***Between the mountains and the sea*: weak institutional capture and the limits to economisation in Jamaica's fledgling national ID system**

Introduction

In June 2017, the government of Jamaica introduced the National Identification and Registration Bill. After much debate it was passed into law in November that year, with the parliamentary opposition absent after staging a walkout. The protest by the People's National Party (PNP) was based not on an outright rejection of the national ID system (NIDs), a policy with bipartisan support, but a concern that the legislation was being rushed through with scant regard for the rights and freedoms of citizens. Some of these concerns were shared by civil society groups and the public, and after a constitutional challenge raised by the opposition General Secretary, the Act was ruled "null, void and of no effect" by Jamaica's Supreme Court in 2019 (Supreme Court Ruling - Claim No 2018HCV01788). The Court found that the legislation violated numerous sections of the Charter of Fundamental Rights and Freedoms of the Jamaican constitution (Hopeton Dunn, 2020).

Registration of all citizens was to be compulsory, requiring the collection of biometric information; initially this would include fingerprints, facial images and iris scans, but with scope to request vein patterns and toe, palm, and foot prints – non-compliance was to be punishable by criminal law. NIDs was thus perceived to be an invasive instance of state overreach. The Supreme Court judges also took issue with the lack of data protection protocols and measures, particularly in relation to third party access to data. Commentators criticised the government for expediting the policy without proper oversight, ignoring requests for a Joint Affairs Committee and eschewing input from relevant civil society groups in favour of comporting to the demands of the Inter-American Development Bank, who were providing the enabling $68million dollar loan.

In response, the incumbent Jamaica Labour Party (JLP) reformulated the legislation, responding to the legal judgement and ensuring consultation and input from the opposition and civil society groups. In 2021, the new Act was passed with support from the opposition, and technical pilots were launched in 2022. At the time of writing, however, the implementation of NIDs – registration of citizens into the database; provision of ID cards; onboarding with third-party services – have been repeatedly delayed. Regulations are being tabled and technical details apparently worked out behind the scenes, but NIDs remains a policy only in name. After the noisy political and legal contestations between 2017 and 2019, the conversation has since quietened.

Shorn of mandatory registration, extensive biometric requirements, and criminal punishment for non-compliance, NIDs has become, politically at least, relatively uncontroversial. The ID system promises to provide a universal means of robust digital identification for Jamaican citizens, fostering democratic and financial inclusion. While in 2017 there was much talk about how NIDs would support the fight against crime, such claims have since been muted – perhaps because any focus on security raises the vexed questions of corruption and extrajudicial police killings. While there has been some academic and legal analysis of the NIDs policy and

constitutional challenge (Hopeton-Dunn, 2020; Stewart, 2023; Eaves et al, 2024), this paper asks broader questions about the social and historical significance of an attempt to implement biometric digital ID in Jamaica. NIDs is not yet operational, so this exercise is somewhat anticipatory but I hope to generate a set of questions and analytics that will be relevant outside Jamaica, thus contributing to wider debates on biometric government, digital identification systems, financial inclusion, and development more broadly.

While biometric national identification systems have been examined in interesting ways in other postcolonial settings, notably on the African continent and in India, questions over state/citizenship, economy/economisation, and freedom/unfreedom take on a particular valence in Jamaica. In a rather immediate sense, NIDs might be characterised as the implementation of an authoritarian form of state overreach, driven by neocolonial forces (the IDB, the World Bank), upon a recalcitrant population characterised by cultures and histories of refusal and flight. While this might be a suggestive point of departure, it is too easy. In this paper, I reject facile references to slavery which flatten out the messiness and contradiction of contemporary Jamaica. I remain wary about 'resistance', 'refusal' and 'flight', even as in the substantive sections I do mine the Caribbean archive for alternative ways of thinking about life and politics – beyond speed, optimisation and productivity.

The model of identification for development (hereon 'ID4D' or the 'ID4D model') seeks to modernise the state through the centralisation of information on the population, which then serves the goals of productivity and profit at/from the bottom of the pyramid. The ultimate aims of financialisation and economisation are especially marked in Jamaica, where social protection is meagre and neoliberal management talk reigns supreme. While it is easy to critique this 'theory of change' as unsociological and ahistorical, my aim is not to identify a conspiracy – that technocratic solutionism masks pernicious practices of surveillance, control and repression – but to develop a richer analysis of both state and economy in Jamaica. The paper therefore builds towards two broad lines of inquiry. The first explores the obstacles to implementing national identification in the context of persistent and structurally embedded organised crime, where the border between legal and illegal is extremely blurred. This raises broad questions about sovereignty, and the wrongheadedness of seeking clean technical fixes to radical problems of state (in)capacity and (il)legitimacy. The paper argues that digital ID cannot resolve or fix these deeper problems, although the desire for a functioning state might well be the right one. The second wonders about cultural and sociological obstacles to the economisation of life, the goals of optimisation, speed, and seamlessness. Here, Caribbean cultural and political theory provides some alternative cultural resources of hope for life beyond work and profit.

Before airing these substantive arguments, three sections work together to better situate them. The first describes the ID4D model of development, tracking its epistemology and goals and engaging with the rich academic literature on digital identification and financial inclusion. The second offers a cursory history of state formation in Jamaica, the pre-history to contemporary attempts to know and govern the people of the island. The third raises questions about how popular scepticism over NIDs should be historicised. It argues that while slavery is always relevant to such analysis, it is important to examine the ways in which the sources of distrust of

state and financial institutions are more concrete, recent and variegated. This then leads into the two substantive sections on state, sovereignty, and crime and the limits to economisation. Dividing the analysis between, first, a focus on questions of state (registration, administration, state penetration), and, second, a focus on broad questions of economy/economisation (financial inclusion, banking, and credit) follows a well-established pattern in the literature on digital national identification systems (see e.g. the conference themes of the Bhalisa Network). While no neat division between state and economy can be maintained, it has proved useful to structuring the inquiries and arguments in this paper. Finally, while this paper does not cite extensively from interviews, many of the observations and arguments emerge from a 9-month research trip in 2023, during which NIDs was on hold but still part of public and policy discussions.

