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From success to failure and back again?
Exploring the governance effects of the teacher payment reform in the DRC

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Abstract

In 2011, the government designed a public-private partnership to assign an individual bank account to each public servant, in order to gain control over the public payroll. To date, the Kabila government considers this "bancarisation" as one of its biggest successes, but this claim needs further scrutiny. Instead of focusing on "implementation gaps" and "reform failure" we follow *Ferguson's (1994) lead to analyze development schemes in terms of their effects: Who is put in the driver's seat, whose knowledge is being used and who is sidelined? These questions consider the reform primarily as a window to analyze the technologies of governance that have undergirded real statehood in the DRC. The symbolic, infrastructural, organizational and financial technologies of governance are spread unevenly over the Congolese territory. This chapter shows that the bancarisation reform inevitably reinforced existing differences between the working circumstances of urban and rural teachers, and negatively affected precisely the least 'literate' regions so dearly in need of a qualitative teacher force.*

Introduction

Reforms do not take place on a blank slate but come into being through interactions with pre-existing webs of actors and infrastructural networks. Slightly changing a statement by Mosse and Lewis' (2006), our concern is how reforms become real through the work of generating and translating interests, creating context by tying in supporters and so sustaining interpretations. These open spaces and resulting negotiations tend not to be characterized by enormous ruptures but by continuity and a temporal co-existence of new and old modalities (De Herdt & Poncelet, 2010, p. 16; Li, 2007b). Symbolic, infrastructural, organizational and financial resources pose limits to the implementation of a reform (Li, 2007c). However, at the same time, these very resources do not have inherent characteristics that favor or disfavor the success of a reform. Resources also have a relational dimension, they can be facilitators for the engagement of other actors.

In this chapter, we explore the case of an important aspect of the broader process of civil service reform. In 2011, the Congolese government engaged in a public-private partnership with commercial banks in order to attribute individual bank accounts to all civil servants. The *bancarisation* reform is a key element in the government's enterprise to centralize, harmonize and modernize management and payment processes of public servants (teachers, soldiers, police men, etc.). The imminent goal was to gain overview and control over the public payroll. Civil servants need to identify themselves at the bank when opening their accounts and withdrawing their salaries. Thus, this process would lead to congruency between actually working civil servants and those represented on the payroll –legibility of the entire teaching workforce would be achieved. In this paper, we focus on teachers. The education sector's territorial spread and weight in the government's budget (Brandt, forthcoming; De Herdt, Titeca, & Wagemakers, 2012, p. 697; World Bank, 2008, p. 17) make it a relevant case to explore in more detail.

Throughout the years, the Ministry of Budget has been a key player. It sought to establish a "single file" (*fichier unique*) in order to centralize payment of all civil servants. From there, it planned to directly transfer money to participating commercial banks (IML, n.d.). The assignment of banks to each district was decided by the *Association Congolaise des Banques* (ACB, Congolese Bank Association) and civil servants were obliged to open individual bank accounts. Meanwhile, other key stakeholders with relevant knowledge – faith-based organizations, teacher unions, local-level bureaucrats – were sidelined.

However, the government's neglect of these actors backfired. In the midst of applause for the reform-mongers, there are also signs of significant failure: teachers in rural areas have to perambulate large distances in order to acquire their salaries. The reform worsened their situation. Moreover, it has not achieved its primordial goal: the unambiguous identification of all teachers. Given the absence of fixed banking infrastructure outside of urban areas, "in a vast country with fewer roads than Luxembourg, [where] hardly anyone lives anywhere near a bank branch" (The Economist, 2015), we find two observations remarkable: First, the reform was launched not directly as a donor development project but by the Congolese government. Second, the reform persists despite a multitude of shortcomings. Therefore, what we consider worth explaining is not failure, but the reform's *persistence*, despite all obstacles and shortcomings. Given this context, we explore the following three questions: Why did the reform come into being? How has it been sustained? How did it impact the target population? We propose not to follow one group of pre-determined actors. Instead, we look at the question how the bancarisation reform becomes composed through actors' selective and strategic use of symbolic, infrastructural, financial and organizational resources. In particular, we analyze how the reform was enacted in six different districts. We can thereby recognize spatial particularities and embed them in broader patterns. Before we do so, we explore the emergence of the reform. Thus, we broadly distinguish between the reform's design and preparation as a first phase and the subsequent launch and negotiation of the reform as a second phase.

Building on pre-existing norms and "inhabited institutions" (Hallett & Ventresca, 2006), we see reforms as embedded in a dynamic of "permanent provocation" (Interview with M. Foucault, Dreyfus & Rabinow, 1983, p. 221f). This perspective facilitates an analysis of the uneven distribution of advantages and costs that arise in this process. We argue that the people who are most negatively affected by the reform are the ones who carry the highest costs in keeping the reform alive, and who thus inadvertently contribute most strongly to its persistence.

Methodologically, we proceed in three steps: first, an analysis of government and donor texts in order to trace the emergence of the problematizations of legibility; second, an analysis of government and donor texts and other secondary sources in order to embed the bancarisation reform in preceding reforms; third, analysis of quantitative and qualitative empirical material in a particular case study. We focus on largely rural areas in the newly-created province of Haut-Katanga[1] as a case study. Haut-Katanga is one of the least literate provinces of the DRC, and some of the regions we focused on were also affected by conflict. A series semi-structured interviews have been conducted over a total of fifteen months in three different research periods (August-December 2013; January-May 2015; January-May 2016). Adopting a multi-scalar approach, interviews were conducted in the national capital Kinshasa, the provincial capital Lubumbashi and in the listed educational sub-divisions. Following the interest in different perspectives that is mirrored by the conceptual approach developed in this chapter, representatives of all stakeholders have been interviewed: teachers and principals; government and religious officials at different levels; staff from

[1] Which was formerly the district of Haut-Katanga in the Katanga province. Since decentralization in the education sector precedes administrative decentralization, the area under study functioned as the educational province Katanga 1 for several years.

private companies; Caritas-personnel. The goal of such an approach is not representativity, but rather triangulation so as to come to a rich understanding of reality through a multitude of perspectives (Olivier de Sardan 2009). The qualitative data were also combined with quantitative analysis of archival data managed by different public administrative entities.

In what follows, we first sketch our analytical framework to approach reforms. In the empirical sections, we first focus on the reform's design and thereafter discuss the reform's negotiated implementation. Finally, we discuss the reform's impact and conclude.

From failed schemes to permanent provocation

Most projects and reforms are designed in what can be described as a "top-down" manner: A group of experts uses a certain type of knowledge in order to prepare an intervention with the formal goal to improve a given social setting. From such a perspective, it may seem interesting, then, to analyze what eventually happened in reality: how was the reform implemented and what went wrong, where did it fail? In contrast, instead of focusing on "implementation gaps" and "reform failure", we follow Ferguson's (1994) lead to analyze development schemes in terms of their effects: Whose authority is enhanced, whose interests are served, whose knowledge and resources are being used and who is sidelined?

