuguese company Portucel, which has been involved in the expropriation of land from local farmers in central Mozambique (Bruna, 2017). Indeed, the World Bank's five-year plan for Mozambique included financing for Portucel, through the IFC.

> *IFC contributed to strengthening the agriculture and agribusiness sectors through a number of its operations. IFC's investment and advisory support to Portucel, a leading pulp and paper producer, to establish eucalyptus plantations in Zambezia and Manica provinces, is intended to set a US$3 billion investment program on a sustainable course. The investment is aiming to reach 130,000 rural poor and improve food security for 24,000 households, while developing 270,000 ha of sustainable eucalyptus plantations and sequestering 7.5 million tons of CO2 per year (World Bank, 2017, p. 59).*

The revision of the national land policy and its implications

In July 2020, the president of Mozambique, Filipe Jacinto Nyusi, officially launched the public hearing process of the National Land Policy Review, aimed at amending the 1997 Land Law (Law no.19/97), and other regulations that govern land management in the country.

> *Even though the state will continue to hold ownership over land, the revised National Land Policy shifts Mozambique towards a more market-oriented policy framework, that will allow the more flexible transfer of land use rights, known as the Direito do Uso e Aproveitamento da Terra (DUAT) – Land Use and Benefit Rights. This will reduce the power of communities over*

land and give the state ultimate power to decide what happens with the land. In this way, communities will no longer have the capacity to exercise and assert their agency (Monjane, 2021).

A World Bank funded project on Agriculture and Natural Resources Landscape Management was approved at the same time as the launch of the revision of the Land Policy. In 2016, the Government of Mozambique adopted the National Programme for Sustainable Development (Programa Nacional de Desenvolvimento Sustentável), now known as *Sustenta*, implemented by the National Sustainable Development Fund (FNDS), a multi-sector investment and coordination fund. The World Bank is funding *Sustenta* primarily through the Integrated Landscape and Forest Management, now the Integrated Landscape Management (ILM) Portfolio. This is a nearly US$500 million portfolio of diverse natural resource management and sustainable rural development interventions. It combines on-the-ground investments, technical assistance, analytical work, and results-based financing to improve the livelihoods of rural communities by promoting small and medium enterprises linked to agriculture and natural resources (TA, 2019). Even as the IMF moved to withdraw budget and sector support in response to the disclosure of illicit government backed loans, *Sustenta* received millions of dollars from the World Bank.

A section of the peasantry celebrated the launch of Sustena because it was presented by the government as an initiative that would benefit small-scale farmers. However, many argue that *Sustenta* is not really for the peasantry:

They select the so-called emerging farmers and give them the funds and tractors. Some are government officials and party leaders and become beneficiaries, but we know they are not peasants4.

The goal of *Sustenta* is to create a new class of Mozambican capitalist farmers through linking smallholder and peasant farmers into commercial value chains, and through individual land titling, (Ntauazi et al., 2020). To qualify for for *Sustenta* farmers should farm a minimum number of hectares, be able to hire labour and have a proven ability to repay the funds. The majority of the Mozambican peasantry, who cultivate between 0.9 and 1.5 hectares of land, do not seem to be eligible for this programme. The only way they can participate indirectly is either to serve as labourers or to 'lease' their land to larger farmers.