A final introductory framing note. This paper speaks most pointedly to scholars researching and writing on national digital biometric systems, whose work is often detailed, granular and empirically rich. However, I want to tease out broader questions for social and political thought. Rather than a granular study of NIDs, in terms of particular state institutions and practices on the ground, this paper seeks to generate questions by reading across literatures not ordinarily, or as yet, considered together. There is also a normative strain to this argument, most fully developed in the conclusion. Critical theorists and philosophers situate biometric digital ID within larger analyses of algorithmic reason, the computational speed regime, surveillance capitalism, post and trans humanisms, etc, while ethnographic studies demonstrate that life does not play out as the technocrats imagine: there are gaps, friction, failure; complex, messy, negotiated interactions between technology and culture, state and society. My own interest falls somewhere between. More specifically, I am trying to chart a course between facile and romantic claims about resistance and refusal from below, and the more granular ethnographic studies which can sometimes lose grasp of larger political and ethical questions. My interest is in restaging what kind of danger ID4D presents, wondering about whether and where the emphasis gets drawn in the wrong place. I am gently suggesting that automatic and visceral fears about biometrics and state overreach can obscure the more insidious, often taken-for-granted, logics of speed, optimisation and efficiency, and I want to develop a critique of these ideals through attention to vernacular culture and Caribbean cultural and political theory. This forms part of an attempt to plot some alternative ground for politics, even if the force of economisation, acceleration and nihilism seem impervious to such longings.

Identification for development; financialisation for inclusion

UN Sustainable Development Goal 16.9 calls for “legal identity for all, including birth registration, by 2030” (this builds on Article 6 of the Universal Declaration of Human Rights). Despite some concern from critics and civil society actors about the conflation of birth/civil registration with biometric digital identification, UNSDG 16.9 is being operationalised *as* digital national ID. The World Bank’s ID4D scheme (ID for development) ‘focuses on promoting digital identification systems to improve development outcomes while maintaining trust and privacy’, and is funded by the Bill & Melinda Gates Foundation, the UK Government, The French Government, The Norwegian Agency for Development Cooperation (Norad), and the Omidyar Network. For proponents, digital identification systems will foster inclusive development and

empowerment, including via the digitalisation of government to person payments. Digital technologies are seen to offer a workable and affordable set of solutions to the otherwise intractable problems of bureaucracy, under-resourcing and mismanagement; they are faster, cheaper, and more transparent than paper-based systems. Moreover, they support fiscal expediency – promising both to save on government spending and to increase the amount of tax collected. Digital transformation therefore offers a technical solution to a whole host of problems of 'poor governance' (see e.g. Cubo et al, 2022; Gelb and Metz, 2018).

At the core of these policies is the claim that digital transformation serves the all-important goal of financial inclusion, which is at the heart of models of poverty alleviation targeting the un and under banked. Individuals and businesses need to be able to access affordable financial products and services – banking, payments, savings, credit and insurance – and expanding access to such services is thought to reduce poverty and boost productivity (World Bank). For the companies providing these services, expanding their customer base relies on cheap and robust means of identifying and authenticating customers. Banks and financial institutions in Jamaica currently spend millions of US dollars a year on compliance, anti-money laundering checks, and 'know your customer' protocols. Meanwhile, many Jamaicans find opening a bank account onerous, requiring as it does multiple forms of ID and documentation. If the state were to construct a robust, interoperable database of all citizens, which could then be accessed by third parties like banks and insurers, this would significantly reduce costs, which in turn would encourage banks to take more risks and offer more services, namely credit, to more citizens, thereby boosting economic activity and productivity. Ultimately, the arguments for financial inclusion are based on the view that poor development outcomes are an effect of 'low credit culture'.

This drive is clearly connected, though not without controversy, to the move away from cash. For example, the Better than Cash Alliance based at the United Nations seeks to 'accelerate the transition from cash to digital payments'. Apparent benefits associated with digital payments include: women's economic participation; transparency and security; climate resilience; and, of course, financial inclusion. Both the Alliance for Financial Inclusion (AFI) and Better than Cash Alliance are mostly funded by prominent philanthropists, leading Gabor and Brooks (2020) to describe a 'fintech– philanthropy–development complex' driving the global and digital revolution in financial inclusion. However, while financial inclusion targets the un and under banked, it can be misleading to describe this as formalisation. In practice, financial inclusion works around the unbanked, digitalising payments and wallets, and offering 'credit solutions', all without enlisting the poor into the formal, or legacy, banking system. This then precipitates tussles between established banks and shiny, slick, Fintech start-ups over who can attract customers to platforms and apps that provide payment services, electronic wallets, and mobile money.

Despite all the boosterism, there is a very limited evidence base for celebratory pronouncements on financial inclusion (see Mader, 2018). Indeed, an extensive World Bank evaluation of financial inclusion projects 2014-22 found no evidence that FI schemes produced 'exit from poverty outcomes', despite conjecture about indirect benefits related to resilience, education and investment (World Bank, 2023). Financial inclusion, like 'sustainable

development' more broadly, represents a programme of non-material development in times of scarcity and insecurity, intimately connected to the predominance of behaviourist epistemologies that seek optimisation and technical adjustment in a postsocial world. As Mark Duffield has argued, 21st Century development involves mobilising information, data and feedback loops to better intervene at the micro scale and to incorporate the bottom of the pyramid into market relations (Duffield, 2018). Financial inclusion does not equate to formalisation, then, but is an attempt to make the informal economic activities of large populations legible to and integrated within larger institutions and systems.

Much of the literature cited so far is based on work in India and Africa. Where Jamaica might figure within these debates is not immediately clear. For those who study the Caribbean, there is obvious value in bringing wider literatures and debates on biometric statecraft and financial inclusion to bear on the region (note, in one review of 'financial inclusion research around the world', the Caribbean does not appear (Ozili, 2020). However, much of the buzz and the concern around biometrics and FI in Africa and India relates to the sheer size of the populations concerned, and the sense that both regions will be increasingly significant actors on the global stage in the 21st Century – note all the talk of 'emerging economies' and 'demographic time-bombs' in a multipolar world. Jamaica, and the Caribbean more broadly, has no such demographic heft, and remains (increasingly?) marginal to global affairs. Even so, this paper will not only be of interest to students of the Caribbean. The interrogation of NIDs can help generate and clarify questions for scholars who work on national identification, biometric statecraft and development more broadly. What this paper tries to do is tell a richer and more complicated story about the challenges to implementing digital national ID in Jamaica, through a set of historical and analytical reflections on state and economy. To this end, it is important to first trace the history of Jamaican state formation, as other scholars have done in their respective contexts (see e.g. Breckenridge, 2014; Banégas & Cutolo, 2024; Weitzberg, 2020; Debos, 2021) to better understand the somewhat distinct challenges for the implementation of digital ID in Jamaica.

Registration and state formation in Jamaica

In his important book *Biometric State* (2014), Keith Breckenridge shows that biometric administration in South Africa (and elsewhere on the continent) was not layered on top of paper-based bureaucracy but rather has 'been self-consciously opposed to documentary government' (Breckenridge, 2014: 15). Literature from the African continent has described the colonial state as a 'gatekeeper state' whose institutions did not develop extensive knowledge of the population, or a biopolitical character, but instead engaged in forms of cheap indirect rule, using skeletal administration to facilitate extraction (from mine to railway to port). In short, theorising state formation in terms of cultural hegemony and the will to bureaucratic omniscience does not hold in the African context. What might be the co-ordinates of a similar historical exercise in the Caribbean? What is the pre-history of biometric government in Jamaica?

