Refugees' subjectivities, debit cards and data circuits. Financial-humanitarianism in the Greek migration laboratory.

(forthcoming in *International Political Sociology*)

Martina Tazzioli (Swansea University)

Introduction:

In 2017 the UNHCR announced the forthcoming launch of a join-data centre in collaboration with the World Bank "on forced displacement to greatly improve statistics on refugees, other displaced people and host communities" (UNHCR, 2017a). This joint data-centre will store data and information on refugee displacement situations. The UNHCR promotes the future joint-data centre as a result of the effort to articulate development-based responses to displacement and humanitarian interventions, considering these latter as no longer sufficient for responding to the ongoing global "refugee crisis". The increasing role of the World Bank in refugee governmentality is part of peculiar processes of financialisation of humanitarianism, and of the mutual entanglements between security practices, datafication of mobility and humanitarian interventions. More broadly, digital and biometric technologies have been widely adopted in the field of refugee humanitarianism and, in particular, in refugee camps that host the displaced Syrian population in Jordan, Lebanon, Greece and Turkeys (Hoffmann, 2017; Jacobsen, 2017)[1]. This paper engages with these ongoing techno-political re-assemblages used for governing refugees' mobility and presence, by focusing on the implementation of prepaid cards for asylum seekers in Greece. Notably, since 2015 Greece has been a European laboratory of experimentation of migration policies, laws and political technologies, and it is the first European country where a Refugee Cash Assistance Programme had been launched and funded by the EU, and coordinated by the UNHCR. According to the Programme, all asylum seekers who arrived in Greece after January 2015 and who hold an asylum card or a temporary authorisation are entitled to get a monthly financial support which is deposited on a prepaid card supported by the financial actor Prepaid Financial Services based in London. The cards, which are dis-

---

[1] In Turkey the EU funded a project through the Emergency Social Safety Net: https://ec.europa.eu/echo/essn_en. At Zaatari refugee camp in Jordan and in refugee camps in Lebanon, asylum seekers are given debit cards that are recharged on a monthly basis through the United Nations World Food Programme (WFP) in collaboration with UNHCR and with Amman-Cairo Bank. Nevertheless, the use of "humanitarian refugee biometrics" (Jacobsen, 2017) can be traced back as far as the early 2000s.

1

tributed in   can be used to withdraw cash at ATM machines in Greece and to buy products in the shops.

The Greek case is particularly helpful, I suggest, for coming to grips with three main conceptual points: first, to interrogate the use of financial tools in refugee governmentality, questioning narratives on financial inclusion; second, to investigate the   infrastructures of data circulation and the biopolitical modes of value extraction that are connected to it; third, to explore how refugee subjectivities are shaped by financial-humanitarianism. Throughout the paper I use the expression "financial-humanitarianism" to refer to the increasing use of financial tools – such as prepaid cards – in the field of refugee governmentality and, more broadly, to point to the entanglements between financial technologies and humanitarian practices in controlling, selecting and managing asylum seekers. Speaking of financial-humanitarianism allows us to think in terms other than that of finance colonising the field of humanitarianism, and to highlight instead the mechanisms of control and government that are enacted through such an assemblage (Gago, 2017). As I illustrate later in the paper, the focus on humanitarianism here is explained by the fact that these digital and financial tools are deployed specifically in refugee camps and hotspots, and only asylum seekers are eligible to the financial support. Prepaid cards are seen here as part of political technologies for governing refugees. I borrow the expression "political technologies" from Michel Foucault, using it in the specific sense of the set of knowledges, practices and operations "which determine the conduct of individuals and submit them to certain ends or domination" (Foucault, 1988: 18)[2]. Pushing this further, a focus on political technologies sheds light on the materiality of politics and, at once, the politics of materiality through which abstract and general terms like humanitarianism are de facto actualised and enforce exclusion, obstacles and hierarchies of lives.

This paper builds on fieldwork that I conducted in Greece in April and July 2017 and in August 2018 – in Athens and on the islands of Chios and Lesvos. As part of that fieldwork, I conducted interviews with the actors involved in the Refugee Cash Assistance Programme, with Greek authorities and with migrants who received the prepaid cards or who have remained excluded from these[3]. However, this paper is not an ethnography of the Greek refugee hosting system nor of the Cash Assistance Programme. Rather it does an analysis of financial-humanitarianism articulating empirical

_____

[2]More widely, and following Foucault, dealing with political technologies means refusing to adopt a juridical model of power, predicated upon interdiction and law, in favour of an analysis that looks at what is produced by power relations.

[3] I conducted interviews with UNHCR, with the Greek Asylum Office and with the European Asylum Support Office (EASO), with NGOs involved in the Cash Assistance Programme (the Hellenic Red Cross, the International Rescue Committee and Caritas). In London I interviewed the financial actor Prepaid Financial Services. I met and interviewed asylum seekers outside the hotspots and refugee camps, as well as at Refugee City Plaza Hotel in Athens.

material collected on the ground with a close reading of official statements and documents published by the UNHCR, NGOs, financial actors and the EU.

By mobilising such an analytical angle on financial-humanitarianism, this essay brings a contribution to works that investigate "the relations between government, politics and technology" (Barry, 2001: 2), showing how refugees' mobility and presence are disciplined while at the same time become object of activities of data extraction and circulation. More precisely, it draws on works which have explored processes of datafication of mobility actualised through the implementation of digital borders (Amoore, 2013; Broeders, 2007; Scheel, 2013) and through a "politics of humanitarian technology" (Jacobsen, 2017; Jacobsen, Sandvik, 2018). In relation to this literature, this paper interrogates the modes of capitalisation and data extraction which build on migrant conducts and mobility, arguing that this remains quite unexplored in the above literature. Scholars widely paid attention to the possible or actual tracking of migrants associated to the use of technologies, this essay shifts the attention away from a security-based perspective and considers the Cash Assistance Programme as a political technology for governing refugee populations in transit. Relatedly, this paper contends, the implementation of cards for refugees should be studied in conjunction with forms of spatial fixation imposed on the migrants and with implementation of other technologies - such as, in Greece, the Skype call system to claim asylum - which partly obstruct migrants from accessing their rights and obfuscate to the migrants the overall functioning of the asylum process.

The paper proceeds in three steps. In the first section, it analyses the financialisation of refugee support in Greece in the light of the Greek migration context and shows that the Refugee Cash Assistance Programme serves to govern populations in transit more than for purposes of financial inclusion. In the second section it brings attention to the way in which the financialisation of refugee mobility shapes refugee subjectivities as well as to the forms of biopolitical value that are generated. The final section considers the modes of data circulation and the spatial fixations and geographical restrictions that asylum seekers are subjected to, in order to be entitled to debit cards and to the monthly top up.