According to this perspective, the value of these technical solutions has to be judged primarily in terms of the type of actors that come to the fore, the type of knowledge they draw on and the collaborations or assemblages they propose to work on. Reforms attempt to change reality, but they also necessarily must draw on pre-existing actors, knowledges and ways of governing. Tania Li (2007a, p. 276) refers to the latter as the inherent limits of the rationality of a reform. They constitute the context for the practical governance of the reform. Li names four of such limits, of which the following three are most relevant for the chapter at hand: First, people are the target of government but all types of public action need to be socially situated: "There are processes and interactions, histories, solidarities and attachments, that cannot be reconfigured according to plan" (Li, 2007c, p. 17). Second, Li points to "available forms of knowledge and technique" (ibid.). Third, the practice of critique, or "politics, the possibility to challenge its diagnoses and prescriptions" (ibid). As we argue in this chapter, limits for one actor can be productive aspects for another.

These limits are the reason why reforms inadvertently create friction and reactions. In contrast to Scott (1998), Li does not understand such reactions as inherently resistant, however. They can be resistant, but Li puts the emphasis on a plethora of forms to adapt, cope, accommodate, negotiate, etc. Once initiated, a reform is not the pre-designed homogeneous implementation but rather the outcome of multiple acts of harmonization, translation and composition (Mosse & Lewis, 2006). Although there is value in thinking of these reactions in terms of experimental attitudes and local arrangements, we think that it is first of all necessary to unveil the underlying resources that can be productively used. In fact, local arrangements do not spontaneously arise or are ad-hoc fixes. The open-ended reform is met by "inhabited institutions" (Hallett & Ventresca, 2006) and implementing agencies "have to get along in a network of already established forces and representations" (de Certeau, 1984, p. 18).

Below, we will focus on four types of resources that are wrought into the assemblage: symbolic, infrastructural, organizational and financial. People and organizations selectively and strategically make use of these four types of resources in order to react to the open-endedness of the reform process and achieve their particular objectives. They thus adapt the reform to local contexts. However, what we find particularly worth to investigate is not only how they adapt the reforms. Inadvertently, people might make a reform seem more harmonious than it actually is and thereby contribute to its persistence. In fact, we argue that the mentioned resources and institutions are dispersed unequally over the territory. Hence, unintended consequences are spatially selective (Jessop, 2005) and are likely to disproportionally disfavor already neglected regions. As we will argue below, it is precisely the people who suffer most under the reform who need to work hardest to keep it alive, and who thus contribute most to its persistence.

Bancarisation as the latest solution to teacher legibility

A project starts with a particular rationale: A given issue needs to be problematized in order for it to receive political attention. Problematization is not a natural and self-evident process but always stands in relation to broader political and economic objectives. If teacher legibility is assigned a certain value, teacher illegibility becomes problematized. In our understanding, an administration achieves comprehensive teacher legibility when the reality in schools (e.g. teacher name, age, seniority) matches the data in the administration's database. In order to explore the problematizations of teacher illegibility we turn to the following questions: why did it become a policy priority to *bancarize* teacher payments, i.e. to oblige all teachers to open an individual bank account and receive their salary on this account? Why was teacher illegibility considered a problem? When did donors first state that a full overview of civil servants/teachers is a condition for future assistance? In relation to which other aspects does the agenda stand? How was this problematization framed in key government and donor programs? Every problematization carries a set of recommendations, solutions and interventions with it. After problems are constructed, they need to be rendered technical. Reality needs to be represented in a clearly defined field in order to make pre-conceived interventions seem feasible: A problem plus an intervention leads to an improved situation (Li, 2007b, p. 265).

In casu, we see the *bancarisation* as the most recent attempt in a long line of projects with the goal of rendering state agents legible. An administration does indeed need to know nontrivial details about its employees: seniority, rank, marital status and number of children influence the salary. The level of initial and subsequent education is required for future professional trainings. More broadly, it is impossible to prepare a budget without knowledge of the number of employees to be remunerated. Achieving this goal will be in vain as long as teachers remain largely incognito to the state administration. Legibility becomes an important state effect (Trouillot, 2001) and a key condition for an effective and transparent state administration.

Over the years, one can discern different technical solutions to rendering state agents legible. These solutions all took shape in the interaction between national and international interests. We now look into the three most important solutions that have been attempted so far: first, the establishment of a new department within the Ministry of Education; second, various teacher censuses; third, the bancarisation reform.

A first answer: the establishment of SECOPE

The issue of legibility of civil servants came up for the first time in the early eighties. Due to a prolonged economic crisis and the government's incapacity to repay debts to the International Monetary Fund, the country came under the auspices of a series of Structural Adjustment Programs. The German banker Erwin Blumenthal, head of Zaire's IMF country office, uncovered massive embezzlement and fraud of public resources, more in particular through opaque human resource management (Blumenthal 1982). His report sustained predominant neoliberal ideologies at the time, which sought to cut public expenditures and reduce the public sector. Due to the large share of teachers in the civil service, the education system was identified as a major source of inefficient government spending (World Bank, 1989, p. vii).

As a result of these problems and the mounting pressure by the IMF, a new institution was created with the support of the Belgian Development Cooperation: the "Service de Contrôle de la Paie des Enseignants" (SECOPE, Department for the control of teacher salary payments). SECOPE had two initial goals: first, reducing the number of educational staff to 180,000 by dismissing all non-essential teaching and non-teaching staff (substitute teachers, clerks, etc.) outside of Kinshasa, and second, establishing a nation-wide administrative structure to facilitate a census and further ensure continuous updates of teacher deployment. Tens of thousands of state employees were dismissed. SECOPE drastically improved the state's infrastructural power and increased the state's authority over FBOs in the education system. For the first time in Congolese history, most teacher identities were centrally managed.

SECOPE was not supposed to intervene in the actual payment. Money was dispatched from Kinshasa to provincial banks, where it was picked up by network administrators and distributed to school principals. This has always proved rather easy in urban areas and challenging in rural regions. Gradually, certain government actors were included in this system. In the 1990s, due to hyperinflation and the concomitant implosion of the banking system, the "comptables d'état" (…) and provincial pay commissions gained important roles. Already in 1977, Kapaji and Mukanga (1977) argued that it is common knowledge that accountant (*comptable*) and pay agent (*agent payeur*) are lucrative posts for easy and quick enrichment. Hence, cash went through the hands of several intermediaries before reaching teachers. A World Bank public expenditure tracking study (World Bank, 2008, p. 84) suggested however that, on average, only about five percent of disbursed salaries did not reach teachers. The study claimed that one-third of these losses were due to (justifiable) transportation costs and two-thirds were fraudulent expenses by public accountants and network administrators (ibid.).