Most foundationally, Jamaica developed as a plantation society through the institution of slavery. Throughout the 18th Century, the latter half of which was the high point of the slave

trade, Jamaican state formation was limited, and planters had many state-like powers delegated to them. As private owners of human property, planters, or most often the overseers and managers they deputised, were able to dispense violence, punishment and discipline as they saw fit. Eilat Maoz puts it clearly: "The planter is doubly sovereign. He holds the powers of both proprietorship and jurisdiction, while "civil administration" (namely, the government of plantation) is geared toward profit" (Maoz, 2021).

Ultimately, slavery relied on racialisation as its identification system, with the onus on those racialised as black to prove their freedom from bondage, rather than the other way around. In addition, enslaved persons were routinely branded and flogged, marks on the body which could then be used to identify runaways. Planters' book-keeping might incorporate a register of their slaves, as a kind of accountancy measure, but this is not the state until after the abolition of the slave trade. Indeed, it was only with so-called amelioration – an attempt to clamp down on illegal slave trading after abolition and prevent severe cruelty and neglect at the hands of owners – that slave registries ('slave returns') were mandated, first in Trinidad in 1812 then across other slave colonies. Planters were therein required to provide a list of people that they owned, and in subsequent registers those who had been born, died, acquired or sold. These slave returns were from 1819 sent to the Registry of Colonial Slaves in London, and would later support the compensation claims lodged by former planters following emancipation. Diana Paton (2004) has demonstrated therefore that the crucial period for Jamaican state formation was the period after emancipation:

> Because part of the legal meaning of slavery is that slaveholders have the right to inflict physical violence on their slaves, part of the legal meaning of slavery's abolition is that this right is withdrawn from slaveholders. In practice, because no emancipation process led to the complete liberation of enslaved people from coercion, these rights were always taken over by the state. The Jamaican experience provides one detailed example of such a process.

The period of apprenticeship (1834-1838) was a period in which 'former slaves, now known as apprentices, came into regular and direct conflict with representatives of the imperial state at precisely the moment when that state claimed to be responsible for their liberation'. The police were at the heart of these encounters, as the enforcement of labour discipline were reframed in the language of crime and punishment (Maoz, 2021). The police were delegated the task of preventing informal land capture, enforcing vagrancy laws, and harassing independent smallholders and market vendors (often charging them with praedial larceny). While many former slaves still relied on the plantation economy for work, even if only on a seasonal basis, there remained the possibility of forging an independent peasant livelihood and the years following emancipation witnessed the formation of 'free villages' in the hills. This marks the beginning of an enduring struggle between plot and plantation, independent peasant livelihoods and proletarianisation, that has been central to literature on the Caribbean (Wynter, 1971; Mintz, 2017. It is this struggle over the meanings of freedom, an undecidedness over the borders of wage labour and slavery, that has coloured much of the theoretical work emerging out of the Caribbean, offering both historical analyses and cultural metaphors for analysing the present conjuncture – themes I return to later in the paper.

After the Morant Bay Rebellion, Crown Rule saw modernisation of the Jamaican state, with significant reforms to the courts, local government, and notably the formation of the Jamaica Constabulary Force. Relevant for my own purposes, it was also in this period that the Registrar General's Department was established in 1879, with the remit for the registration of births, baptisms, marriages and deaths (prior to this such registers were kept by the Church of England). This is a period in which the significance of Jamaica to the British Empire receded significantly, but we see the formation of a local middle class with some property and therefore a right to vote (the section of society from which the 'brown' creole social class and its nationalist leaders would emerge). The (black) majority were not enfranchised, however; they worked as peasants and on plantations and retained syncretised cultures of spirituality and community firmly outside the nascent national project. In this way, the descendants of the enslaved, denied a political stake in the society, sought authority and autonomy largely outside the state. This structuring of social and political life on the island casts a long shadow.

What becomes clear even from this admittedly cursory sketch is that the total institution of plantation slavery leads to quite specific forms of state formation, distinct from the consolidation of the nation-state in Europe at the same time, and markedly different again from the 'ethnographic state' forged in the Raj a century later, and the 'gatekeeper state' that developed in Africa from the late 19th Century onwards. It is Jamaica's longer history as a colony based on slavery – and its topography as a fairly small island – that explains why, unlike postcolonial Africa, over 96% of Jamaicans currently have birth certificates and a similar percentage tax registration numbers. The history of slavery not only explains the history of state institutions, of course, but the relation between the population and those institutions – people made property, then 'free' colonial subjects, then national citizens. The literature on Jamaica examines the ways in which the black majority *remain,* to this day, subjected to arbitrary power and dependency in the plantation economy, compelled to survive through precarious work, informality, emigration and crime. Their worldly desires for freedom, often framed in terms of refusal and flight, bear the imprint of the long struggle against slavery.

Clearly then there is no way to explain the Jamaican present without an account of slavery. In the next section I consider that argument that resistance to NIDs – and by extension distrust in the state more broadly – can be explained in terms of the legacies of slavery: the deep, embodied memories of racist subjection. I retain some caution here: the question of how the history of slavery explains the present is far from straightforward, and while there is a throughline, it is not a neat one. If history does not pass but accumulates, then the challenge for analysis is working out which historical processes and durées to place emphasis on, and how to historicise an unstable present which is always sliding, as it must, into an uncertain future.

Distrust, biometrics, state power

Jamaica's attempt to introduce NIDs has received some academic attention, but mostly by those examining the legal facts and policy particulars. There has been little analysis of the historical, cultural and sociological dynamics at play when technocratic solutionism confronts widespread popular scepticism. The only academic publication to attempt such a theoretical

and historical critique is Kimberley D. McKinson's short four-page paper, published in *Surveillance and Society* in 2019. McKinson (2019) theorises the suspicion of the Jamaican public in terms of a "collective psychic reaction to black carcerality in a postcolonial society that continues to live in the shadow of the plantation". McKinson's critical approach builds on the work of scholars mapping links between technology, surveillance and blackness in the North American context, especially Simone Browne, who in her book *Dark Matter* argues 'that branding in the transatlantic slave trade was a biometric technology, as it was a measure of slavery's making, marking, and marketing of the black subject as commodity' (2015).

McKinson's framing therein explicitly centres race, slavery and the body, and thus offers a much more radical critique of the national ID system than policy and civil liberties responses. McKinson argues that public suspicion towards NIDs – a policy being introduced by a government blighted by corruption, and via a loan from the Inter-American development bank – is not solely a reflection of irrationality and ignorance and represents a form of critical consciousness and political literacy. I agree. However, my argument is that such responses to NIDs do not only, or even primarily, emerge out of "the historical and embodied traumatic fear of the branding and objectification of [the] body". NIDs may have roused the deeply sedimented injuries of slavery, but it is difficult to know quite how to assess such claims (which might be why much of the literature on the afterlives of slavery hinges on allusion, metaphor and poetics). Put crudely, McKinson's short and stimulating article risks flattening in pursuit of big analytical points on race, carcerality, and emancipation. Indeed, there was not one single, or even coherent, public response to NIDs.