Governing populations in transit:

Since 2015 Greece has been a laboratory for EU migration policies and one of the main sites where the "marketisation of humanitarian action" (Franck, 2018: 201) has been staged widely. The temporal conjunction between the economic backlash in Greece and the increasing arrival of people seeking asylum has opened up spaces of intervention for European actors, international organisations

and NGOs. As Bernd Kasparek has pointed out, there are significant "parallels between the Euro-crisis and the 'refugee crisis' " (Kasparek, 2016); more precisely, in Greece the government *of* and *through* the "crisis" has been characterised by migration being used as a money of exchange in EU-Greece negotiations (Neilson, 2018). Security and humanitarian interventions on the part of European agencies, IGOs and NGOs in Greece for managing migrants on the islands and on the mainland do not consist only in financial support but also in the deployment of personnel and technical equipment. To some extent, at stake in Greece is a partial Europeanisation of the management of Greece's "refugee crisis". In addition to this, the interventions made by European and International actors consist also in direct actions in the Greek space.

The implementation of the refugee Cash Assistance Programme should be situated in this field of tensions between international and European actors and Greek authorities, and it has been presented a response to what European states have called a "refugee crisis" – although here I build on literature that radically challenges the states' "crisis" narrative as such (Bojadžijev, Mezzadra, 2015; Kasparek, 2016). Importantly, the Cash Assistance Programme is the actualisation of what can be called the internal externalisation of refugee governmentality in Greece: indeed, the Greek authorities are not involved in the Programme which is run by international organisations and supported by the EU and by a foreigner financial actor based in London. The Cash Assistance in Greece has been funded by the European Commission Emergency Support to Integration and Accommodation (ESTIA) through the European Civil Protection Mechanism (ECHO) that between March 2016 and April 2018 delivered 605 million euros in humanitarian aid and 57.6 million Euros for Cash Assistance in 2017 (UNHCR, 2017b). ESTIA promotes the Programme as a mechanism that "restores dignity and empowers asylum-seekers and refugees who can now choose how to cover their basic needs" (ESTIA, 2018). Greece represents a case in point for interrogating how the financialisation of refugee support and controls has been fostered in conjuncture with the economic backlash in Greece and how this has contributed to reshaping the EU's migration governmentality.

Unlike in Italy, where the management of the reception system and of migrants' arrivals remains quite centralised and led by Italian institutions, in Greece refugee camps had been opened through EU funding. Similarly, the hotspots, located on five Greek islands (Lesvos, Chios, Samos, Leros and Kos) are characterised by the massive presence of NGO personnel, as well as of European actors, with these latter playing the twofold role of supporting and monitoring Greek authorities (Spathopolou, 2016). At the same time, the signing of the EU-Turkey Deal in March 2016 has paved the way for European actors to supervise the Greek asylum procedure. The European Asylum

Support Office (EASO) is in charge of advising Greek authorities about asylum claims laid on the islands, in order to evaluate case by case whether asylum seekers can be admitted to the ordinary asylum procedure or be considered ineligible – on the basis of the clause included in the EU-Turkey Deal which establishes Turkey as a "safe country". Unfolding the manifold aspects of the Greek laboratory of migration policies is in fact crucial for situating the debit cards for refugees as part of a broader humanitarian-security government of migration that in Greece has been consolidated through the implementation of the Hotspot System (Pallister-Wilkins, 2018).

Indeed, digital technologies have been increasingly playing a central role in the daily activities of refugee agencies and NGOs, structuring a new mode of intervention defined as *digital humanitarianism*. This latter 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 Duffield, 2016). Digital technologies are used for facilitating the counting of "people of concern" inside refugee camps, for improving the communication between NGOs and asylum seekers, for medical assistance and for generating interactive maps to coordinate the prompt intervention of humanitarians. However, it is important to take a distance from modes of techno-optimism and from what Tom Scott-Smith called "humanitarian neophilia" (Scott-Smith, 2016) to address the race to innovation in the field of humanitarianism.

Scholars have investigated the race to technological innovation in the field of refugee humanitarianism (Jacobsen, Sandvik, 2018; Jacobsen, 2015; Hoffmann, 2017; Read et al. 2016) and financial practices in migration governance (Datta, 2012). Yet, the processes of partial financialisation of refugee humanitarianism have remained quite unexplored until now, although with few exceptions (Martin, 2017; Rota, 2018). In the field of international relations and security studies, the datafication of mobility is the object of a mushrooming literature, (Amoore, 2013; Aradau, Blanke, 2017; Broeders, Dijstelbloem, 2015; Jeandesboz, 2011; Scheel, 2013) and is often situated within an analytical framework that addresses the "technologization of security" (Ceyhan, 2002). Some works have approached the topic by analysing the new modes of control that the datafication of migration movements has enforced. An emerging array of literature tries to "follow the data" collected by financial actors, security firms or national authorities (De Goede, 2017; De Goode, Wesseling, 2017), and engages with the forms of "financial security" (Amicelle, 2011) that have been activated in collaboration of banks and security actors, to contrast illegal activities. It is important to remark that prepaid cards for refugees are not taken here per se but as the material crystallisation of exclusionary mechanisms of government, knowledges and processes of capitalisation. Indeed, as suggested

by Amicelle and colleagues. "devices are not just 'things': they are techniques and instruments embedded in social practices, deployed in configurations of power, and creating new distributions of visibility, modes of thought and subjective dispositions" (Amicelle et al. 2015: 297).

Humanitarian cash-based assistance has been promoted by the European Commission as a mechanisms "quick to deliver, cost-effective" and as tools that "provide people in need with greater choice" (EU, 2018). Nevertheless, the implementation of financial tools in the field of refugee governmentality responds neither to a logic of "financial inclusion" nor to one of total refugee traceability – monitoring of refugees' movements. Instead, it should be considered as one of the heterogeneous techniques through which states and non-state actors try to regain control, not so much on singular asylum seekers but on refugee movements and populations at large – extracting value, at the same time, from refugees' temporary presence. It follows that a critical approach to the assemblages of financial-humanitarianism involves cautioning against taking financialisaton as an overwhelming grid through which to analyse the transformations going on in the field of refugee governmentality.

In fact, the dimension of financialisation of refugee humanitarianism cannot be overstated, nor taken as a linear process: rather, it should be approached by looking at the ways in which it is intertwined with racialised disciplinary techniques, modes of spatial fixations and "administrative violence" (Butler, 2017). To what extent can we speak of a financialisation of political technologies for governing refugees? The use of the term *financialisation* has spread widely in the fields of social sciences and political economy, becoming to some degree an overwhelming grid for signifying multiple processes: the financialisation of everyday life (Martin, 2002); the dominant role of the finance sector in the global economy through the centrality of "fictitious capital" (Durand, 2017); the "hegemony of rent" (Mezzadra, Gago, 2017: 478), as the present main mode of capital accumulation (Marazzi, 2011). However, far from applying the analytical grid of financialisaton as such to the refugee context, we need to investigate the actual functioning of digital and financial technologies, drawing attention to the impact that these have on would-be refugees and the ways in which humanitarian intervention gets transformed. This does not mean getting rid of the semantic field of financialisation but, rather, pointing to the peculiar modes in which financial tools and a certain financial logic have been incorporated and put to work in governing refugees.