The major source of losses was not to be situated in the payment system itself, but rather upstream, at the moment of listing teachers on the payroll. From the beginning of the 1990s onwards, the payroll system became increasingly outdated. School managers reacted by paying newly entered teachers under the name of the replaced teacher and SECOPE de facto accepted the formula that "not the individuals were paid, but the posts" (Verhaghe, 2007, p. 44). However, this change also implied that the system was not shielded from completely fictitious teachers or even entire fictitious schools. Another crucial problem was a reduction in the buying power of salaries as a cause of hyperinflation, accompanied by important delays in payment. In 1992, a large teacher strike could only be ended through an appeal of the Catholic Church to parents: parents agreed to complement teacher salaries. From then onwards, parents began to fund the largest share of the educational budget, which significantly reduced the importance of the state budget in teacher finance.

These developments coincided with the World Bank's withdrawal of providing technical assistance to SECOPE in 1992. The more important partner in this regard, Belgium, had already withdrawn its support in 1990 as bilateral relations were disrupted in the wake of the democratization process. Thus, SECOPE gradually turned into an inefficient machinery and only became subject to renewed donor and government attention in the early 2000s (Andrianne, 2008; Verhaghe, 2007; World Bank, 2004). Secope proved to be an answer to the problem of teacher legibility only in the international setting of structural adjustment and donor engagement of the late eighties.

A second answer: census

When Joseph Kabila came into power in 2001 he quickly turned to the Western donor community. Newly encouraged donors thus re-engaged with the DRC. Whereas reforms in the 1980s applied a strict conditionality and thus directly interfered with administrative practices in an attempt to un-build the state, the new set of reforms was embedded in a larger liberal agenda of state building, liberal peace building and good governance (De Herdt & Poncelet 2010). Civil service reforms figure high on these agendas and seek a very ambitious restructuring of the state administration (Moshonas, 2013). One major reason are sound fiscal policies. Donors want to ensure that public and donor funds are correctly spent. Civil servants' salaries make up the lion share of the country's budget. Therefore, the proper management of civil servants was seen as a requirement for a transparent management of a country's resources. In fact, donors made the reliable management of civil servants – and thus a large share of government spending – a core condition of future support. This condition was subsequently inscribed in key government documents.

In fact, the first post-ceasefire report on education by the World Bank (2005, p. vi) declared a reform of teacher payments as "one of the most pressing issues in reforming the education system in the DRC". Donors argued that a complete and reliable payroll is the "condition *sine qua non*" for donor support for teacher salaries (Verhaghe, 2007, p. 44). Several potential positive outcomes could be anticipated for the education administration: paying full salaries on time; facilitating a better administration and control of the teaching workforce; prevention of leakage of public funds both through the elimination of intermediaries and the elimination of fictitious teachers (and schools); controlling the payroll and making it more transparent. Furthermore, reforming teacher payment modalities was also deemed necessary in order to facilitate the policy of school fee abolition (*politique de la gratuité)*. Knowledge about the exact number of the teaching force and their adequate payment is a condition for the amelioration of teachers' working conditions. Hence it is also a condition for teachers to accept to stop receiving parents' monthly contributions (De Herdt, Marivoet, & Muhigirwa, 2015; World Bank, 2015, p. xxi).

In 2005, an important element of the civil service reform was a national census to biometrically register all civil servants. Around the same time governments and donors sought to organize "an audit of payroll procedures to be followed by reorganization" (Moshonas, 2013, p. 135f). Funded by South Africa and Belgium and carried out by a South African firm, the biometrical census has never come to an end. Even in regions where it was conducted there is little knowledge on its impact on the education system (De Herdt et al., 2015). Moreover, the census foreshadowed one of the bancarisation's core inconveniences: "The main problem was that the census was performed in urban centers, requiring travel by teachers, whereas teachers have neither the resources nor the time to travel" (World Bank, 2008, p. 87). Another teacher-specific census was initiated in 2008, this time funded by the British Department for International Development (DfID). Its launch was announced for October 2010 (MEPSP, 2010, p. 25).

However, as internal documents reveal, this census was interrupted even before it really took off. Internal misunderstandings led to its premature end one year after it was initiated. Finally, in 2011, in anticipation of the bancarisation reform, SECOPE conducted its own (non-biometrical) census. It did not make the results available (Cour des Comptes, 2013) but we can see from its internal documents that a huge number of teachers was put into the database (not on the payroll!). This put donors in a dilemma about how to support the public education sector. Sometimes they simply financed schools' operational costs –though this was hardly a leakage-proof means of financing. Sometimes they indirectly financed the wage bill through HIPC-finance (De Herdt et al., 2012). And sometimes they tried out alternatives that did not support public schools at all. It seems like donors settled for a good-enough-governance.

A third answer: Bancarisation

Bancarisation, or the policy to pay all civil servants' salaries on individual bank accounts, represented an entirely new framing of the problem of legibility. The reform was conceived as a public-private partnership between the Congolese government and commercial banks, united under the umbrella of the *Association Congolaise des Banques* (ACB; Congolese Association of Banks). The main governmental actors in the reform's implementation were the Prime Minister, the Pay Direction within the Ministry of Budget, the Ministry of Finance, the *Comité de Suivi de la Paie* (Payment Monitoring Committee) within the Central Bank and the Ministry of Civil Service.

It has to be reminded that confidence in the banking sector was very low in the country, as due to hyperinflation, banks were often confronted with liquidity shortages in the years 1991-1994. This situation changed however since the millennium turn. Moreover, due to their meager salaries, one employee summarized the banks' attitude: "Teachers were not the most desired clients." (Personal conversation, December 23 2013). Banks saw their participation in the bancarisation policy rather as a long-term investment and an opportunity to broaden their client base and acquire a presence in the largely 'virgin' interior provinces with a relatively thin monetary economy. Participation was voluntary and about fifteen out of eighteen banks eventually participated.

From May 18 to May 21 2011 various government institutions, and probably also private ones, met for the first preparatory meeting in the Hotel Sultani in Kinshasa. At that time, the administrators foresaw a gradual implementation, from urban to rural areas. The bancarisation project started with six banks in August 2011 to pay members of ministerial cabinets and secretary generals via individual accounts. Prime Minister Matata Ponyo announced to expand the bancarisation of public workers at his inaugural speech in May 2012. In the first stage, the bancarisation was made operational in some large urban areas (July 2012). In the second stage, bancarisation was gradually extended to include provincial capitals (October 2012) and thirdly sub-regional capitals (*chef-lieux des districts et certaines communes*) in February 2013. The *Protocole* *d'Accord sur la paie des agents et fonctionnnaires de l'état* between the government and the Congolese Association of Banks (ACB) was signed on December 1 2012, several months after the reform had been launched. Finally, in May 2013, bancarisation was supposed to reach teachers in rural areas.

Under the auspices of the ACB, the Congolese territory was subdivided among the fifteen private banks willing to engage in the payment of teachers' salaries. As planned, in May 2013 the government initiated the bancarisation of districts. In an attempt to work profitably, banks sub-contracted the mobile phone companies Tigo and Airtel in order to reach remote areas. This is a well-known practice in other countries (World Bank, 2010, p. 20). Banks opened accounts for teachers and received the normal monthly government payment of USD $3.5 per client of which they transferred between USD $1.2 – $2 to the phone companies for their operations. The latter saw the bancarisation as a huge opportunity to kick-off mobile money agents in the DRC. The mobile money phenomenon has been most successful in Kenya, whereas the penetration in DRC is still very low. In theory, once teachers received their salary, the companies would send an SMS to teachers who can then move to a cash point to withdraw their salary. Teachers would only need their phones, a SIM card from the provider and a password when they wished to make a transaction or withdraw money. Inscription would be uncomplicated as only an identity card and an inscription document would be required.