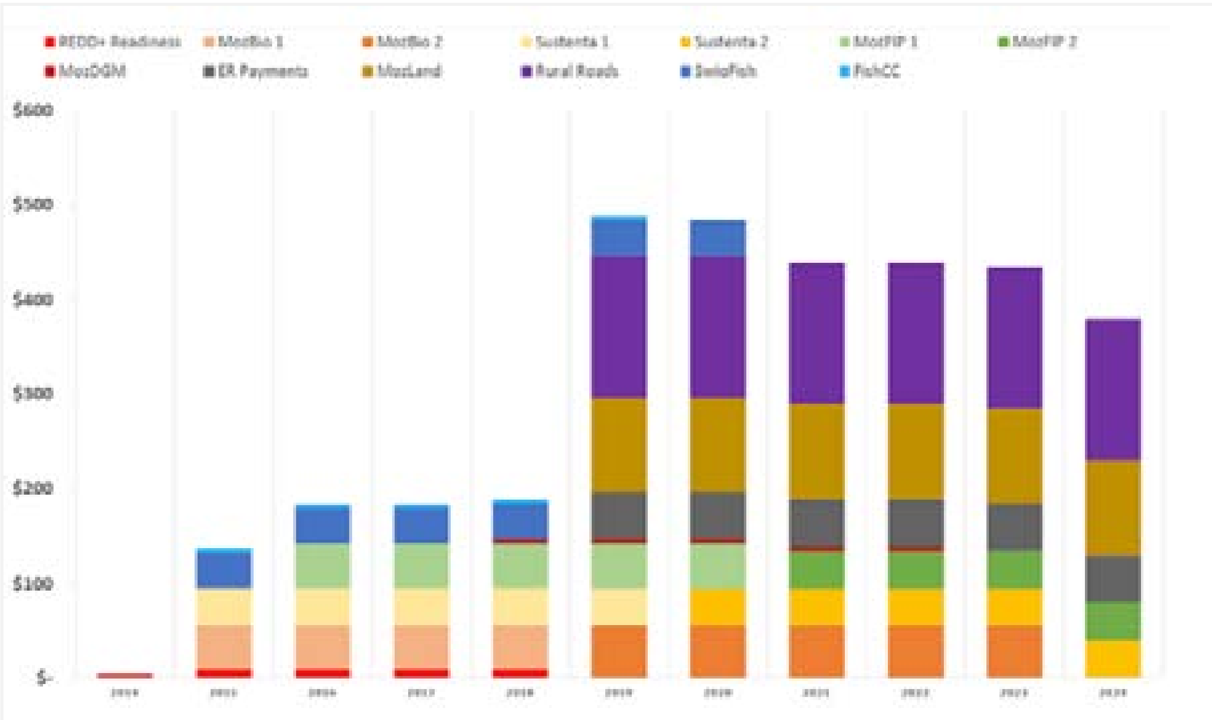
This approach is in line with the ideologies and policies of IFIs discussed above. These institutions contend that in order to respond to current challenges of poverty

4 Interview, peasant farmer from Nampula province, September 2021.

and food insecurity, agriculture in the 21st century must produce more food and fibre to sustain the growing world population (FAO, 2009). Thus, according to them, 'traditional' systems of land tenure that survived colonialism have to be dismantled and replaced by capitalist systems of land ownership and utilisation.

Sustenta has been contested by a strong segment of civil society in Mozambique, who argue that it is a top-down intervention, which civil society was only invited to comment on after the fact. However, not all civil society organizations (CSOs) are opposed to the programme. At a public event to discuss the programme in August 2020, there was disagreement between key CSOs. The National Union of Peasants (UNAC) and the Observatório do Meio Rural (OMR), argued for the need to influence the programme from within; while the Acção Académica para o Desenvolvimento das Comunidades Rurais (ADECRU), opted to boycott both *Sustenta* and the national land policy review process. Fórum Mulher, a feminist organization working with rural women, denounced the hierarchical top-down approach of *Sustenta* and the National Land Policy Review process, describing both as inherently patriarchal. Under the leadership of the Mozambican Association for Sustainable Rural Development (AMDER), a civil society process is underway to influence the drafting of an agriculture

Figure 5: ILM portfolio in US$ million, broken down by fiscal year of project. Source TA (2019)



law that does not exist in Mozambique. This is to prevent 'experimental' top-down programmes like *Sustenta* from opening the door for international financial institutions and other actors to exercise soft or hard power in the agricultural sector. According to one AMDER leader, programmes like *Sustenta* have nothing to do with the reality and complexity of Mozambique's agrarian question. The existence of a law will allow for public debate, at least at the parliamentary level, and thus democratise agricultural policy.

Mozambique was one of the countries targeted in the race to liberalize land due to its geographical location, fertile land and the efforts of the Mozambican government to attract foreign investment in the agriculture and mining sectors. In recent years, various investment projects for agriculture have been proposed and/or implemented in the country, leading to conflicts over land and the displacement of peasant communities (Wise, 2016). Within the scope of the National Land Policy Review process, a study was commissioned to assess the feasibility of implementing a loan program, offering the DUAT as a guarantee (Hamela, Macaringue, 2020; Rose, 2021). As an extension of the National Land Policy revision, CSOs are sceptical about the prospects of land collateralization. As expressed in the study itself, there is a fear that the collateralization of land titles could be a mechanism for creating a land market and consequently a mechanism that will lead to landlessness in Mozambique (Hamela et al., 2021, p. 24). This is reinforced by the fact that USAID and DFID have been pushing for land collateralization. This neoliberal view sees land as a commodity to invest in, an untapped resource that should be liberalised and absorbed into the capitalist market, ostensibly to reduce the high levels of malnutrition and rural poverty in Africa (World Bank, 2003).