In my conversations with Jamaicans in 2023, many people I spoke to were enthusiastic about NIDs: they saw it as necessary and part of Jamaica 'modernising'. When I spoke with university students and Uber drivers, for example, most supported the implementation of a modern ID system. They spent lots of time online (often earning their income via platforms) and therefore wanted the Jamaican state to have a functioning digital infrastructure. While their largely positive reactions to NIDs might be a measure of effective government messaging ("sensitisation"), their grievances about the extant system, where they had to get photos stamped and signed by a Justice of the Peace and spend all day queuing to access basic services, cannot be reduced to false consciousness either. Equally, the common refrain that the world is going digital, and governments everywhere will have to build digital infrastructure, seems hard to refute. While there are clear age and class dynamics at play here, the responses of such Jamaicans cannot be dismissed; their practical considerations may prove just as consequential to the future of the Jamaican state as the ire and recalcitrance of other Jamaicans whose responses might be interpreted as radical refusal.

While the focus on slavery and racialisation can draw attention to the histories of identifying, tracking and surveilling black bodies, it can also in turn lead to facile arguments about why such biometric systems are oppressive. In fact, the answer to precisely what is unsettling about biometrics is far from straightforward, and there is a danger that our allergic response to biometric technologies is automatic, visceral and thus undertheorised, where the violence of biometrics becomes something about the invasion of bodily autonomy, which can be loosely connected to slave branding or Nazi tattooing (Agamben, 2008). While Simone Browne's

arguments on the branding of slaves as a biometric technology are thoughtful and stimulating, branding is not really a form of biometric technology at all. Branding as a form of stigmatisation marks human beings as property; the mark identifies not the individual who is branded but the individual claiming ownership of/on the body of the person made property (Keefer, 2019). Biometrics, on the other hand, refers most succinctly to 'the identification of people by machines' (Breckenridge, 2014: 12).

One alternative way we might connect histories of slavery to 'the identification of people by machines' in the Jamaican context is to ask how biometric technologies were being deployed in advance of NIDs. In 2017, the same year the first NIDs Bill was tabled, the incumbent JLP government began implementing repeated states of public emergency in the fight against crime and violence. Police officers and soldiers engaged in indiscriminate sweeps and mass arrests of young men in 'high-crime' neighbourhoods; thousands were detained and held without charge, sometimes for months. Very few were charged or convicted. Those arrested under emergency powers routinely had their fingerprints taken, and there have long been concerns about police procedures for managing and destroying such biometric data. In this way, while there might not be uniform Jamaican public resistance to biometric identification, there are pockets where this refusal is most intense, and for good reason: among those who are *already* subject to compulsory biometric identification and *already* subject to repeated abuses of state power – Indeed, it is these Jamaicans who might best be described as living "in the shadow of the plantation" – and who have been the subjects of most academic research in Jamaica: the urban poor; residents of garrisons; squatters and sufferers. These are the Jamaican citizens who almost all use aliases, often avoiding reference to their 'government name' altogether. Clearly the wariness and distrust of such Jamaican citizens in relation to state institutions runs deep – and for quite understandable reason; in the first few months of 2025 the police killed nearly one citizen a day, all while celebrating falling crime and homicide rates.

Meanwhile, many Jamaicans are distrustful of financial institutions for quite concrete reasons too. Let me take a few examples. In the 2000s two popular investment groups, Cash Plus and Olint, were running vast ponzi schemes (the recent scandal surrounding Warner Media Jamaica concerns 50,000 investors). In 2023 Usain Bolt was embezzled of over $12 million in a savings account at Stocks and Securities Ltd. These stories were widely reported on, as were data leaks in the JAMCOVID app and cyber-attacks targeting banks and investment firms. Even more widespread are instances of banking fraud, phishing attacks, and point-of-sale scams; news articles in Jamaica between 2022-2025 reported hundreds of millions of losses in point-of-sale fraud impacting Jamaican financial institutions, their customers and merchants. Jamaican citizens of different class backgrounds therefore have good reason to be wary about claims that incorporation within large formal institutions – both state and private – will guarantee their financial security. Again, resistance to universal biometric identification and financial inclusion might be usefully explained in more immediate ways.

In the next section I develop arguments about the challenges to implementing NIDs and seek to situate popular scepticism within a wider theorisation of state, sovereignty and crime in Jamaica. I am interested in what questions are raised by attempts to implement a universal national registry at the level of the state, when the state itself has neither a monopoly on

violence, welfare or taxation, its power shared externally with multilateral organisations and locally with organised criminal groups (gangs). Indeed, because crime is always *the* key policy problem and political story in Jamaica, I am interested in analysing NIDs from a perspective which centres the pervasiveness of illegality, crime, and fractured sovereignty.

State, sovereignty, crime

While the World Bank and the IDB might speak about the state and governance in generic terms, they are not ignorant of issues of corruption, organised crime, and fiscal constraint. Instead, they imagine that robust digital identification is an affordable means bringing the population into formal state and market relations, thereby improving trust and legitimacy and reducing the appeal of crime and illegality. This may well be naïve but it constitutes a tenable theory about how to improve conditions for the Jamaican majority, one which recognises that citizenship and politics rely on effective administration. However, while plausible in principle, such policy prognoses fatally underestimate the challenges confronting postcolonial states.

One senior researcher at the IDB in Kingston worried that the Jamaican government were woefully behind in building out the wider digital infrastructure for verification, document storage, and payments ("the stack"), which is essential for making the system work. It is one thing to register individuals and provide them with a shiny new card, and quite another to ensure solid data management, interoperability and smooth communication between ministries and agencies, he explained in our interview. This IDB staff member confronted short-sightedness and mismanagement within the Jamaican government, but this can only be explained within a larger context in which all ministries, departments, and agencies are underfunded and under-resourced, where most initiatives and schemes fail to move from press release and PR to effective public policy. In other words, his frustrations appeared genuine and legitimate, but perhaps also a reflection of his only having lived in Jamaica for a short time.

In the Jamaican case, if inclusion equals greater access to state services, the obvious reply from citizens would be: '*what services?*' Jamaica does not have a large system of social protection when compared with other states with functioning biometric ID systems, especially with regards to cash transfers – e.g. India, Mexico, South Africa. For several decades Jamaica has faced low or no growth, and poor Jamaicans have relied on criminality, emigration, remittances, and informal and precarious work to survive (Mullings, 2009). In the context of enforced austerity, many Jamaicans narrate their survival in spite of, rather than because of, the state and its various institutions. Jamaican complaints of 'pressure' (Scott, 2022) and 'sufferation' (Scott-Lewis, 2020) find scant relief in formal citizenship.