At a first glance, the Refugee Cash Assistance Programme appears as a mechanism that instantiates a quite homogenising "hold" over migrants – using the card for everybody in the place of discriminating criteria – and enacts a mode of control through inclusion by incorporating the asylum seekers

into financial circuits. By bringing attention to the effective ways in which the financialisation of refugee humanitarianism is played out by international organisations in Greece, it emerges that the Refugee Cash Assistance is predicated upon exclusionary criteria. Only migrants who get the Greek Asylum Card or who have a valid document issued by the Greek police match the eligibility criteria[4]. Thus, financial-humanitarianism appears as a forced nexus for the migrants: access to financial support depends on access to the channels of asylum. In turn, claiming asylum in Greece is far from being a smooth affair: some migrants see the asylum procedure as a sort of spatial trap which hampers them from seeking protection in other EU countries, while others are preventively excluded from this, being labelled as ineligible on the basis of the EU-Turkey Deal and therefore become deportable to Turkey. In anyway, to be targeted by these tools of financial supports are only those migrants who are legally subjectivised as asylum seekers and who comply with the spatial discipline of humanitarianism.

 Temporariness does in fact characterize the Cash Assistance Programme in Greece: migrants are eligible for the prepaid cards until they get a final response to their asylum application and, in case of appeal, until the final stage of it. More precisely, the temporary financialisation of asylum seekers' presence is followed, in many cases, by their illegalisation (due to the denial of international protection)[5] or by their forced removal[6]. Hence, the Greek space of migration containment enables highlighting the disjunctures between mechanisms of migrants' temporary incorporation into financial circuits and their legal destitution. However, the fact that the Refugee Cash Assistance is not aimed at asylum seekers' financial inclusion does not mean that such temporary financial history will necessarily be without a follow-up. By that I refer to the increasing centrality played by alternative data credit scoring, which consists in techniques of data collection and data mining for widening access to credit for individuals who lack of a credit history. Rob Aitken points to the "particular kind of financialisation" that alternative data credit scoring generates: "credit scoring experiments are attempts to constitute and extract financial value from the places where it is invisible" (Aitken, 2017: 275), without however strengthening processes of financial inclusion. On the contrary, alternative data scoring, he contends, contributes to new mechanisms of exclusionary sorting, tracing

---

[4]http://refucomm.com/infopacks/greece-mainland/living-in-greece/cash-assistance-programme/en/greece-mainland_living-in-greece_cash-assistance-programme_EN.pdf

[5] About 70% of the migrants lodging an asylum claim in Greece were in fact denied international protection in 2016 and 56% in 2017 (http://asylo.gov.gr/en/wp-content/uploads/2017/09/Dashboard-August-2017.png).

[6] On the basis of the EU-Turkey Deal migrants claiming asylum on Greek islands can be sent back to Turkey if they do not pass the admissibility interview, that is if Turkey is reckoned to be a "safe country" for them.

profiles of risky subjects who are considered too unreliable to get access to the credit system. Although this is not directly at play in the Greek migration context, it represents a terrain for further research agendas which want to consider how migrants who are temporarily included within financial circuits as asylum seekers can also be the object of extractive processes – data collection – that are the basis of future alternative credit scoring mechanisms.

Data circuits and biopolitical value:

Sven Optiz and Ute Tellmans's argument that "the envisioned infrastructural space is not coextensive with Europe's political boundaries" (Opitz, Tellman, 2015: 178: see also Walters, 2015) is particularly inspiring for looking at the *circuits of financial-humanitarianism;* these latter consist of the virtual spaces of governmentality that stem from data sharing and data circulation activities. Far from being a seamless logistics of data circulation, the circuits of financial-humanitarianism are characterised by moments of non-circulation which depend on interruptions, frictions, technical jams and local resistances, as well as by institutional chokepoints. Indeed, as Kevin Donovan rightly pointed out, "the infrastructure of humanitarianism […] is an incomplete, heterogenous assemblage, prone to failure and in need of constant maintenance and repair" (Donovan, 2015: 744). However, more than failures, these local obstructions and decelerations are the outcome of political frictions. Together with the material "spaces of governmentality" (Tazzioli, 2015), such as detention practices, security measures and humanitarian interventions, there are digital circuits of control that are far less visible and much harder to map. Even in these more invisible fields of intervention – datafication and financialisation of refugee mobility – in Greece both the EU and international organisations such as the UNHCR play a fundamental role.

I observed the debit card registration and delivery processes inside Eleonas refugee camp in Athens and on the island of Chios. In both cases, migrants used to queue outside UNHCR stands to get the monthly top up or to register for the first time. In Chios, until the dismantling of Souda refugee camp in September 2017, the debit card registration took place both inside the Vial hotspot and outside Souda refugee camp. At the gate of Souda camp I got the opportunity to see how the registration and delivery of the debit cards work. Both in Souda and in Eleonas refugee camps, for as long as migrants enter the stand, UNHCR officers check in the database whether they have already registered and if they are effectively staying in that reception center, in order to avoid what can be called "card shopping"; that is, they verify that the migrant does not hold two or more cards and thus get

more than one monthly top up. "We need to be very careful before confirming the payment", an NGO officer clarified to me while he was checking migrants' documents in Chios, outside Souda camp; "in fact, migrants have learnt how the system works and also its glitches, and therefore some move across Greece, from one reception centre to another, in order to get multiple recharges at the same time, since there are still problems of inter-communicability among the different databases"[7]. Instead, those who need to get the card for the first time have to provide the personal data requested (nationality, gender, age), and their legal status is checked. The data is then stored by the personnel onto iPads and is uploaded in real-time into two databases (ProGres and CashAssist). "I'm sorry but we cannot give you the card, yet. You do not match the criteria": this sentence has been uttered many times by UNHCR officers during the debit card distribution in Chios. An asylum seeker from Mali complained that he had already claimed asylum and he had been waiting for his asylum card for three months, while next to him a man from Nigeria was explaining that the European Asylum Support Office (EASO) was keeping his asylum card, and so he could not show it to the NGO. Actually, in some cases migrants are reluctant to be temporarily included in the circuits of financial-humanitarianism: "some prefer to hide on the island, refusing both humanitarian and financial support in order that state authorities lose trace of them'[8].

Thus, the introduction of debit cards in refugee support programmes entails both the implementation of digital technologies and the activation of data circuits – formed by the transactions made by refugees and the data collected by the authorities to enrol the migrants onto the Refugee Cash Assistance Programme. Furthermore, the data and the information collected are used and shared in combination with other data gathered from migrants upon landing, during identification procedures. The use of debit cards for asylum seekers is expected to streamline the work of humanitarianism by getting rid of the material and complex logistics of cash and provision distribution in refugee camps. Yet, the use of financial tools in refugee humanitarianism enhances another, more virtual, type of logistics, which concerns the activities of data circulation and data sharing. How are the data and information collected shared among the different actors? How is the data used? As scholars have pointed out, there cannot be data valorisation without circulation (Aradau, Blanke, 2017; Bourne et al. 2015). Nathaniel O'Grady has remarked that "the capacity of data to transform into information relies … on its capacity to move and how this movement is conditioned within the broader digital infrastructure in which it moves" (O'Grady, 2017: 76). Hence, both the material in-

---

[7] Interview with the manager of Souda Refugee camp, Chios April 21, 2017.