Civil society demands in the times of the Covid-19 pandemic (and beyond)

The neoliberal policies introduced in Mozambique have been challenged, by organised civil society. UNAC, Mozambique's largest and most important agricultural movement, was formed as a response to the neoliberal shift Mozambique took in the late 1980s by opening up to the market economy.

When Mozambique made the transition to a market economy through the adoption of IMF and World Bank programs, peasants in various parts of Mozambique feared the possible disappearance of peasants' cooperatives that already existed. This was *the trigger for the national movement to defend the interests of the peasantry5.*

UNAC has been instrumental in influencing land policy in Mozambique. As in the past, UNAC and other agrarian civil society organizations are engaged in the current process of revising the national land policy. There is concern that if nothing is done, the land policy could become hostile to the peasantry and small-scale food producers. Indeed, there is a feeling in civil society that the IFIs could be influencing the process to push through even more neoliberal agrarian reforms. According to a leader of an agrarian civil society organization:

As we understand it, this agenda [of revising the national land policy] is being advanced by the World Bank, the IMF and USAID to push for deep reforms in the agrarian sector in order to boost business driven agricultural activities. This will galvanize the emergence of latifundia class in Mozambique. This agenda is supported by a segment of the local private sector which has access to the national land policy review committee. Recommending a study on land collateralization indicates that there are forces in favour of collateralization in the committee6.

UNAC was also part of the Mozambican Civil Society Alliance C-19, formed by more than 50 civil society organisations from different sectors in the early 2020s. The Alliance developed a set of demands and launched a campaign to help build an active and inclusive citizenry in the face of the Covid-19 pandemic and the state of emergency declared in Mozambique. The Alliance felt that the Mozambican government could use the state of emergency to make changes and introduce policies. In relation to agriculture, the alliance called for the following:

prohibit the liberalization of genetically modified seeds under the pretext of combating hunger and product shortages, as this poses a serious threat to our biodiversity and our economic and food sovereignty, both in normal times and in times of crisis, as does the implementation of agricultural support programs based on the promotion of fertilizers and chemical fertilizers, which would jeopardize soil fertility, biodiversity and peasant farming (Aliança C-19, 2020).

5 Ismael Ossemane, interview, Maputo, March 2017, also cited in Monjane and Bruna, 2019, 14.
6 Interview, Abel Sainda, ORAM, March 2021.

The Alliance calls for support to and the empowerment of smallholder farmers, the largest segment of Mozambique's population, to increase their productivity through methods and practises that do not threaten public health, the environment and biodiversity. This goes against the wishes of the international financial institutions, which prioritise commodification and financialization at all costs.

These positions and demands are being put forward more loudly by civil society at this moment of pandemic crisis. These are not new demands and positions. They are part of a longstanding struggle, perhaps most recently expressed in resistance to ProSAVANA, a large-scale agricultural programme that was stopped after nearly a decade of campaigning by civil society organisations, many of which are vocal at the current time when international financial institutions are exploiting the crisis and fragility of the Mozambican state to advance financialization and neoliberalism through both social protection and agricultural programmes.

Figure 6: Photo published on the Facebook page of the Minister of Agriculture and Rural Development, Celso Correia, on December 15, 2020, with the title 'Campos do Sustenta/Sustenta fields'.

05 Conclusion

Like a magnifying glass, the Covid-19 pandemic exposed inequities between and within countries. One source of inequity was access to financing to respond to socioeconomic fallout from the pandemic. In Mozambique, the IMF and World Bank provided financing in the form of loans and grants. The Frelimo government leveraged the pandemic to mobilize $1 billion dollars of additional funds. Although some funds went towards emergency relief efforts such as the PASD-PE, the bulk of investment has been channelled towards longer term initiatives such as *Sustenta*.