The public-private partnership was built on several suppositions. First, according to the president of the *comité de suivi de la paie /Banque Centrale du Congo* "the theory was that bancarisation encourages banks to open new branches. This effectively took place in Kinshasa, especially concerning ATMs, but not really in the province" (Personal conversation, December 18 2015). Second, the assignment of banks to different territories was decided by the *Association Congolaise des Banques* (ACB, Congolese Association of Banks but "not according to objective criteria. Some banks received clients in areas where they had no branches, although other banks would have been present. Distribution of clients was about 'sharing the cake'" (Personal conversation, December 18 2015). Third, this was a public-private partnership in which some essential characteristics of the private sector were put between brackets: as teachers neither had a choice to change banks nor an exit option, the market mechanism was switched off and banks became de facto public agencies. Initially, the government compensated for this public role and it took charge of banking fees but this entailed an important financial cost and after some years it reneged on this commitment for teachers with a monthly income above USD $100[2].

Interestingly, the implementation design neglected early signs of warning. The official summary of the meeting of several ministries in the Hotel Sultani in Kinshasa in May 2011 to prepare the civil servants' payment reform noted for instance the "insufficiency of commercial banks" and the "lack of transportation fees in order to transport money from provincial capitals to rural areas"[3]. This knowledge was available, as is also mirrored in relevant reports on the topic (Dolan, Golden, Ndaruhutse, & Winthrop, 2012), but apparently it was not considered a serious enough issue.

At the same time, central educational stakeholders were sidelined from the preparation process. Despite the fact that the Ministry of Education manages about 2/3rds of all civil servants,

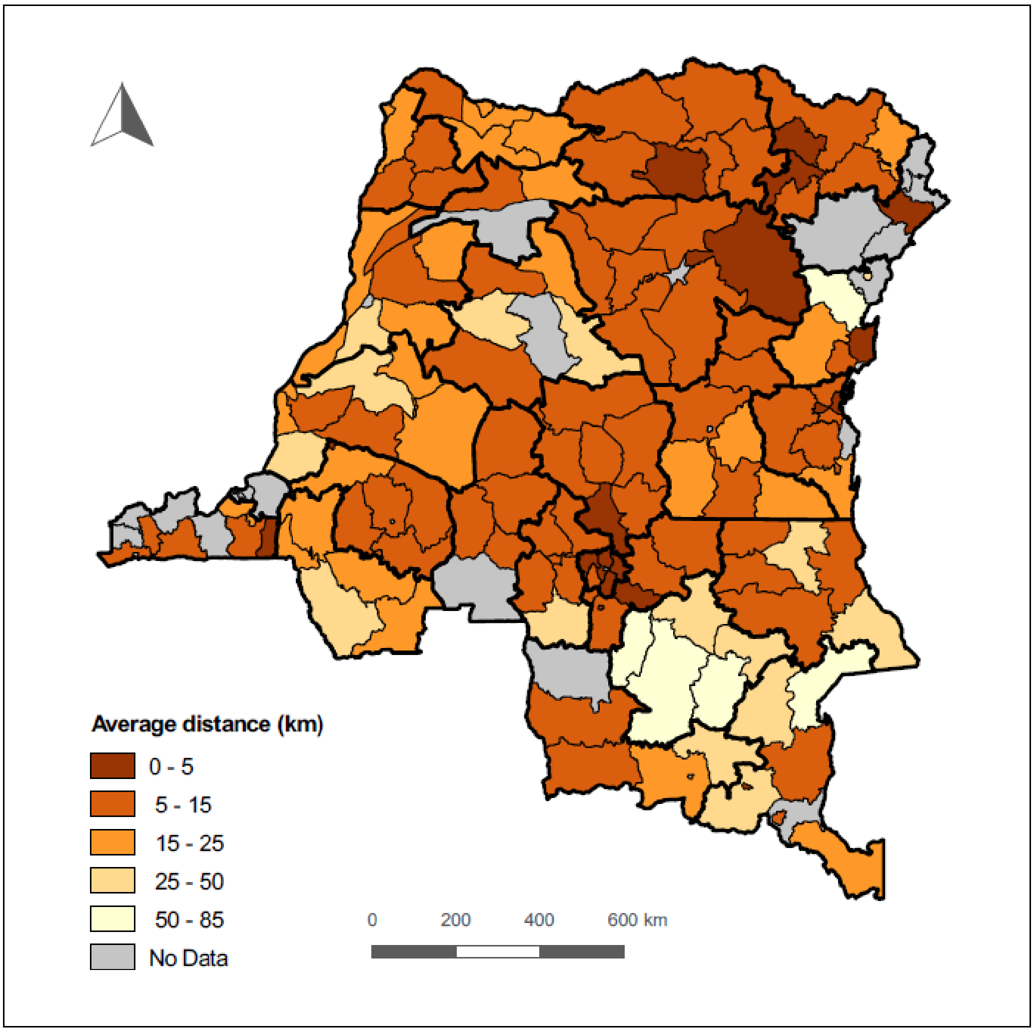
[2] Furthermore, banks have accused the government of paying these fees late. Later-on, the government also convinced Caritas to step in in areas banks refused to serve, by paying USD $5,4 per teacher per month.
[3] Original in French, translation by author.

the opinions of educational administrators were not taken into account. National and provincial Ministries of Education (De Herdt et al., 2015), the faith-based organizations that run most of the schools, SECOPE and teacher unions were marginalized too. Their representatives claim that they were only invited to participate in the reform when implementation problems emerged in 2013. This is surprising, given the existing administrative logics and related problems in the Congolese education system. In fact, the reform did not include any prior knowledge about teacher payment modalities. Prior to the bancarisation reform, teacher payment procedures had already been analyzed in several studies (Andrianne, 2008; Verhaghe, 2007, 2009, World Bank, 1989, 2008). They pointed to a range of problems for which bancarisation could not be seen as an answer. As already mentioned above, these problems were multifaceted but they were mainly related to the dynamic entries, exits and transfers of teachers, and the system's (that is, SECOPE's) incapacity or unwillingness to administer these dynamics. These studies proposed several ways of reforming teacher administration and the payment system. Most of these were related to the necessity to conduct a census, moratoriums to prevent teachers from changing schools, and reforms of SECOPE such as new hard- and software and the disempowerment people at nodal positions in SECOPE's IT-department. *Bancarisation* did not build on these practices and interventions. As Li (2007c, p. 7) points out, the "claim to expertise depends on their capacity to diagnose problems in ways that match the kinds of solution that fall within their repertoire". Therefore, given the reform's limited scope, already before it was actually implemented it was highly unlikely that this reform alone would fix all problems in the field of administering public servants (De Herdt et al., 2015).