[8] Interview with the manager of Souda refugee camp, Chios, July 16th 2017.

frastructures of data circulation and the modes of data sharing are fundamental for understanding how the financialisation of humanitarianism intersects with mechanisms of control and government. In other words, what counts is not so much the data per se, extracted from single transactions, but how it is (or it is not) shared and how it circulates.

How and with whom does the UNHCR share (and not share) the data collected from debit cards beneficiaries? On a technical level, despite the attempt to centralise all the data gathered, there are problems of data miscommunication, which often make it hard to double check whether a migrant who is receiving monthly financial support in a refugee camp had already registered for Cash Assistance in another one. However, the partially obstructed circuits of financial-humanitarianism cannot be reduced to technical mismatches. Since the UNHCR took over leadership of the Cash Assistance Programme, in April 2017, all data has been stored and owned by the UNHCR. The NGOs involved in the project - currently, Catholic Relief Services (CRS) and the International Federation of the Red Cross (IFRC) - do have access to the UNHCR database only partially, while the rest is available to them on request. The politics of data sharing between non-governmental actors and the Greek authorities is under negotiation: while the UNHCR declares that the data is not shared with the Greek authorities, the Greek Asylum Office gets access to some basic information collected for the Cash Assistance Programme, complaining that they would prefer to have more direct control over it.

The data collected at the moment of the asylum seekers' registration into the Cash Assistance programme is stored in the UNHCR's central database ProGres 4 - which includes personal data and the information of concern about each asylum seeker, among which his/her status - and in the CashAssist database. This latter, like ProGres 4, is owned and managed by the UNHCR and contains only data about asylum seekers as "beneficiaries" of cash assistance programmes: these include the registration date into the cash system; the transactions made by the beneficiaries; updated information about their eligibility; amount of money received; name of the main family member. This second database is the digital interface between the UNHCR and the bank (PFS). In turn, PFS has also an autonomous database with the real-time transactions. PFS is not interested in tracking refugees' movements, nor in knowing if they are in the country legally or not: the Cash Assistance Programme is in fact conceived as a temporary measure by PFS, which is aware that the huge majority of the beneficiaries "will never become a client of a bank; or even if they will do, will never have much to put into their bank account"[9]. Thus, asylum seekers are not subjectivized as (poten-

---

9 Interview with Prepaid Financial Services, London, 18 January 2018.

tial) customers but, rather, as a sort of temporary tenants of financial-humanitarianism. UNHCR's officers can get access in real-time to asylum seekers' transactions, as well as to the exact locations where the 'beneficiaries' took cash from ATM machines or used the cards in shops. Hence, refugees' internal displacements are de facto mapped in real time. Nevertheless, the UNHCR is currently using the data collected to produce general surveys about refugees' purchases rather than to follow people's movements across the country. To be precise, the UNHCR collects information about refugees' consumption and behaviours through the Post-distribution Monitoring, which consists in a customer-based questionnaire addressed to the asylum seekers who receive the prepaid cards. It follows that the kind of data which is used the most is not the digital information extracted at the moment of the registration or by tracking the financial transactions: rather, migrants are subjected to a constant interpellation, as long as they are asked to speak about their use of the prepaid cards. Hence, it could be argued that on the one hand data per se is not enough, since the supplement of subjectivity and speech are required; while on the other hand, as a UNHCR officer told me "we already have too much of data, we do not know how to do with that"[10].

Indeed, neither the Greek authorities nor international organisations have interest in tracking migrants individually and keeping them in the country; instead, they are incinded in studying refugees' needs and conducts, strengthening at the same time a certain sense of self-responsibility on refugees themselves. It follows that, more than tracking people on an individual basis, the financialisation of humanitarian support of asylum seekers is a mode for temporarily governing migrants in transit, producing knowledge about refugee populations in terms of conducts, consumptions and financial behaviours. Such a mechanism introduces a sort of fixed-term financialisation of refugee lives, conditioned to spatial fixation and makes possible a capitalisation over their temporary forced presence in Greece. Notably, a growing literature has studied the functioning of the so called "migration industry" (Cranston et al. 2017; Gammeltoft-Hansen 2013; Nyberg-Sørensen 2012) exploring the interweaving between the security industry, migration management and new technologies, and bringing attention the central role played by private actors and hi-tech corporations in streamlining identification procedures in refugee reception centres (Andersson, 2014a). Nevertheless, as Lauren Martin has pointed out, "we need to ask how specific forms of value are produced, calculated, and circulated from the policing, rerouting, and containment of human mobility" (Martin, 2018). In other words, does the (partial) financialisation of refugee support contribute to enforcing a particular mode of value extraction from refugees' presence and mobility? Which forms of economic value

---

[10] Interview with the UNHCR coordinator of the Cash Assistsance Programme, Athens, August, 2018.

are at stake in the circuits of financial-humanitarianism? Daniela Gabor and Sally Brooks discuss programmes of financial inclusion by convincingly speaking of unbanked populations in relation to "global strategies of capital accumulation through digital footprints, a project particularly apt for (chaotically) shaping financial(ised) subjectivities" (Gabor, Brooks, 2017: 2). By raising the question of value and the processes of accumulation that are at stake in the field of refugee humanitarianism, I build on Brett Neilson's suggestion to explore "how the practices of exclusion and differential inclusion that characterize border and migration regimes intersect modes of capitalist valorization and extraction" (Neilson, 2018: 379). In order to grasp the forms of value that are produced through the circuits of financial-humanitarianism we need to broaden the inquiry beyond investigation about the economic profit made by states and private actors from migrant detention, as well as from the huge investments in border security enforcement. This is in fact also the case in the hotspots and refugee camps in Greece, where, as in all other reception centres, there is a capitalisation over migrants' protracted presence.

However, such an analytical angle should be articulated with a study of mechanisms of value production that rely on migrants' mobility, conducts and behaviours. This involves, as Ruben Andersson remarkably points out, considering "forms of profiting and predating on people on the move" which rely on "the extraction — and generation — of value from human beings' vitality in the broadest sense, reaching from physical features to bodily presence, and from the capacity to move to the psychological experience of lived time" (Andersson, 2018: 414). To understand the data-economy chain, one needs to analyse closely the activities performed by the actors involved in Cash Assistance: the UNHCR collects data about refugees as "beneficiaries" of this financial service and generates surveys concerning migrants' purchases. It is in this specific sense that I propose to use speak about *biopolitical value*: through such an expression I refer to the ways in which migrants' lives [11] and mobility are object of capitalisation and become a source of value on a twofold level: as individual conducts and as refugee populations. These modes of value extraction, that capitalise on refugees' mobility and conducts, supplement, I suggest, forms of value produced through the direct exploitation of migrant labour force or through the migrant detention industry. Yet, on this point some conceptual clarification is needed. The financial actor involved in the programme is Pre-Paid Financial Services (PFS). PFS earns 6 euros for every new debit card, plus a fee is paid to the company by the UNHCR for every transaction made by refugees. However, the main gain made by PFS is less a direct economic profit, which is quite small, than in terms of "humanitarian brand". In oth-

---

[11] Not in a biological sense but as conducts and behaviours.

er words, would-be refugees do not constitute a new economic sector in itself for financial actors; rather, humanitarianism as a concept is what they capitalise upon. Hence, humanitarianism has become a new frontier of accumulation – what Mezzadra and Neilson also defined as "frontiers of capital" (Mezzadra, Neilson, 2013) – both as direct source of value and data extraction, and as symbolic capital.