However, in both instances, financing has been subject to conditionalities. Through loans and grants, the World Bank has sought to influence national policy and advance its interests, in a global war of position over the terms of development.

Drawing on the cases of social protection, and land and agriculture, this report argues that World Bank has used the Covid-19 moment to fast-track financialization. While this process is neither linear nor predetermined, the financialization of development threatens to undermine the construction of a developmental state and entrench underdevelopment (Itaman, 2017).

In the field of social protection, the World Bank leveraged the Covid-19 pandemic to advance its agenda in two important ways. The first was to replace the idea of universal entitlements with highly targeted, short-term, residual grants that abstract from the root causes of poverty and inequality. The second was the attempted financialization of cash transfers through the outsourcing of payment systems to financial service providers. Although these conditionalities proved impossible

> **"All IFIs claim the privilege of absolute immunity from any financial responsibility for their own actions, decisions, and omissions"**

to implement, the attempts have causes considerable material and human cost.

Meanwhile, financing for agricultural development has centred on the privatization and collateralization of land, through the revision of the land law and roll out of the *Sustenta* programme. It is too early to know what the outcome of this process will be. Many civil society organizations fear it will benefit only an elite few and ultimately lead to widespread dispossession. However, some hope that it will also provide much needed access to credit. While some civil society organizations have boycotted the initiatives altogether, others hope to be able to influence the programmes from the inside.

It is important to recognize that the Mozambican government has not been a passive recipient of World Bank conditionalities. At different moments it has adopted, resisted, appropriated and even ignored proposed conditionalities. Their ability to so has hinged on their relative power and political interests. Notably, the Frelimo government has long instrumentalized loans and grants to support its distributional regime at the local level and ensure its political survival. Funds like Sustenta, enable the government to pay off loyal supporters ahead of local and general elections. Of course, the acquisition of public debt can prove unsustainable, if resources are simply siphoned off for unproductive activities, as was the case with the illicit government-backed loans. And indeed, Mozambique's debt stock is expected to continue to rise, as the country struggles to respond to the Covid-19 pandemic. Ultimately, the Covid-19 pandemic has strengthened the hand of IFIs and it is unlikely that they will lose their relevance anytime soon.

Both case studies point to the need for greater articulation between social movements – whether stemming from the home, the countryside, the street corner, or the factory floor – to shape the terms of financing. International financial institutions must be held to account, not only on the basis of cost-efficiency and effectiveness, but also on the basis of ethics and politically progressive imaginaries that place people over profit.

Many World Bank projects have failed on their own terms, as well as in the eyes of those they purport to be assisting. However, developing countries end up having to foot the bill while international financial institutions wash their hands of the matter altogether. As Raffer (2004) argues, "External financial agencies have never shared financial consequences of [their] genuine mistakes and misfortunes" (p. 64) and "all IFIs claim the privilege of absolute immunity from any financial responsibility for their own actions, decisions, and omissions" (p. 65). International financial institutions must share financial responsibility for ineffective and inefficient interventions.

Of course, the IMF and World Bank are not the only financial institutions on the block. Indeed, China is becoming an increasingly important player due to its more flexible loan packages (Ryder and Fu, 2021). While these tend to impose fewer conditionalities, they are still focused primarily on promoting a resource driven development. However, is it precisely this resource-driven model, marked by a narrowing economic base and increasing hegemony of the extractive economy, which made African countries so vulnerable to the Covid-19 pandemic in the first place. Ultimately, Mozambique needs a people-centred development model. The conditionalities imposed by the IMF and World Bank have undoubtedly undermined the national development processes. As Plank (1993) highlighted almost 30 years ago, "the burden of the reforms has fallen disproportionately on the poor because of the reductions in subsidies, public-sector employment, and social expenditure that structural changes require" (p. 416). Yet to challenge these requires both strong global justice movement and alternative sources of financing that prioritize human development over market interests.

> **"Ultimately, Mozambique needs a people-centred development model. The conditionalities imposed by the IMF and World Bank have undoubtedly undermined the national development processes."**

Bibliography

Abbas, M. (2014) Competitividade do subsector do cjú em Moçambique, Documento de trabalho Observador Rural, 17.