The anthropologist Eilat Maoz takes this a step further. In her excellent ethnography of police economy in Jamaica, she shows that in some sectors of Jamaican society, citizens not only make a negative assessment of government but in fact the state does not appear as a meaningful category at all (see also Wardle, 2000: 42). "If the state cannot be *imagined* as a unity behind and beyond its various agents and does not appear in performance and spectacle, then what needs to be contended is the possible disappearance of the political itself" (Maoz, 2021, 13-4). Brian Meeks writes about 'hegemonic dissolution' (2000), where old relations

between patrons and clients, based as they were on hierarchies of class, colour and race, have broken down, and crime and violence are symptomatic of social anomie caused by enforced austerity and underdevelopment. Achille Mbembe's warning take on a particular salience in Jamaica: "At its most extreme, the very existence of the postcolonial state as a general technology of domination is at risk" (2001).

This raises several questions for the study of NIDs and national identification more broadly. How will digital ID schemes 'land' in the context of hegemonic dissolution and crises of state legitimacy? To what extent do different citizens understand and narrate their lives in relation to the state, the nation and citizenship, and how does digital ID impact these self-understandings? How do citizen responses to digital identification vary depending on the scope of social protection benefits vs the security imperatives of these systems?

There is of course a vast literature on the state, all of it complicating and refuting the idea of an all-powerful, rational, and unified leviathan. My own thinking on these questions has been nourished by returning to three excellent edited collections: *States and Illegal Practices* (Heyman and Smart, 1999); *Sovereign Bodies: Citizens, Migrants, and States in the Postcolonial World* (Blom Hansen and Stepputat, 2005); and *Law and Disorder in the Postcolony* (Jean and John Comaroff, 2006). Each of these texts moves beyond facile critiques of 'Eurocentrism' to provide tools for the study of postcolonial institutions and societies. Refuting the state's monopoly on violence is only the point of departure for rich empirical inquiries into complex relations between formal and informal, licit and illicit. Each book challenges the easy distinction between legal and illegal through historical and ethnographic accounts; each is concerned more with practices than formal laws and policy pronouncements, refusing 'to take the reified law for the entire reality' (Heyman and Smart, 1999). While the literature on digital identification schemes necessarily attends to the role of multilateral actors such as the World Bank (sovereignty from above/outside), the chapters in these edited collections usefully shift analytical attention 'toward issues of internal constitution of sovereign power *within states* through the exercise of violence over bodies and populations' (Hansen and Stepputat, 2005:2).

As Eilat Maoz explains, though gangs are neither "an organized body nor a formal component of "the state" (rather, gangs are usually understood as a threat or challenge to the state), there is no point in trying to understand how violence is organized and signified in Jamaica without taking these informal forces into account". Organised criminal groups are not only constitutive in the organisation of violence in Jamaica, they also offer protection and provide welfare. Clientelist relations between politicians and local area leaders (or 'dons') in urban Jamaica have organised the distribution of government services and employment since independence. Dons often legitimate political authority 'operates through a complex choreography with state institutions and ideals that involves balancing an autocratic form of rule with an established democratic order' (Jaffe, 2024). The line between formal and informal, legal and illegal, is highly blurred.

The point here is that criminal groups are not deviants but remain central to Jamaican politics due to their connections with formal state actors and their ability to leverage resources and services. Crime is big business, and there is no reason to assume that digital ID schemes will

constitute an effective barrier to crime or even a means of increasing the scope of the formal over the informal. It might be more useful therefore to follow Heyman and Smart, recognising that 'when states forbid things, or set up one official way to conduct affairs, they create alternative markets and opportunities for illegal goods and services.' The question then becomes: how will digital systems of registration and identification shift the boundaries and dynamics between legal and illegal practices? What new opportunities and constraints will be presented for those profiting from the grey zone between licit and illicit? It has been argued that Aadhaar in India seeks to nullify group-based protections based on caste and tribe (Breckenridge, 2019). The ongoing question is to what extent Aadhaar *actually works* to individualise and attenuate caste, tribe, gender, kin, and the empirical research suggests, perhaps unsurprisingly, much stubborn continuity. In Jamaica, the question will be: How will NIDs shift the role of different gatekeepers and intermediaries, especially dons? Will criminal economies and donmanship retain the same levels of relative autonomy if levels of formal identification increase? Or, if organised crime endures and is renewed, what does this tell us about the limits of identification schemes in the context of limited state capacity and buoyant illegal economies?

Questions about shifting relations between government and organised crime are hardly unfamiliar to scholars of Jamaica. Several have traced the way in which dons became less dependent on largesse from their political patrons from the 1980s and found independent sources of revenue through the transhipment of drugs and weapons – not least because enforced austerity markedly reduced what was available (Jaffe, 2024). More recently, 'lotto scamming' has forged new geographies of wealth and violence (Scott-Lewis, 2020). The scam, wherein North Americans are persuaded to part with thousands of dollars to unlock of a much greater windfall, relies on simple mobile telephony and an internet connection. The scam is remote and therefore unfastened from the urban geographies of turf war that have organised crime on the island hitherto. This explains why the murder rate has skyrocketed outside the Kingston Metropolitan Area. My point is that structural adjustment, the cocaine economy and 'lotto scamming' have all shifted the relations between state and illegal practices in Jamaica. The question I am anticipating here concerns how NIDs will impact these dynamics. If scamming involves certain forms of trickery and impersonation, then how will attempts at de-duplication through identification interrupt this set of practices, if at all? How will digital identification shift types of theft, fraud and scamming – and the geographies of crime, violence and policing more broadly?

As should now be clear, the apparent goals of good governance and democratic inclusion in Jamaica need to be situated in a context where democracy has functioned in a quite particular way. Jamaica is a confounding place (Patterson). It is a functioning democracy and so concerns about biometric registration are not really about voter fraud and state persecution (see e.g. Bellos); and yet the majority of citizens are not meaningfully brought into the state through social protection and high-modernist development projects (as in, say, India, China, or even South Africa); still, gracefully, there is no threat of NIDs being embroiled in majoritarian violence and nativist appeal (excluding recent deportations of Haitian arrivals). It seems therefore that resistance to registration and identification are better thought of in terms of weak institutional capture. Despite these particularities, the themes which emerge from Jamaica are clearly of

relevance in other settings, notably by raising questions about clientelism, organised crime, plantation/export economies, state incapacity and hegemonic dissolution.