But on top of some errors of *omission*, there are also errors of *commission*: the bancarisation did not just not solve some issues, it also made some things worse. The bancarisation of teachers' salaries is fundamentally bounded by the state's limited infrastructural power. What all of the rural districts have in common are widely dispersed schools and a poorly developed infrastructure, barring some exceptions. Especially during the rainy season, particular areas remain almost unattainable by car. The monetary economy is very thinly developed and makes it difficult for banks to become operational. And there only exists tacit knowledge about schools' location: for instance, network administrators clearly know where their schools are located and how to get there, but this knowledge has not been rendered public in the form of a common database accessible to providers. As mentioned above, several attempts to set up a comprehensive map and database in the past have failed. Thus, accessibility both in terms of physical infrastructure and knowledge posed enormous challenges to providers.

Map 1. gives an idea of the significance of this problem: it shows the average distance between schools and the nearest point of payment, one year after the reform. To be more precise, we compose the map on the basis of a proposal by SECOPE to reduce distances. Therefore, the map shows a rather optimistic view of the actual situation and distances in reality can be expected to be larger than this map, and underlying dataset, suggests. Further, given very different types of physical infrastructure (quality of roads, means of transportation, etc.), *distance* is not an objective measurement of the length and inconveniences of a journey. Nevertheless, these data underline the structural problem that created through *bancarisation*: whereas, before, the school networks were responsible for payment and solved an important collective action problem in transporting salaries, all teachers did now have to bridge the distances to the point of payment individually. If, before the bancarisation, the cost of bridging the last miles was estimated at 5%, the transaction costs charged by the banks and by Caritas did by themselves already exceed this cost.

Map 1: Average distances from school to payment locations in 2014 (SECOPE proposal)



Source: compiled on the basis of SECOPE's proposal for reassigning schools to points of payment, 2014.

Launching and re-assembling the reform

> "The adopted procedure turns thousands of teachers into collateral damage of an operation that should have been implemented gradually. It should have taken into account the actual socio-economic, geographical and infrastructural context of the DRC." (kongo Times!, 2013)

Reforms do not fail: they are re-assembled. Li (2007b, p. 265) defines reassembling as the "grafting on new elements and reworking old ones; deploying existing discourses to new ends; transposing the meanings of key terms."

In order to document this process for the case of bancarisation, we look at salary payments in six predominantly rural districts located in the province of Haut-Katanga, which all have insufficient or no banking infrastructure: Kambove, Kasenga, Kipushi, Mitwaba, Pweto, and Sakania. In fact, all rural districts have their own history of bancarisation, i.e. their own dynamics of reassembling. Here, we focus on the most important commonalities: the opting out of the mobile banking companies, the opting-in of Caritas, an NGO related to the Catholic Church, and the maintenance of the discourse on the success of bancarisation.

Banks' strategies to cover the countryside

The interesting feature of the province of Haut-Katanga is that there are banks already: Six urban areas in Haut-Katanga had at least one bank (Kasumbalesa, Kilwa, Likasi, Lubumbashi, Pweto, Sakania). This situation is quite exceptional, compared to most other provinces. Yet, as is shown by map 1, notwithstanding the presence of banks in Haut-Katanga, nowhere in rural DRC does the distance between points of payment and schools seem bigger. In actual fact, precisely the presence of banks may have implied that the most obvious alternative, namely opting for Caritas as an intermediary, has been resisted relatively more.

Banks had four ways to cope with the distance between themselves and the teachers. First, teachers could simply be obliged to come and recover their salary in the nearest bank branch in an urban center. This option was common around some big urban centers, but also in some areas marked by armed conflict. In Pweto for instance, one agglomeration in the district lies 70 km away from the point of payment, with roads in a very poor condition. Teachers cross this distance on bikes most of the time. Moreover, they often have to wait for several days in Pweto. The longest distance from a school to the bank was around 300 km according to the educational administrator. The bank BIC/FBN, which was assigned to this district, decided explicitly not to offer the service to bring salaries to the teachers. As reported by an employee of BIC/FBN: "There are obviously access problems for the teachers living far away from the city of Pweto, but there are no mobile counters. We have evaluated that this is too dangerous, especially surrounding this city." (Personal conversation by a member of the collective research team, January 21 2015).

Alternatively, banks could set up temporary payment points. In Lubumbashi, Ecobank did not pay teachers from the neighbouring district in a bank office, but it set up such *points de paie*. The bank schedules the payment days in advance and communicates this to the schools. However, such schemes are usually disrupted and teachers frequently have to return to Lubumbashi several days, each time leaving their school classes behind. Reasons for these disruptions can either be attributed to banks' poor organization, or to teachers not respecting the schedules: Teachers are keen on withdrawing their salaries as quickly as possible, due to financial necessity (Verhaghe, 2006, p. 6) – many teachers take on debts throughout the month and are in need of cash – but also because many did not trust the banking system. Moreover, the conditions under which payments are taking place are harsh: payments take place manually without debit cards, in small rooms, amidst hot weather, a mass of people, surrounded by police men and soldiers who likewise withdraw their salaries and who are often prioritized.

A third option, at least initially, was to sub-contract the mobile phone companies Airtel and Tigo. In the case of the Kambove district, for instance, Ecobank was assigned to the district and the bank turned Tigo to cover the rural regions of the district. This seems, however, like a curious decision. Tigo has bad coverage in Kambove. Therefore, teachers had a hard time receiving notifications when money was transferred to their account. Launching mobile money in such a region is an awkward marketing strategy. Hardly anyone seems to actively use mobile money in this district. Moreover, it was very difficult for teachers to withdraw their money. In general, they did not desire mobile money but wanted to cash it in as soon as possible. They either had to go to some Tigo-affiliated businesses or wait for the Tigo-team to arrive in the district capital for a few days per month.

In general, criticism on mobile phone companies was reportedly widespread at the time (Brandt, 2014; kongo Times!, 2013). Moreover, Tigo and Airtel paid slightly later than the banks as the money first has to be transferred from the banks to Airtel. Furthermore, the companies assumed that everyone possesses and knows how to use a phone; they did not have the time for a test period. Even if teachers had a phone, they now needed a SIM card from the respective provider. As reported in Jeune Afrique (2013), the responsible for these operations at Tigo complained that "mobile phone companies were tricked". As confirmed in a personal conversation (December 15 2015), they were only asked to participate in the reform last minute, and they could only accept the most rural areas, as banks had already distributed urban areas between themselves. Instead of starting with local analyses and capacities, contracts were made in Kinshasa. Hastened decisions in Kinshasa and the desire to gain a piece of the bancarisation cake did not leave sufficient time to explore the actual circumstances. The national responsible for mobile money branch of Tigo soon decided to completely withdraw from paying public servants (Personal conversation, December 15 2015). Airtel's and Tigo's failure is therefore due to an entire chain of organizational, technological and financial shortcomings. Perhaps the following letter to the Provincial Governor of the Central Bank, written by 24 teachers of Kafubu, located at just 20 kms of Lubumbashi, tells it all:

> "Since Airtel has taken care of our payments, severe delays have taken place and we regretfully observe these manoeuvers: belated payment of salaries, often two or three weeks after our colleagues from other places; payments during night hours, sometimes by the local SECOPE representative […], while the provider AIRTEL is absent […]. Given all the grievances that we enumerated above, we […] make some propositions to solve these difficulties. Mainly: Realizing the bancarisation efforts […].