Ahadu, E. (2020) Novel Corona Virus Covid-19: Impact on Economic Development and Mitigating Solution for Developing Countries. Humanities and Social Sciences. Vol. 8, No. 3, pp. 86-91.

Artur, M.J. (2004) Trade Unions in Mozambique. Maputo: Friederich Ebert Stiftung.

Bazbauers, A. (2018) The World Bank and Transferring Development: Policy Movement through Technical Assistance. Cham: Palgrave Macmillan.

Bernards, N. (2021) The World Bank, Agricultural Credit, and the Rise of Neoliberalism in Global Development, New Political Economy, DOI: 10.1080/13563467.2021.1926955.

BOM (1990) Decreto 4/2019 de 13 de Abril, sobre a taxa global de contribuicao para os sistema de seguranca social. Maputo: Republica de Mocambique.

Bruna, N. (2017) Plantações florestais e a instrumentalização do Estado em Moçambique. Observador Rural 53. Retrieved from: https://omrmz.org/omrweb/wp-content/uploads/Observador-Rural-53.pdf on November 1.

Castel-Branco, C.N. & Cramer, C. (2003) Privatization and Economic Strategy in Mozambique. In: From Conflict to Recovery in Africa. Oxford, OUP Oxford.

Castel-Branco, R. (2021a) A radical politics of distribution? Work, welfare and public works programmes in rural Mozambique. Johannesburg, University of the Witwatersrand.

Castel-Branco, R. (2021b) Improvising an E-state: The Struggle for Cash Transfer Digitalization in Mozambique. Development and Change. Available from: doi:10.1111/dech.12665 [Accessed: 19 July 2021].

Castel-Branco, R. & Acciari, L. (2021) The impact of Covid-19 on domestic workers in Africa. Hong Kong: International Domestic Workers' Federation.

Castel-Branco, R. & Sambo, L. da G. (2020) Ultrapassando as barreiras no accesso à segurança social contributiva. Maputo: International Labour Organization.

Faite Izidine, O. (2020) Dilemmas of social protection in Mozambique in the digital era. Johannesburg: Southern Centre for Inequality Studies.

Gelb, A. & Mukherjee, A. (2020) COVID-19: How Countries Can Use Digital Payments for Better, Quicker Cash Transfers. [Online]. 2020. Center For Global Development. Available from: https://www.cgdev.org/blog/covid-19-how-countries-can-use-digital-payments-better-quicker-cash-transfers [Accessed: 8 August 2020].

Gibbon, P; Havnevik, Kjell J.; Hermele, K (1993) A Blighted Harvest. The World Bank and African Agriculture in the 1980s. London, Africa World Press.

Hanlon, J. (2000) Power without responsibility: the World Bank & Mozambican cashew nuts. Review of African Political Economy. [Online] 27 (83), 29–45. Available from: doi:10.1080/03056240008704431.

Hanlon, J. (2016) Declaring victory in the 20 year war with the World Bank over cashew, News reports & clippings, retrieved from https://clubofmozambique.com/news/declaring-victory-20-year-war-world-bank-cashew-hanlon/ on November 1.

Harris, K. & Scully, B. (2015) A hidden counter-movement? Precarity, politics, and social protection before and beyond the neoliberal era. Theory and Society. [Online] 44 (5), 415–444. Available from: doi:10.1007/s11186-015-9256-5.

Hunter, D. and Bradlow, D. (2010) International Financial Institutions and International Law. Frederick: Aspen Publishers.

ILO (2012) Recommendation R202 - Social Protection Floors Recommendation, 2012 (No. 202). [Online]. 2012. Available from: https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R202 [Accessed: 11 June 2019].

Itaman, R. (2017) The Financialization of Africa's Development. Retrived from https://developingeconomics.org/2017/04/07/the-financialization-of-africas-development/, on 22 September 2021.

INE (2021) 3o Boletim Estatístico Sobre Protecção Social. Maputo: Instituto Nacional de Estatistica.

INE (2019) IV Recenceamento Geral da População e Habitação 2017: Resultados Definitivos Moçambique. Maputo: Instituto Nacional de Estatistica.

McMillan, M.; Rodrik, D.; Welch, K. (2002) When economic reform goes wrong: cashews in Mozambique, NBER Working Paper Series, 9117, available on: http://www.nber.org/papers/w9117.