Limits to economisation

In my interviews with policy makers, whether working in government or multilaterals, the suggestion that Jamaica is a 'low-trust society' came up repeatedly (often described as a legacy of slavery). The problem is that low trust in state and financial institutions presents challenges for both national registration and financial inclusion. For this reason, Jamaican citizens need to be 'sensitised' and 'educated' to better understand the benefits of inclusion. Such benefits include access to state services – like pensions, healthcare, and documentation – but also, and more importantly, the ability to access financial services: payments, savings, credit, insurance, and remittances. Because the current system is vulnerable to fraud, duplication and exclusion, and remains too slow, clunky and inefficient, the promise of NIDs is framed in terms of speed and seamlessness, optimisation and efficiency, profit and growth. It is this promise I want to interrogate critically in this final section.

As discussed above, the ID4D model is one in which centralised biometric identification is combined with credit scoring and surveillance, utilising new forms of data as informational collateral (Breckenridge). The goals of financial inclusion appear to prioritise 'ease of doing business' over the right to legal identity (Van der Straaten), and the dominant ideas driving ID4D – De Soto on virtual capital and Pralahad's bottom of the pyramid (BoP) – have been criticised for their 'neoliberal' rendering of development and progress. The very premise of financial inclusion thus appears dubious, a means of financialisation – of assets, savings, remittances – and compulsory indebtedness. The digital footprints of the newly included become a site for profit and speculation, based on behavioural economics and predictive algorithms, where the poor are included only to the extent that value can be scraped from their as yet illegible economic activities. This suggests a very different meaning of "inclusion", one that might prove incompatible with the ideals of 'democratic inclusion' and citizenship. In the Jamaican context, banks and financial institutions were at the heart of lobbying for NIDs, signing an MoU with the government on third-party access early on the process. This is because banks must comply with KYC requirements, prescribed through anti-money laundering protocols and scored through the FATF watchdog. In this way, Jamaican public policy is totally circumscribed by requirements of creditors and regulators, now operationalised through a cut-and-paste ID4D model. In this context, 'culture' and 'the social' only emerge as obstacles to smooth market integration.

As should be clear, some of the critical scholarship on financial inclusion forms part of a wider critique of capitalist or neoliberal conceits. What I want to push here, however, is a different line of argument: a deeper and more culturally inflected interrogation, from Jamaica, of the apparently anodyne sounding goals of optimisation, speed, inclusion, and seamlessness. My point is that 'low-trust' and 'low credit culture' can be interpreted in several ways. While policy makers might frame this in terms of ignorance or slavery, I am interested in what can be made analytically and normatively of the wariness and friction. This builds on some of the empirical literature on financialisation in the global South, which examines the ways in which culture,

kinship, relational economies, and informal practices persist (see Langley and Rodima-Taylor). While my focus on Jamaica is not based on empirical research of the same depth (because NIDs has not been implemented my analysis is necessarily premature), it contributes to these debates by theorising reluctance, rejection and dissent through a Caribbean archive (Guermond, 2022). David Scott reminds us that 'alterations *in the present* we inhabit ought to urge us to alter the questions through which the past is made a resource for contemporary intellectual reflection' (1999). This motivates the question explored in this section: *What new questions does digital identification and financial inclusion compel us to ask of Caribbean history and theory?*

The dramatic tension in Caribbean history is between racialised subjection, given the brutal, terrible innovations of chattel slavery, and the stubborn humanity of the enslaved and their descendants: their rebellion, 'double consciousness', and radical cultures of freedom. In colonies like Jamaica, planters provided enslaved people with small plots to cultivate land so they could grow food to feed themselves – thus reducing the costs of their reproduction, especially when importing food was made difficult by the American revolution, inter-imperial war, and geographical remoteness. However, the plot also allowed enslaved people, and later their descendants, to develop proto-peasant lifestyles, growing food for subsistence and taking additional produce to market. With emancipation, many formerly enslaved people sought to extend peasant ways of life through the formation of 'free villages' and retreat to the hills. Planters and officialdom tried to compel the newly freed to work on plantations, with recourse to vagrancy laws, workhouses and prisons (Paton, 2004). The values of the plantation involve reducing man to labour and nature to land in the pursuit of profit; the plot is 'an epistemology in tension with the plantation'.

In an interview with David Scott, Wynter reflects, **"**that plot, that slave plot on which the slave grew food for his/her subsistence, carried over a millennially *other* conception of the human to that of Man's…that plot exists as a threat. It speaks to other possibilities. And it is out of that plot that the new and now planetary-wide and popular musical humanism of our times is emerging". To theorise the plot beyond the peasant question is therefore to think about cultural resources still alive in the Caribbean – even if residual, in abeyance, or under erasure – which present alternative values to the plantation logics of profit, accumulation and commodification.

> "[I]n the critical thought of blacks in the West, social self-creation through labour is not the centre-piece of emancipatory hopes. For the descendants of slaves, work signifies only servitude, misery, and subordination. Artistic expression, expanded beyond recognition from the grudging gifts offered by the masters as a token substitute for freedom from bondage, therefore becomes the means towards both individual self-fashioning and communal liberation. Poiesis and poetics begin to coexist in novel forms – autobiographical writing, special and uniquely creative ways of manipulating spoken language, and, above all, the music. All three have overflowed from the containers that the modern nation state provides for them" (Gilroy, 1993)

Gilroy, following Du Bois, describes a unique and radical culture of freedom which is the gift of slaves and their descendants to the world. If Reconstruction was for Du Bois "the finest effort to

achieve democracy for the working millions which this world had ever seen", the broader point is that Black Atlantic culture and writing provides vital resources against alienation and towards reparatory humanism. For new world blacks, wage slavery always slides into plantation slavery – in narrative, metaphor and analogy. Of course, all people compelled to sell their labour power are alienated and will in many instances seek more dignified means of survival, if they are available; it might therefore not be clear what is specifically Caribbean about this. However, my point is that this archive can help open up critical lines of vision on the seemingly anodyne ideals of speed, frictionlessness and transparency, which are from my perspective the motors of historically specific forms of alienation.

The ID4D model promises acceleration. Queues are bad for business, profit increases with speed of transaction, and complaints about low productivity in Jamaica regularly emphasise a lack of industry and graft among ordinary workers. Speed is not a human or democratic value, then, but a means of optimisation and a factor in the rate of exploitation. Living – like thinking, reading, or writing, or just hanging out – is often slow. The non-commodified social exists in tension with acceleration. When Jamaicans are therefore invited to get a digital ID to speed up their interactions with vendors and government, such values might not be immediately obvious to, or uncontested by, the majority. Breckenridge (2021) reminds us that paper and documentary government mobilise writing and consent and thus the tacit values of modern citizenship, and I wonder therefore about whether the values of political life (citizenship) and social life (living – or in the language of Rastafari, 'livity') in fact require a certain patience and slowness disavowed by ID4D.