Both the data gathered and migrants' financial conduct – their transactions – are potential sources of value to the extent that they are shared among state authorities, private and financial actors, and that they are used for instance to produce surveys about their behaviour as consumers, as well as about their internal displacement in the country. Second, the biopolitical dimension concerns both the dimension of life, broadly speaking – going well beyond the biological level, to include refugees' behaviour and conduct – and, together with this, practices of mobility. In fact, beyond the commodification of migrant bodies and the profit made out of migrants' protracted detention, migrants become a source of value also insofar as they circulate and use money across the country. Finally, together with the dimension of life (as conducts) and mobility, the circuits of heterogeneous data collected from the migrants should also be considered part of the digitalised economy of humanitarianism.

Temporary financialised subjectivities:

Financial-humanitarianism contributes to a defining of asylum seekers as subjects who, on the one hand, should actively contribute to their own government and confinement, while on the other are expected to become *temporarily autonomous:* migrants are not included in financial circuits as such but only temporarily incorporated. The injunction to become an autonomous subject can be partly read in light of what Suzan Ilcan and Kim Rygiel called "resiliency humanitarianism": this refers to the increasing centrality played by resilience within humanitarian rationales and programmes. As part of this humanitarian script, camps are no longer seen as places of transit but as "permanent spaces of settlement with the potential for developing community and entrepreneurial populations", and on the other "refugees are reconstituted along the lines of the neoliberal subject, from passive recipients of aid to camp "residents" and resilient subjects" (Ilcan, Rygiel, 2015: 334)**.** Therefore, according to this humanitarian rationale, asylum seekers are shaped as subjects who deal with and adapt to adversity - erasing in this way the reality of the struggles for rights - and at the same time as subjects who need to empower themselves.

Does the Refugee Cash Assistance represent an example of resiliency humanitarianism ? Does the Greek refugee context shed light on humanitarianism as a "liberal diagnostic" (Reid-Henry, 2014) of the state and market transformations ? If we take into account both the rationale behind the implementation of financial tools for refugees in Greece and its current functioning, the analytical grid of resilience and refugee empowerment helps only partially to grasp the peculiar assemblages of financial tools, humanitarianism and digital technologies. On the one hand, works on neoliberal humanitarianism enable situating single case studies into a broader trend that concerns humanitarian rationale and practices (Pallister-Wilkins, 2018) - according to which asylum seekers are depicted not as subjects of rights but as temporary beneficiaries of financial and humanitarian services. On the other, that analytical perspective should be nuanced in light of the peculiarities of the Greek refugee context, as a space of transit and containment at the same time. Moreover, I contend that the "neoliberal" label obfuscates, more than helping in analysing in-depth, the specificity of political technologies (Aradau, 2014; Mezzadra, Neilson, 2013). In particular, I do not see the partial financialisation and digitalisation of humanitarianism as a direct expression of neoliberal humanitarianism. Rather, as I show throughout the article, the spread use of debit cards in refugee governmentality is intertwined with disciplinary modes of governing refugee lives, which include protracted spatial containment, as well as with legal destitution and forms of administrative violence.

First, the Cash Assistance Programme, as well as most of the humanitarian initiatives, has been conceived as a temporary measure, insofar as refugees were posited to be in transit. Therefore, asylum seekers are not expected to become active residents of the camps nor of the refugee community. This is in fact the narrative used by the UNHCR and by the EU about the "refugee crisis" in Greece, despite in reality since 2016 thousands of migrants have remained stranded in the country or blocked on the islands, due to the closure of the Balkan Route. Thus, migrants in Greece are depicted as refugee populations in transit despite their protracted strandedness - what can be called "stranded in transit". Second, the delivery of debit cards in refugee camps does not mean for the migrants less dependency from the modes of humanitarian discipline and control. On the contrary, migrants are obliged to comply with spatial restrictions, to show up at the monthly card registration , and to orient themselves into a complex techno-humanitarian constellation made of papers, misfunctioning technologies and scattered information. In fact, an analysis that looks at political technologies of government cannot overshadow the disciplining effects that are generated through such a temporary financialisation of refugees' presence and mobility. In fact, governing should not be conflated with direct control, nor with surveillance; rather, building on Foucault, I consider it here as the act of structuring "the possible field of action of others" (Foucault, 1982:

14

790). How are migrants' subjectivities shaped by processes of financialisation of humanitarian support when they are beneficiaries of debit cards? More than transforming migrants into self-governing subjects and beneficiaries of financial services, techniques of financial-humanitarianism extract data from migrants in transit that are only temporarily targeted by such a system of control-and-support. While migrants who benefit from the Cash Assistance Programme are addressed by the injunction to (temporarily) become autonomous subjects, this should not be confused with a neoliberal subjectivities model, such as for instance the homo oeconomicus.

Migrants' temporary incorporation into financial-humanitarian circuits is disjoined from the actual possibility for the migrants themselves to become (economically) "autonomous": indeed, the same migrants who are temporarily incorporated within financial circuits can soon after be subjected to legal destitution – e.g. getting denial of international protection and becoming "deportable" (De Genova, 2004). This is particularly glaring on the Greek islands, where migrants are targeted by geographical restrictions due to the EU-Turkey Deal. That is, the invisible circuits of data crisscross the material infrastructures and the fences of the hotspot: the majority of those who benefit from the Cash Assistance Programme will be denied refugee status and, being illegalized, will not meet the legal and material conditions to get access to bank circuits, nor to be free from mechanisms of exploitation and domination. At the same time, the fact that some migrants are labelled as non-eligible for cash assistance is not a technical limit of the system or a gap that can be filled in; rather, it is constitutive of political technologies for producing and governing refugees which are predicated upon specific *norm of conduct* migrants need to comply with and upon the the tracing of hierarchies and partitions among migrants themselves. Therefore, at a close glance it appears that asylum seekers' subjectivities are shaped not as truly consumers and not even as truly citizens: rather, they are pushed to temporarily behave *as if* they were citizens, regardless of their effective legal status and of the high chance to be denied of the refugee status. In so doing, asylum seekers are crafted as *para-citizens*, that is as subjects who are demanded to act as responsible consumers and citizens, even if they are then excluded from protection and thus, are illegalised.