Whether or not the letter arrived its destination is difficult to tell and we did not delve into this question. Anyhow, as a consequence of all of these shortcomings and poor performance, Airtel and Tigo largely dropped out of the market in Haut-Katanga.

A fourth option for banks to cover the rural areas is to sub-contract the service provider *Groupe Service* (GS). Banks mobilise GS to reach out to areas where they don't have a presence themselves. Similar to banks and phone companies, Groupe Service pays teachers individually and sets up payment points in rural areas for three or four days. Thus, the use of GS does not solve the problem of distance of course, as villagers still have to travel quite some distance to the nearest GS payment point. There is, however, a difference between coming to a bank and trying to meet a GS staff member who will only be on the ground for a few days. It has been reported multiple times that teachers arrived at a given location when GS had already left. In some cases, teachers need two days to arrive and two days to return on bike. Not even taking into account the physical stress of an over-aged teaching workforce, this alone means four days of absence from the classroom. Huge transactions costs up to 50 per cent of the monthly salary occurred as teachers needed to pay for travel, food and sometimes shelter. Although GS did not face the same technological problems as Tigo and Airtel, it faced its own challenges in paying teachers in rural areas. Another important disadvantage of these private parties is that they underlie no government supervision. Banks directly sub-contract them, without mediation or involvement of government agencies. SECOPE staff does not have any information about them, except what teachers report and what they observe on pay days.

Though some of these re-assemblings and reworkings also involved new agents or ways of working, none of these strategies do in fact question the essence of the bancarisation, namely that teachers' pay is deposited on an individual bank account. This means that, in principle, they have to go to the bank themselves (or present themselves at a point of payment). To be sure, in practice, some options are still open to come around this problem: First, some banks offer the possibility for teachers to buy 20 checks for USD $20 and someone else can withdraw money in their name. We cannot, at this point, evaluate the popularity of this option. The second option is procuration. At the start of the bancarisation reform, banks only permitted one person to withdraw money for one other individual. Due to pressure form government services, the bank has now changed this parameter: one teacher can now, in theory, withdraw the money for the entire staff of his/her school. However, there is a huge downside to this: procuration is usually treated at the end of the week, after all other client requests have been served. In both cases, the bancarisation starts to come quite close again to the 'old' system of collective payments, with all the issues the bancarisation reform claimed it would solve.

Re-emerging after re-assemblage: Caritas

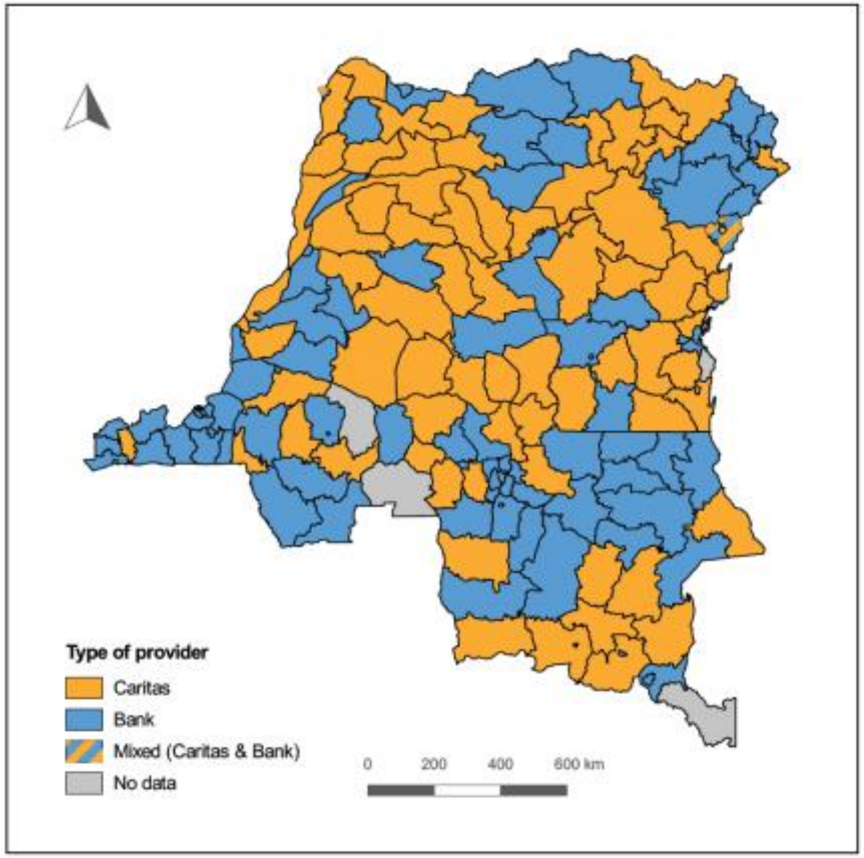
> "Subject: Request to assign teachers to payment by Caritas
>
> [...]
>
> This is why, Mister President in charge of monitoring payments, […] we beg you with tears in the eyes for your long-awaited assistance that would not only relieve us, but that would allow us to properly follow the national [educational] program in our classrooms."

(Letter written by a school coordinator of Sakania to the Commission de la Paie in Kinshasa)