This is related to a broader point about the tactile. Policy makers and politicians repeatedly argue that cash invites crime and robbery. Digital systems are more secure and cash is old fashioned, both for savings and payments. But people often prefer holding cash – one thinks of Kingston route taxi drivers fanning the different banknote denominations between their fingers. The materiality of cash is part of its sociality. While 'uptowners' might fear robbery and trust banks, poorer Jamaicans are often more concerned about digital fraud (payment scams and phishing attacks), especially when their bank deposits are unsecured and uninsured. Moreover, the idea that their neighbourhoods are a 'wild-west' of senseless cruelty and predation is a distorted and elite reading, one which obscures the social relations of debt and obligation through which poor people engage in economic activity. The 'pardner' in Jamaica – a form of Rotating Savings and Credit Associations – represents another financial instrument which is less abstract and individual. As NIDs gets rolled out, it will be worth observing how people engage with formal and informal systems of savings and credit and what their perspectives on the merits and limitations of respective systems are? More importantly, what might their accounts suggest about how to build more democratic forms of savings and credit? This is not only about refusal and flight, but effective public policy.

One former manager of the IDB in the Caribbean explained how in Estonia people can access government services remotely: 'they can even vote from the comfort of their own homes', she explained. She celebrated this frictionless convenience – secure, safe and clean. But while people might not enjoy queuing all day or paying bribes to customs officers, they might not aspire to a wholly virtualised, disembodied and individualised set of interactions either. Clearly,

this speaks to the debate about cashlessness. Brett Scott (2022) has written in compelling ways about the case for retaining cash and resisting the digitalisation of all payments. He speaks primarily to a popular-left audience, but my suggestion here is that the ethico-political thrust of his arguments could be worked through in empirical studies of particular sites where the ID4D model is being activated.

Democratic and financial inclusion are also based on the ideal of transparency: that individuals, like government institutions, should be transparent to one another. As noted, in practice this means that individuals should make their economic activities legible through digitalisation of their identity and transactions – all while the operations of large financial institutions and credit-scoring algorithms remain far from transparent. We might return here to the culture of aliases and nicknames in Jamaica, and the widespread rejection of one's 'government name'. This raises interesting questions not only about distrust but also, following Glissant, might suggest a latent desire for 'opacity'. Opacity refuses singular identity and embraces multiplicity, and can be interpreted in relation to syncretic cultural practices of play, cunning and tricksterism in the Caribbean (and West Africa). This might also be related to what Huon Wardle calls the twin desires of Kingstonians 'for situatedness, for immediate satisfying exchange with others within a shared geography, but also for freedom-through-movement' (2002). In other words, many Jamaicans realise their dignity and selfhood at scales beneath and beyond the nation-state, within local communities, with their thick social ties, and through transnational migration and cosmopolitan aspiration – both of which might be threatened by formalisation into market and state relations. Put differently, the bureaucratic incapacity and weak institutional culture of the Jamaican nation state can be contrasted with (and has in fact driven) creative modes of survival and a certain worldliness among the poor. Again, this is not to romanticise refusal, as though freedom and state incorporation are diametrically opposed, but it is to develop a richer language, beyond privacy and data protection.

Wardle also explores the ways in which Jamaicans combine the socio-political and the religious; revelation and revolution. In Jamaica, the line between cultural, ethical, spiritual and political action is blurred (Gilroy, 2010: 108). The now-oriented religiousness which characterises many traditions on the island – Revivialism, Pentecostalism, Rastafarianism – allows for creative combinations of biblical scripture with accounts of slavery, everyday injustice and 'sufferation'. Discussion of Jamaican religious and spiritual life beyond the remit of this article, but of relevance is that intensely felt religious ideas contradict and run against the logics of speed, seamlessness, productivity and economisation in quite profound ways – and raise challenges for so-called 'sensitisation'. The opposition between worldviews should not be overstated – it is not either or – but when studying digital statecraft and formalisation we might think about the cultural process as containing countervailing forces, the co-existence of neoliberalised subjectivity and cosmopolitanism, eschatology and nihilism, often in the same person and household.

The point of identifying alternative values to speed, economisation, and seamlessness is not to romanticise or moralise, it is to suggest that the political attempt to forge a different kind of economy and state, with different priorities, institutions, and values would necessarily draw on this reservoir of embattled cosmopolitanism and desires for life and livity beyond work and

profit. This is about alternative and expanded meanings of the political, not antipolitics. It also opens up questions for the study of digital ID more broadly: What are some of the cultural obstacles and sources of friction with regards to national registration and financial inclusion initiatives? How do ordinary people understand the values of speed, seamlessness and efficiency? What challenges are presented by religious (often eschatological) understandings of history when seeking to persuade people of the value of further state incorporation?[1] Most importantly for my argument, what are the normative and ethical implications of these dynamics? What can be made of friction and rejection analytically? Beyond recording empirical and ethnographic complexity and messiness, what do the failures of the ID4D model reveal about contested meanings of freedom, democracy, and citizenship? And what other critical language emerges from such inquiries that can help us talk and think in more interesting ways about what normally gets named in terms of surveillance, privacy, and discrimination.

Conclusion

To conclude, I want to develop part of the argument that has become visible only in outline over the course of the paper. I began with the question over whether Jamaicans will sign up for NIDs, based on a sense that the uptake will be relatively low (at least in terms of policy efficacy) and that this will be explained with reference to low-trust, ignorance and the legacies of slavery. I argued that in the current Jamaican context, there might be good reason to refuse 'inclusion'. However, *in principle*, the ideals of democratic inclusion, centralised planning, public policy, functioning state institutions, and even cultural hegemony of some kind, might be ideals worth preserving and reclaiming.

Where the emphasis is placed on state repression and surveillance, the critique can slide into romantic desires for the pastoral and pre-modern (see Bratton on the case for positive biopolitics (2022)). This is especially likely when the primary emphasis is on the biometric rather than financialisation and economisation. Indeed, there is a popular strain of critical theorising which reads biometrics in terms of the long historical drift towards totalitarianism. As technologies for capturing and fixing individuals are enhanced, we are all made objects of state control, constantly inspected and surveilled – life, living and democracy are thus foreclosed. Agamben's refusal to travel to the US because he would be subjected to compulsory 'biopolitical tattooing' (i.e. fingerprinting), and James C Scott's sense that all forms of registration and bureaucracy work to negate freedom, represent the most obvious and influential examples of this critical mode. It remains useful to consider their provocations: that there is something inherently antidemocratic in the intense asymmetry over the control of information; that ideas about the citizen as a potential fraud who must be de-duplicated demands a new philosophy of the political; that seeking the truth of the individual via the machine-readable body forecloses and devalues public deliberation, writing, and reason. These radical objections, this spiritual sense of unease, find their way into debates around national ID, one way or another.