The distinctive character of financial-humanitarianism in refugee governmentality is its sheer temporariness, which clashes with the liberal script of a self-entrepreneurial subject that shapes himself according to the injunction "manage yourself!" (Lorey, 2015). Instead, in the Greek migration context migrants are selectively captured into programmes of digital governmentality on a fixed-term basis: if they escape the reception system, and when they get the final response – positive or negative – on their asylum claim they also stop receiving the monthly cash assistance. Thus, the intro-

duction of financial tools in governing refugees in Greece should not be confused with modes of governing through debt. The government of the indebted man is structured around a twofold obligation for the subject who "not only considers himself as human capital which must valorise his investments (debts made to study), but also feels obliged to act, to think and to behave as if he were an individual enterprise" (Lazzarato, 2012: 56). In his analysis of the economy of debt, Lazzarato puts at the core the production of subjectivity: debt, he contends, "functions as a mechanism for the production and government of collective and individual subjectivities" (Lazzarato, 2012: 29) by "keeping the person over which power is exercised free" (31), while at the same time instantiating a moralisation of the unemployed subject.

Yet, shifting the attention to the government of asylum seekers through financial-humanitarianism a quite different constellation of power relations emerges. Indeed, the possibility for the subjects to valorise themselves over time is hampered from the start, due to the short-term length of the Refugee Cash Assistance Programme conceived for supporting (some) migrants only until their legal status is determined. Therefore, on the one hand the implementation of the debit card system pushes asylum seekers to be temporarily more independent in the sense of relying on direct humanitarian assistance; yet, on the other, financial-humanitarianism does not shape autonomous subjectivities. On the contrary, migrants who get the debit cards are requested to follow the norms of conduct of humanitarianism – at the mercy of the indefinite waiting time of asylum procedures – without being effectively   supported by humanitarian actors. To put it differently, the condition of temporarily being a humanitarian subject turns out to be mediated by digital-financial assemblages that enable the inserts migrants' presence and mobility into data circuits. At the same time, the spatial and disciplinary restrictions of the asylum determine the specificity of temporarily financialised humanitarian subjectivities.

The temporary financialisation of refugee lives is characterised by a twofold power mechanism: *spatial discipline* – complying with the double spatial restriction to stay in the country and to live in reception centres – and *temporary self-discipline* – refugees' ability to manage the monthly financial support. The temporary disciplining of migration through financial-humanitarian logics is actualized also through obligations of spatial fixation. The prepaid cards monthly top-up is conditional to the spatial restrictions imposed by the refugee reception system: migrants need to accept the accommodation offered to them by Greek authorities; those who opt out of the hosting system or who escape refugee camps are not entitled to cash assistance. In 2017 many refugees used to live in the Refugee City Plaza, a hotel that was occupied by locals and refugee support groups and that in April

2016 was transformed into a shared place and a shelter for migrants in the centre of Athens. Most of the residents at City Plaza were people waiting for responses to their asylum applications, and thus were eligible for Refugee Cash Assistance.

Yet, migrants' choice not to stay in refugee camps and to live instead on their own economic means in the urban context, automatically excluded them from monthly financial support. Actually, migrants' refusals to accept the spatial limitations and conditions of the national reception system are actually widespread. Many migrants do refuse to live in camps as well as in apartments which are located far away from the city center and where it is hard for them to build an economically independent life as well as to develop social networks. In other cases, refusals are based on the fear of being subjected to daily control, mainly consisting in geographical and freedom restrictions – e.g. prohibitions on staying outside the centres for more than fixed number of days; disciplinary rules to follow; surveilled entry-exit from the centres (Pallister-Wilkins, 2016; Pinelli, 2017). Migrants' refusal to live in refugee camps and reception centres often implicates a substantial exclusion from the channels of asylum as such. Thus, the geographical restrictions imposed on asylum seekers for getting access to financial support should be analysed as part of a much broader nexus between spatial fixations, humanitarian refugee housing and forced mobility. Spatial restrictions, the obligation to stay inside the reception system and data extraction from refugees' conducts and mobility define the temporary cartography of financial-humanitarianism.

Hence, while the financialisation of refugee support is presented by the UNHCR as a strategy for "pushing asylum seekers to be autonomous and not to rely on external assistance"[12], in practice it enforces a spatial discipline obliging migrants to stay in reception centres or refugee camps. "Autonomy" is by now a catchword in the official documents published about refugees by state actors and international organisations. It is however precisely the meaning of autonomy in the field of refugee support that needs to be critically questioned, in particular in relation to "freedom". As the Greek refugee context demonstrates, a refugee's path towards autonomy is not framed in terms of freedom of movement, nor as freedom of choice – about where and how to settle. The spatial restrictions imposed on asylum seekers in Greece represent the material and situated evidence of a much broader trend in the analyses and programmes on refugee governmentality: autonomy and freedom (of movement and choice) are paradoxically disjoined from one another, since the former is conceived in terms of economic self-subsistence and, more broadly, as being the capacity to manage oneself. This is remarked on also by Alexander Betts and Paul Collier, who in their book *Refuge*

---

[12] Interview with a UNHCR officer during the debit card distribution in Chios, July 16, 2017.

critically point to the increasing humanitarianisation of refugees, *reduced to lives to be rescued and that are the object of* basic humanitarian support (food, clothes, temporary shelter), gesturing towards autonomy as a condition to be pursued by state and non-state actors working in the field. Yet, what do they mean by "autonomy" ? Far from coupling it with freedom of movement, they stress that "there is nothing inherent to being a refugee that necessitates unrestricted global mobility or the ability to choose a destination country. The salient feature of being a refugee is the need for protection, not the need to migrate" (Betts, Collier, 2017: 62). By thinking autonomy as disjoined from freedom, such an analysis contributes to strengthen a governmental gaze on migration that takes for granted hierarchies in access to mobility and presence in space. Claims to "mobility justice" (Cook, 2016) are left out of the state narrative on refugee protection. Such a move, I suggest, relies on the fundamental wiping away of (in)equality of lives as a point to be critically discussed. In fact, as Claudia Aradau has observed, "the unthinkability and absence of freedom or liberty is linked with the absence of equality" (Aradau, 2008: 187).

However, a focus on how refugees subjectivities are shaped by financial-humanitarianism does not mean overshadowing migrants' struggles and resistances. While the implementation of digital technologies in refugee humanitarianism was supposed to appease potential tensions- between refugees and NGOs - through modes of governing at a distance, in reality the exclusion of many asylum seekers from the Cash Assistance triggered a series of protests. August 7, 2018: about 120 asylum seekers occupied the building in central Athens which was used by the UNHCR to deliver the debit cards. They organised the protest to get the debit cards they were entitled to[13]. Their claim was simple and radical at the same time: "debit cards for all refugees". Through such a claim they pointed on the one hand to the arbitrary exclusion of many asylum seekers, who matched the UNHCR's criteria to get the cards, from the cash assistance; on the other, they highlighted that all refugees, irrespective of the papers and of their housing status, must get access to this financial support.