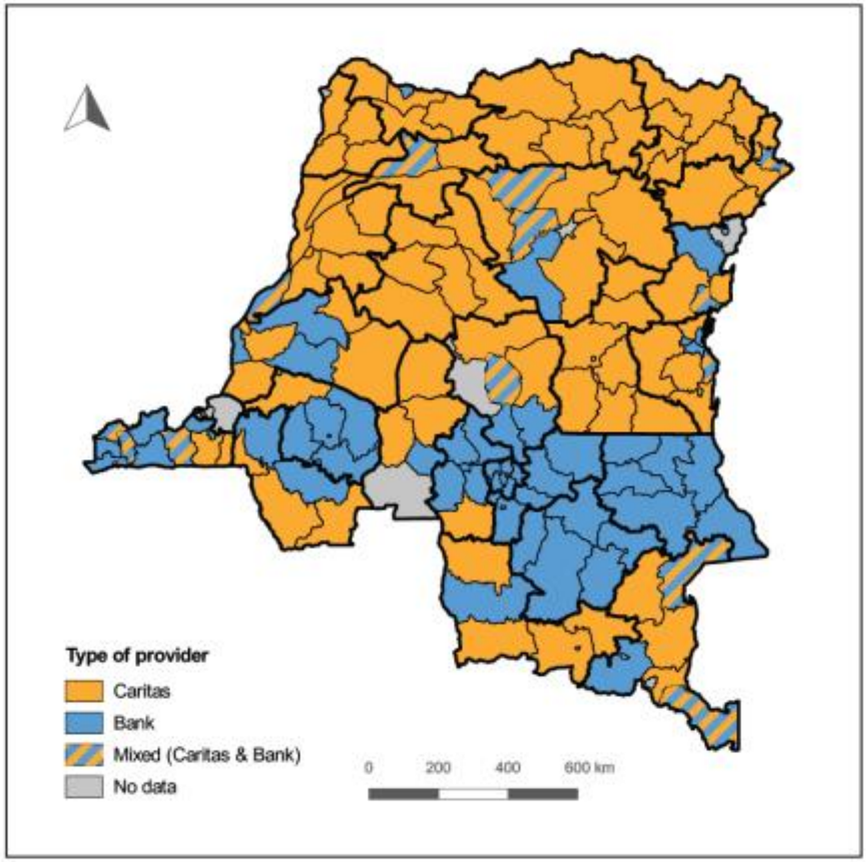
After it became increasingly visible that banks and sub-contractors did not deliver a good service in rural areas, the national government turned back to a well-known organisation: The Catholic NGO Caritas. The inability of banks to assure proper payments created an "open moment" (Lund, 1998) and Caritas stepped in. In August 2013, 4 months after the celebrated start of bancarisation in the interior provinces, Caritas was officially requested by the government to step in and pay teachers in remote areas, or as they are called *régions à accès difficile* (regions with difficult access) (*Protocol d'accord* from August 11 2011). This is the moment when the reform's overall objective to realize a complete bancarisation was revoked, or at least temporarily deferred.

The territorial division between the Banking sector and Caritas Congo

Map 3a. July 2014



Map 3b. December 2015



The maps 3a and 3b reconstitute the over-all situation in July 2014 and in December 2015. In actual fact, the overall composition of providers has changed drastically since the launch of bancarisation in 2011. Mobile phone companies have almost completely disappeared from rural areas, banks have serious problems to cater to their clients outside of urban agglomerations, and Caritas came to the rescue. If, in mid-2013, Caritas took over 1/3rd of all teachers, by the end of 2015 it assured payment for almost half of them. Almost the whole interior was taken over by Caritas, except some parts in Bandundu and Katanga. Caritas has paid teachers in four of the six rural districts in Haut-Katanga after the reform has been initiated. It is important to note that Caritas' take-over is not a neat process, however. As always, it is tinkered, negotiated and subject to political influences. For instance, teachers in Kasenga went from Airtel (May-July) to Groupe Service (August and September 2013) to Caritas (October 2013 – September 2014) to Groupe Service (October 2014 – November 2014) and finally back to Caritas in December 2014.

To explain Caritas' unexpected take-over, we can first of all refer to Caritas' combination of symbolic, infrastructural and organizational resources. Caritas had already paid Catholic teachers prior to the *bancarisation* reform. In 2011, even a bill was passed, modifying an existing one, to allow Caritas to act as payment operator.[4] In 2012, Caritas managed a salary portfolio amounting to 54.83 percent of the one it managed in 2015 (Caritas Congo, 2012, 2016): it was already a key player in distributing teacher salaries before the bancarisation, but was replaced due to the government's plan to bancarise all teachers. Caritas could draw on a symbolic argument for its involvement: by referring to the convention signed by the Catholic Church in 1977, Caritas drew on the recognition by the Catholic Church as a school administrator. Caritas did not negotiate as an outsider, but as a family member of the Catholic Church (Bashimutu, n.d., p. 43). Thus, it gave new meaning to its role in the "pastoral apostolate", the social service in the name of the Church for the good of the people (Personal conversation at Caritas headquarters, December 18 2015). It could thus claim that it had a no profit-orientation, but that it acted as part of wider legitimizing framework.

This brings us to Caritas' infrastructural power – its "capacity to implement political decisions throughout the realm" (Mann, 1984, p. 189). One national Caritas employee did not stop repeating: "Caritas is the Catholic Church". Caritas' responsible for the salary payments made the spatial dimension of this power even more explicit: "we cover every square meter of the territory of the DRC". Not only does every diocese have a Caritas office. Every church, priest, car etc. affiliated to the Catholic Church can potentially be mobilized by Caritas. What has been a major challenge for banks and phone companies is the biggest advantage for Caritas: the districts' infrastructure and the respective presence of banking vs Catholic institutions. In contrast to banks and phone companies, the national director of Caritas can claim his organization travels to the schools or at least until the nearest Catholic parish.

To be sure, our field research shows that this claim cannot be upheld. Caritas uses a lot of different payment procedures. Its biggest advantage, and the banks' and phone companies biggest disadvantage, is in fact that Caritas is not required to pay individually. It has the freedom to pay according to the schools' lists instead of respecting the banks' lists. This mechanism allows teachers and principals to be more flexible when it comes to reallocating salaries among themselves at one school, e.g. that a new teacher receives the salary instead of a deceased one. Sometimes network managers or priests are mobilized too. They meet Caritas staff at certain road junctures, pick up the

[4] n°CABMIN/FP/BUDGET/FIN/033/2011 modifying n°CABMIN/FP/BUDGET/FIN/026/2004

money for several schools and pay teachers personally or hand cash to principals. At the time of the study, some zones were still considered insecure by Caritas, and teachers were required to come to the locations chosen by Caritas. Similar to BIC/FBN bank, teachers would have to travel for over 70 km. Compensations for travel costs were inconsistent and seemed to decreased over time. In this sense, the Caritas system replicates the pre-bancarisation system, as well as the problems of salary deductions that the bancarisationbancarisation reform was meant to solve. Still, the territorial reach of Caritas is unequalled in the DRC, neither by banks, and still less by the DRC state itself.

We showed above that BIC/FBN reacted to on-going armed conflict by refusing to organize mobile counters. Caritas has its own ways to deal with the problem of insecurity. A letter issued by the diocesan Caritas office of Kilwa-Kasenga suggests an appropriate answer. The letter is from March 2016, issued by Caritas' pay commission and written for the districts of Pweto and Kasenga. All principals who act as mediators between Caritas and several schools of their networks were addressed (*chefs d'antenne scolaires (tous réseaux confondus*). The pay commission argues that the Congolese government does not offer any insurance on the funds that Caritas manages and delivers. Pointing to mounting insecurity and reported robberies in the DRC, Caritas argues that it would not be able to cover any occurring losses. Therefore, Caritas suggests a collective liability, asking every responsible to sign the following clause:

> *Acte de reconnaissance. Nous, Enseignants de … Acceptons que la Commission de Paie/Caritas Développement du Diocèse de Kilwa-Kasenga continue à envoyer nos salaires jusqu'à notre école. En cas de perte des salaires, due au fait de vol, braquage par les bandits armés, nous en accepterons les conséquences et nous ne poursuivons pas en justice le Diocèse de Kilwa-Kasenga.*

Unless all teachers sign, Caritas states (or threatens) that it would consider it necessary to return payment to the government. The question for us is not whether this is a fair arrangement. Surely, teachers would make up for the lack of the government's ability to provide security. What is more interesting for the purpose of this chapter, is how such a local arrangement adds to the persistence of the reform, and of Caritas' involvement therein.