[1] see e.g. Peter Geschiere's short reflections on biometric ID and witchcraft: https://wiser.wits.ac.za/content/witchcraft-logics-and-biometric-citizen-14202

And yet, what many Jamaicans want *is* functioning administration: well managed institutions, social protection, and institutions of state that can be repurposed to do other things. 'Democratic inclusion' is a meaningful goal, even if in practice it equates to de-duplicated voter registration and electoral observations. Financial inclusion, on the other hand, although often viewed in more neutral terms, cannot be salvaged, and it is a Caribbean archive that can help us renew criticism of the more insidious ideals of speed, efficiency, growth and the economisation of everything. Of course, the obvious point is that state institutions work in harmony with economisation, performing the function of registering populations, identifying individuals, and managing welfare and security *in the service of and to supplement profit and accumulation*. Neatly separating state and market represents weak theorisation, perhaps. But the point is that states could be and do otherwise, and hence are the site of political contestation proper. Whether it is appropriating current states or building new ones, the challenge will be to organise political life and build functioning institutions that can operate at scale to ensure access to the means of life beyond the alienating force of commodification. Put differently, the hills and marronage cannot provide refuge for all; as Edouard Glissant asks, how do we manage freedom 'between the mountains and the sea?'

References

Agamben, G., & Murray, S. J. (2008). No to biopolitical tattooing. *Communication and critical/cultural studies*, *5*(2), 201-202.

Banégas, R., & Cutolo, A. (2024). *ID Wars in Côte D'Ivoire: A Political Ethnography of Identification and Citizenship*. Oxford University Press.

Bratton, B. (2022). *The revenge of the real: Politics for a post-pandemic world*. Verso Books.

Breckenridge, K. (2014). *Biometric state*. Cambridge University Press.

Breckenridge, K. (2019). Lineaments of biopower: The bureaucratic and technological paradoxes of aadhaar. *South Asia: Journal of South Asian Studies*, *42*(3), 606-611.

Breckenridge, K. (2021). Documentary government and mathematical identification: On the theoretical significance of African biometric government. In *Identification and Citizenship in Africa* (pp. 49-64). Routledge.

Browne, S. (2015). *Dark matters: On the surveillance of blackness*. Duke University Press.

Comaroff, J., & Comaroff, J. L. (Eds.). (2019). *Law and Disorder in the Postcolony*. University of Chicago Press.

Cubo, A., Hernández Carrión, J. L., Porrúa, M., & Roseth, B. (2022). *Government Digital Transformation Guide*. https://doi.org/10.18235/0004402

Debos, M. (2021). Biometrics and the disciplining of democracy: technology, electoral politics, and liberal interventionism in Chad. *Democratization*, *28*(8), 1406-1422

Duffield, M. (2018). *Post-humanitarianism: Governing precarity in the digital world*. John Wiley & Sons.

Dunn, Hopeton S. "Risking identity: a case study of Jamaica's short-lived national ID system." *Journal of Information, Communication and Ethics in Society* 18.3 (2020): 329-338.

Eaves, David, et al. "Unpacking digital ID systems' early policy process: The case of Jamaica's NIDS." *Technology and Regulation* 2024 (2024): 330-352.

Gabor, D., & Brooks, S. (2020). The digital revolution in financial inclusion: international development in the fintech era. In *Material cultures of financialisation* (pp. 69-82). Routledge.

Gelb, Alan, and Anna Diofasi Metz. *Identification revolution: Can digital ID be harnessed for development?*. Brookings Institution Press, 2018.

Gilroy, P. (2010). *Darker than blue: On the moral economies of Black Atlantic culture*. Harvard University Press.

Guermond, V. (2022). Contesting the financialisation of remittances: Repertoires of reluctance, refusal and dissent in Ghana and Senegal. *Environment and Planning A: Economy and Space*, *54*(4), 800-821.

Hansen, T. B., & Stepputat, F. (Eds.). (2009). *Sovereign bodies: Citizens, migrants, and states in the postcolonial world*. Princeton University Press.

Jaffe, R. (2024). *The Rule of Dons: Criminal Leaders and Political Authority in Urban Jamaica* (p. 217). Duke University Press.

Kamau Brathwaite and Edouard Glissant (2013). 'A Dialogue: Nation Language and Poetics of Creolization. In Hume, Y., and Kamugisha, A. *Caribbean Cultural Theory: From Plantation to Diaspora.* Pp 290-302.

Keefer, K. (2019) Marked by fire: brands, slavery, and identity, Slavery & Abolition, 40:4, 659-681

Lewis, J. S. (2020). *Scammer's yard: The crime of black repair in Jamaica*. U of Minnesota Press.

Mader, P. (2018). Contesting financial inclusion. *Development and change*, *49*(2), 461-483.

Maoz, E. (2021). *The Frontier and the Plantation: A Police Economy of Post-Slavery Jamaica* (Doctoral dissertation, The University of Chicago).

Mbembe, A. (2001). *On the postcolony* (Vol. 41). Univ of California Press.

McKinson, K. D. (2019). Black carcerality and emancipation in postcolonial Jamaica. *Surveillance & Society*, *17*(5), 734-737.

Meeks, B. (2000). The political moment in Jamaica: the dimensions of hegemonic dissolution. *Dispatches from the ebony tower: Intellectuals confront the African American experience*, 52-74.

Mintz, S. W. (2017). *Caribbean transformations*. Routledge.

Mullings, B. (2009). Neoliberalization, social reproduction and the limits to labour in Jamaica. *Singapore Journal of Tropical Geography*, *30*(2), 174-188.

Ozili, P. K. (2021, October). Financial inclusion research around the world: A review. In *Forum for social economics* (Vol. 50, No. 4, pp. 457-479). Routledge.

Paton, D. (2004). *No bond but the law: Punishment, race, and gender in Jamaican state formation, 1780–1870*. Duke University Press.

Scott, B. (2022). *Cloudmoney: Cash, cards, crypto and the war for our wallets*. Random House.

Scott, D. (1999). *Refashioning futures: Criticism after postcoloniality*. Princeton University Press.

Scott, D. (2022) *Pressure: The Kingston Biennial*.

Smart, A. (1999). *States and illegal practices* (p. 1). J. M. Heyman (Ed.). London: Berg.

Stewart, Aubrey. "Increasing Citizen e-Democratic Participation Using Digital Technologies: The Case of Jamaica's National Identification System (NIDS)." *Rethinking Democracy and Governance*. Routledge, 2023. 315-344.

Wardle, H. (2000). *An ethnography of cosmopolitanism in Kingston, Jamaica* (Vol. 7).

Weitzberg, K. (2020). Biometrics, race making, and white exceptionalism: The controversy over universal fingerprinting in Kenya. *The Journal of African History*, *61*(1), 23-43.

World Bank (2023). Independent Evaluation Group. Financial Inclusion: Lessons from World Bank Group Experience, Fiscal Years 2014–22.

Wynter, S. (1971). Novel and history, plot and plantation. *Savacou*, (5), 95–102.