The cards were not considered a solution per se but, rather, were seen as the minimal but important support they could get. Importantly, the struggle for the debit cards functioned as a political catalyst for other related claims and struggles. First, about accommodations: in connections with the debit cards, refugees raised the point that many of them were not given an accommodation by the UNHCR and, therefore, have been forced to live in a squat. Second, they seized the struggle for debit cards as an opportunity to carry on a protest against the technological barriers of the Greek asylum

---

[13] For more details about the protest, see: https://medium.com/are-you-syrious/ays-special-from-athens-we-were-forced-to-go-illegally-a002cf09990f; https://blog.refugee.info/athens-cash-office-closes-protest-delays/

procedure. That is, they claimed for the suppression of the Skype call system. Indeed, since 2016 migrants have been obliged to pre-book via Skype their appointment for lodging the asylum claim; due to the short weekly slot in which they are allowed to call, technical jams and extenuating waiting time de facto obstruct and deter them from going on with the asylum procedure. The occupation of the building went on for about one month and a half, when all refugees got their cards. What is relevant about this struggle is that migrants did not protest against the risk of being monitored through the tracking of their card transactions. Nor did they claim that the debit cards system was useless or bad. Instead, they highlighted their arbitrary exclusion from the system and the disciplinary coercion connected to it - the obligation to stay into an official accommodation. In this way, they foregrounded the effects of subjection generated on their lives.

Conclusion:

Through an insight into the Greek migration laboratory this paper has investigated the peculiar assemblages of financial tools, data circuits and modes of humanitarian control therein. As I stressed, a critical analysis of the Refugee Cash Assistance Programme involves situating it within a broader restructuring of humanitarianism which is characterised by an increasing use of digital technologies to regain control over refugee populations in transit. The focus on Greece has also enabled challenging techno-optimistic views on digital technologies in the field of refugee governmentality: it highlighted the disciplinary mechanisms and the spatial fixations which sustain the asylum regime and the hosting system, together with the multiple frictions that are at play in the infrastructures of data circulation. The paper has explored the circuits of financial-humanitarianism by drawing attention, first, to the politics of data circulation and the related modes of value extraction and, second, to the ways in which refugees' subjectivities are affected and shaped by these political technologies. Migrants who currently get access to the channels of asylum in Greece turn out to be temporarily governable through financial-humanitarian tools and are pushed to act as if they were citizens - or to put it otherwise, as *para-citizens* and as active humanitarian subjects. This clearly emerges once we consider that the enhancement of refugees' autonomy through the use of debit cards is posited by states and non-state actors in disjunction from refugees' freedom of movement.

While refugees' temporary access to financial circuits is highly individualised – as predicated upon exclusionary criteria to be matched and on individual interviews – the beneficiaries of the debit cards are not individually controlled (although a disciplining effect is ultimately envisaged and generated). The peculiarity of the Greek context consists in the fact that financial tools have been im-

plemented according to a logics of temporariness - that matched with the image of Greece as a space of transit for refugees - while in reality, due to multiple border closures, Greece has become a space of containment where many migrants remain stranded (Tazzioli, 2017). If we can speak of a partial and peculiar financialisation of refugee humanitarianism, it is because of the implementation of financial tools for governing and shaping the conducts of would-be refugees,. At the same time, the circuits of financial-humanitarianism are constantly disrupted by migrants' strategies for gaining access to Cash Assistance or, alternatively, to escape the spatial fixations imposed by it. Indeed, as the migrant struggle I reported above illustrates, a critical engagement with financial-humanitarianism should bring attention to what subjects who are targeted by these technologies, in this case asylum seekers, define as and unjust. In other words, an analytics of the debit cards should be coupled with a critique that builds on how migrants' subjectivities are affected by or excluded from these financial and digital tools.

List of references:

Amicelle, A. 2011. Towards a 'new'political anatomy of financial surveillance. *Security dialogue*, *42*(2), 161-178.

Amicelle A, Aradau, C. and Jeandesboz, J. 2015. Questioning security devices: Performativity, resistance, politics. *Security Dialogue*, *46*(4), 293-306.

Amoore, L. 2013. The politics of possibility: Risk and security beyond probability. Duke University Press.

Andersson, R. 2018. Profits and Predation in the Human Bioeconomy. *Public Culture*, *30*(3), 413-439.

Andersson, R. 2014. Illegality, Inc.: Clandestine migration and the business of bordering Europe. Univ of California Press.

Aradau, C. 2014. The promise of security: resilience, surprise and epistemic politics. *Resilience*, *2*(2), 73-87.

Aradau, C. 2008. Rethinking trafficking in women: Politics out of security. Springer.

Aradau, C., and Blanke, T. 2017. Politics of prediction: Security and the time/space of governmentality in the age of big data. *European Journal of Social Theory*, *20*(3), 373-391. .

Barry, A. 2001. Political machines: Governing a technological society. A&C Black.

Betts, A., & Collier, P. 2017. Refuge: transforming a broken refugee system. Penguin UK.

Bojadzijev, M. and Mezzadra S. 2015. "Refugee crisis or crisis of European migration policies", Focaalblog, http://www.focaalblog.com/2015/11/12/manuela-bojadzijev-and-sandro-mezzadra-refugee-crisis-or-crisis-of-european-migration-policies/ (last access February 19, 2017).

Bourne, M. Johnson, H. and Lisle, D. .2015. Laboratizing the border: The production, translation and anticipation of security technologies. *Security Dialogue*, *46*(4), 307-325.

Broeders, D. 2007. The new digital borders of Europe: EU databases and the surveillance of irregular migrants. *International sociology*, *22*(1), 71-92.

Broeders, D. and Dijstelbloem, H. 2015. The Datafication of Mobility and Migration Management. In *Digitizing Identities: Doing Identity in a Networked World*, edited by Irma van der Ploeg and Jason Pridmore, 242-260. New York: Routledge.

Burns, R. 2014. Moments of closure in the knowledge politics of digital humanitarianism. *Geoforum*, *53*, 51-62.

Butler, J. 2017. Critique, crisis, violence. Lecture delivered at the University of Bologna, 26 June 2017.

Ceyhan, A. 2002. Technologization of security: Management of uncertainty and risk in the age of biometrics. *Surveillance & Society*, *5*(2).

Cranston, S, Schapendonk, J. and Spaan, E. 2017. New directions in exploring the migration industries: introduction to special issue. *Journal of Ethnic and Migration Studies*:1-15. doi: 10.1080/1369183X.2017.1315504.

Datta, K. 2012. Migrants and their money: surviving financial exclusion in London. Policy Press.

De Genova, N. 2004. "The legal production of Mexican/migrant "illegality". *Latino Studies*, *2*(2), 160-185.

De Goede, M. 2018. *Chains of security*. Review of International Studies. 44, 1: 24–42.

De Goede, M. and Wesseling, M. 2017. Secrecy and security in transatlantic terrorism finance tracking. *Journal of European Integration*, *39*(3), 253-269.

Donovan, K. P. 2015. Infrastructuring aid: materializing humanitarianism in northern Kenya. *Environment and Planning D: Society and Space*, *33*(4), 732-748.

Duffield, M. 2016. The resilience of the ruins: towards a critique of digital humanitarianism. *Resilience*, *4*(3), 147-165.