MGCAS/ILO. (2021) Apresentação dos resultados preliminares sobre a avaliação intermédia da ENSSB 2016- 2024.

Monjane, B.; Nyambura, R. and Rosset, P. (forthcoming), Peasant farmers' perspectives and practices towards food sovereignty and climate justice through agroecology in Southern and East Africa, La Via Campesina-SEAf.

Monjane, B (2021). Uma leitura céptica do processo da revisão da política nacional de terras, Destaque Rural 143.

Monjane, B., and Bruna, N. (2020) "Confronting Agrarian Authoritarianism: Dynamics of Resistance to PROSAVANA in Mozambique." Journal of Peasant Studies 47 (1-2): 69–94.

O'Laughlin, B. (1996) "Through a Divided Glass: Dualism, Class and the Agrarian Question in Mozambique." The Journal of Peasant Studies 23 (4): 1–39.

Paycode. (2021) Social Grant Distribution INAS. Paycode. [Online]. Available from: https://paycode.com/our-impact/social-grant-distribution-inas/ [Accessed: 27 February 2021].

Pitcher, M. A (2002) Transforming Mozambique: The Politics of Privatization, 1975-2000. New York: Cambridge University Press.

Plank, D. (1993) Aid, Debt, and the End of Sovereignty: Mozambique and Its Donors. The Journal of Modern African Studies, 31, 3, pp 407-430.

PMSC-PS (2016) Estudo de Impacto das Políticas e Programas de Protecção Social para os Grupos Vulneráveis, Moçambique-2016. Maputo: Plataforma Moçambicanas da Sociedade Civil para a Protecção Social.

PMSC-PS (2020) Monitoria Comunitária Independente ao PASD-PE. Maputo: Plataforma Moçambicanas da Sociedade Civil para a Protecção Social.

Raffer, K. (2004) International Financial Institutions and Financial Accountability. Ethics & International Affairs 18(2):61 - 77. Retrieved from https://www.researchgate.net/publication/227718745_International_Financial_Institutions_and_Financial_Accountability, on 24 September 2021.

RdM (2016) Estrategia Nacional de Seguranca Social Basica 2016-2024: aprovada na 5a sessao ordinaria do Conselho de Ministros. Maputo: República de Moçambique.

RdM (2007) Lei da Protecção Social. Maputo: República de Moçambique.

RdM (2020) Plano de Resposta Do Sector do Género, Criança e Acção Social à Covid-19. Maputo: República de Moçambique.

Ryder, H. and Fu, Y. (2021) Africa´s "too little debt" crisis: why finance from China to African countries is more crucial than ever in the wake of COVID-19. China International Strategy Review. Retrieved from https://doi.org/10.1007/s42533-021-00083-x, on 27 September 2021. TA (2019) Progress Review Report: Status Update and Key Accomplishments, Challenges and Way Forward.

Thier, H. (2020) A Peoples Guide to Capitalism: an Introduction to Marxist Economics. Chicago: Haymarket Books.

Tirivayi, N.; Knowles, M.; Davis, B. (2016) The interaction between social protection and agriculture: A review of evidence, Global Food Security, 10, 52-62.

Torkelson, E. (2020) Collateral damages: Cash transfer and debt transfer in South Africa. World Development. [Online] 126, 104711. Available from: doi:10.1016/j.worlddev.2019.104711.

UN (2015) Transforming our World: the 2030 Agenda for Austainable Development.

WHO (2020) Global spending on health 2020: weathering the storm. Geneva: World Health Organization. Retrieved from https://www.who.int/publications/i/item/9789240017788, on 21 September 2021.

World Bank. (2003) Land Policies for Growth and Poverty Reduction: A World Bank Policy Research. Washington DC.

World Bank (2007) World Development Report 2008: Agriculture for Development. Washington, DC: World Bank.

World Bank (2017) Country partnership framework for the Republic of Mozambique for the period FY17-FY21, Report No. 104733-MZ. Available on: https://documents1.worldbank.org/curated/en/761131588557691907/pdf/Mozambique-Performance-and-Learning-Review-of-the-Country-Partnership-Strategy-for-the-Period-FY17-FY21.pdf.

Alternactiva
Plataforma de Debate Democrático
pela Emancipação Social

womin