Durand, C. 2017. Fictitious Capital: How Finance is Appropriating Our Future. Verso Books.

ESTIA. 2018. Greece Cash Assistance. Available at: http://estia.unhcr.gr/en/greece-cash-assistance-january-2018/ (last access, January 15, 2019).

EU. 2018. Cash Transfers and Vouchers. Available at: https://ec.europa.eu/echo/what/humanitarian-aid/cash-transfers-and-vouchers_en (last access, January 15, 2019).

Jacobsen, K. L., and Sandvik, K. B. 2018. UNHCR and the pursuit of international protection: accountability through technology?. *Third World Quarterly*, 1-17.

Jacobsen, K. L. 2017. On humanitarian refugee biometrics and new forms of intervention. *Journal of Intervention and Statebuilding*, *11*(4), 529-551.

Jacobsen, K. L. 2015. Experimentation in humanitarian locations: UNHCR and biometric registration of Afghan refugees. *Security Dialogue*, *46*(2), 144-164.

Jeandesboz, J. 2011. Beyond the Tartar steppe: EUROSUR and the ethics of European border control practices. *A Threat against europe? security, Migration and integration*, 111-32.

Foucault, M. 1988. The political technology of individuals. In Michel Foucault, Luther H. Martin, Huck Gutman & Patrick H. Hutton (eds.), Technologies of the Self: A Seminar with Michel Foucault. University of Massachusetts Press: 145–162.

Foucault, M. 1982. The subject and power. *Critical inquiry*, *8*(4), 777-795.

Franck, A. K. 2018. The Lesvos Refugee Crisis as Disaster Capitalism. *Peace Review*, *30*(2), 199-205.

Gabor, D. and Brooks S. 2017. The digital revolution in financial inclusion: international development in the fintech era. *New Political Economy* vol. 22 (4):423-436. doi: 10.1080/13563467.2017.1259298.

Gammeltoft-Hansen, T. and Sorensen, N. N. (Eds.). 2013. The migration industry and the commercialization of international migration. Routledge.

Gago, V. 2017. Neoliberalism from Below: Popular Pragmatics and Baroque Economies. Duke University Press.

Hoffmann, S. 2017. Humanitarian security in Jordan's Azraq camp. *Security dialogue*, *48*(2), 97-112.

Kasparek, Bernd. 2016. "Routes, Corridors, and Spaces of Exception: Governing Migration and Europe", http://nearfuturesonline.org/wp-content/uploads/2016/01/Kasparek_Final_PDF.pdf (last access, February 19, 2018).

Ilcan, S., & Rygiel, K. 2015. "Resiliency Humanitarianism": Responsibilizing Refugees through Humanitarian Emergency Governance in the Camp. *International political sociology*, *9*(4), 333-351.

Lazzarato, M. 2012. The making of the indebted man: An essay on the neoliberal condition. Semiotext(e).

Lorey, I. 2015. State of insecurity: Government of the precarious. Verso Books.

Martin, L. 2017. Carceral economies. Paper presented at Swansea University, conference on Migrant Digitalities, June 30, 2017.

Marazzi, C. 2011. The violence of financial capitalism. *MIT Press Books*, *1*.Martin, R. (2002). Financialization of daily life. Temple University Press.

Mezzadra, S. and Gago, V. 2017. In the wake of the plebeian revolt: Social movements,'progressive' governments, and the politics of autonomy in Latin America. *Anthropological Theory*, *17*(4), 474-496.

Mezzadra, S., and Neilson, B. 2013. Border as Method, or, the Multiplication of Labor. Duke University Press.

Neilson, B. 2018. The currency of migration. *South Atlantic Quarterly*, 117(2), 375-392.

Read, R., Taithe, B., & Mac Ginty, R. (2016). Data hubris? Humanitarian information systems and the mirage of technology. *Third World Quarterly*, *37*(8), 1314-1331.

Scott-Smith, T. 2016. Humanitarian neophilia: the 'innovation turn'and its implications. *Third World Quarterly*, *37*(12), 2229-2251.

Sørensen, N. N. 2012. Revisiting the migration–development nexus: From social networks and remittances to markets for migration control. *International Migration*, *50*(3), 61-76.

O'Grady, N. 2017. Mobility, circulation, and homeomorphism: data becoming risk information. In Leese, M. and Wittendorp. S: *Security/Mobility: Politics of Movement.* Manchester University Press: 74-92.

Optiz, S. and Tellmann, U. 2015. Europe's Materialism: Infrastructures and Political Space, *Limn*. Available at: https://limn.it/europes-materialism-infrastructures-and-political-space/ (last access, February 19, 2018).

Pallister-Wilkins, P. 2018. Hotspots and the geographies of humanitarianism. *Environment and Planning D: Society and Space*, 0263775818754884.

Pallister-Wilkins, P. 2016. Hotspots and the politics of humanitarian control and care. *Society&Space*. Available at: http://societyandspace.org/2016/12/06/hotspots-and-the-politics-of-humanitarian-control-and-care/ (last access, February 19, 2018).

Pinelli, B. 2017. Control and Abandonment: The Power of Surveillance on Refugees in Italy, During and After the Mare Nostrum Operation. *Antipode*. DOI 10.1111/anti.12374.

Reid-Henry, S. M. 2014. Humanitarianism as liberal diagnostic: humanitarian reason and the political rationalities of the liberal will-to-care. *Transactions of the Institute of British Geographers*, *39*(3), 418-431.

Rota, S. 2018. Estrattivismo e finanza. La nuova miniera della povertà. *Transglobal*. Available at: https://associazionetransglobal.jimdo.com/2018/01/06/estrattivismo-e-finanza-la-nuova-miniera-della-povertà/ (last access, February 19, 2018).

Scheel, S. 2013. Autonomy of migration despite its securitisation? Facing the terms and conditions of biometric rebordering. *Millennium, 41*(3), 575-600.

Spathopolou, A. 2016. The ferry as a mobile hotspot: migrants at the uneasy borderlands of Greece. Society&Space. Available at: http://societyandspace.org/2016/12/15/the-ferry-as-a-mobile-hotspot-migrants-at-the-uneasy-borderlands-of-greece/ (last access, 19 February, 2018).

Tazzioli, M. 2017. Containment through mobility: migrants' spatial disobediences and the reshaping of control through the hotspot system. *Journal of Ethnic and Migration Studies*, 1-16.

Tazzioli M. 2015. *Spaces of Governmentality. Autonomous Migrations and the Arab Uprisings*. London: Rowman&Littlefield.

UNHCR. 2017a. New World Bank-UNHCR joint data centre to improve global statistics on forced displacement. Available at: http://www.unhcr.org/news/press/2017/10/59ea0f984/new-world-bank-unhcr-joint-data-centre-improve-global-statistics-forced.html (last access, January 15, 2019).

UNHCR .2017b.The Greek Cash Alliance. Available at: https://www.unhcr.org/5a14306a7.pdf (last access, January 15, 2019)

Walters, W. 2015. Migration, vehicles, and politics: Three theses on viapolitics. *European Journal of Social Theory, 18*(4), 469-488,