Indeed, despite possible deductions from their salaries, and despite the absence of assurance in case of theft or robbery, the payment system organized by Caritas seems more beneficial to teachers as it exonerates them from large distance travels. However, these advantages for teachers do not cohere with the government's proclaimed objective of a bancarisation rate of 100 percent. Teachers paid by Caritas, by now the majority of all teachers in Haut-Katanga, are currently not bancarized.

But could we therefore come to the conclusion that the reform not only created immensely negative impacts, but is in fact a complete failure and can be put *ad acta*? Quite the contrary. Although Caritas' involvement hampered the achievement of full bancarisation, at the same time it kept the reform alive. This already sustains one of our initial arguments: a reform is not imposed from the top and resisted at the bottom. Especially in a polycentric governance system such as the Congolese one, non-state actors can complement the state's, or other non-state actors', activities. They do so by reinterpreting symbolic frameworks and leveraging their infrastructural power. The bancarisation reform was not hindered by a lack of "high-modern" infrastructure: in fact, it is at least partially thanks to religious infrastructure that the reform was kept alive.

In a persistent will to keep the reform going, a complementary project was designed. *If the prophet doesn't come to the mountain, the mountain comes to the prophet*: in a similar sense, if teachers can't be bancarized, non-banking organizations can turn into banks: encouraged by the government, the National Congolese Episcopal Conference founded the microfinance institution (MFI) *Institution Financière pour les Œuvres du Développement, Société Anonyme* (IFOD S.A.; Financial Institution for Development Projects). This is a new legal entity that draws on the symbolic, material and social resources of Caritas and thus the Catholic Church. The stock-based MFI is open for investment from other parties. For the government, this is an almost literal *deus ex machina*: Despite lacking banking infrastructure, hundreds of thousands of teachers would become bancarised and the bancarisation ratio would reach one hundred percent. In order to comply with legal requirements of a MFI and with the government's objective of rendering the teaching workforce legible, IFOD needs to identify each individual teacher. Caritas did not stop there, but envisaged biometrical identification. Moreover, IFOD would need to individually pay every teacher every month. Having already achieved symbolic legitimacy, IFOD will sooner or later meet obstacles stemming from the remaining dimensions we identified in this analysis: infrastructural, organizational and financial hurdles are inevitable. Furthermore, once teachers have the opportunity to freely choose their provider, IFOD will be a strong driver of competition on the market.

It remains to be seen whether IFOD is as easy a solution as Caritas suggests. We rather anticipate that IFOD will create new problems and dynamics, and thus maintain and expand the permanent provocation around fiscal stability and teacher legibility. In our assessment, it would be mesmerizing if IFOD successfully manages biometrically identified individuals. The question that is likely to gain renewed importance is how the government accommodates IFOD's incapacity of so doing and thus achieves persistence of the reform.

Conclusion: treading lightly?

Just as we argue that there is no analytical value in labelling the DRC a failed state (Titeca & De Herdt, 2011), we do not see much value in focusing on reform failure. Surely, it is odd to proclaim a bancarisation reform in a country that is to a large extent void of banks. This oddity, as we saw, didn't just sidestep the more fundamental problems of payroll management, it also effectively caused harm by replacing a collective arrangement for payment by an alternative that was costlier both individually and collectively, and that arguably disproportionately affected the areas most in need of a better qualified teaching staff.

However, we cannot easily see the reform as a mere façade behind which the government hides its real intentions to skew the resources managed by the state to an even higher degree towards the urban-based elite. Reality might be more prosaic: The reform was simply ill-planned and its eventual success in the urban centers silenced opposing views to the success-story view proclaimed by its promoters. After which a more interesting question arises: How did the reform persist in the midst of complete failure in the countryside, where most people live and most teachers work?

Reforms, like projects, don't succeed or fail by themselves, they must discursively be made to work – or fail. In the case of the bancarisation reform, most of this work has been done by ordinary teachers, for whom the bancarisation reform meant a substantially increased in investment in time and money to get access to their salary. They complained about this situation wherever possible, and they did find a listening ear every now and then. The most significant answer to their complaints came from Caritas, the Catholic Church related NGO that next to restored the pre-bancarisation system. In the end it looks like everything changed to remain almost the same.

So we can oppose two different readings of the reform's impact. Let us again turn to Tania Murray Li who encourages *experts* to "tread lightly" in their attempt to reform: "the art of government directed toward the population" must "recognize the delicate balance of its vital processes", not so much because "you don't have the right", but "because you do not and cannot know what you are doing" (Li 2005, p. 387).

A critical evaluation of a reform can therefore start with the question whether reformers have trodden lightly. Given the analysis provided in this chapter, the question must be answered with a clear *no*. Due to a selective problematization and the exclusion of key stakeholders from the reform design process, the government proposed an implementation that was built on an idealized and vastly misrepresenting image of reality. This *bancarisation* without banks in fact created a whole new problem which did not exist prior to its inception. We can claim that after the attempted nationalization of education in the 1970s, the economic crisis since the 1980s, the armed conflict in the 1990s, *bancarisation* stands for the biggest disturbance of the education sector in the country's history. Education systems stand on a meticulous planning of hours allocated to each field of study. In such a system, forcing teachers to abandon their schools for several days per months or subjecting them to the non-payment of salaries is more than an unexpected outcome. Whereas high-level politicians highlight the reform's impact on state legitimacy, its real impact once again underlines the enormous spatial inequalities of statehood and the delivery of public services. On the one hand, teachers in urban areas are to a large degree content with the reform. On the other, teachers in rural areas must surmount distances, face new types of costs, deal with uncertainties while somehow trying to make up for the resulting lack of time and energy in their classrooms.

There is, however, another way of interpreting the reform. If the reform is not a failure, what is it after all? The process of reassembling is polycentric but flows towards a common center. It is polycentric because it is constituted by actors at international, national, provincial, district and sub-district level. In this sense, *bancarisation* is not merely a top-down reform without any reference to local realities. Even when the design is detached from local realities, once the reform is launched it comes in immediate and inevitable contact with these realities. By re-arranging an absolutely essential element of the state administration – payments – and making it potentially beneficial to private and non-state actors, the government achieved to bring diverse actors together in a common framework. Whether they want it or not, all these diverse actors are working together towards the persistence of *bancarisation*. It is therefore not only the temporary and spatially selective failure of the reform, but the centrifugal effect it has on all these different actors. There is, to a certain degree, cohesion and coordination in this process. Coordination is not centrally governed – the government does not have the capacities to do so – but occurring through every day adaptations and negotiations. This is, in a way, the very best of the act of government: conducting people's conduct, not by forcing them to act in a precisely circumscribed way or micro-managing their behavior but by setting the right frame and incentives. Thereby, people act according to their own interests and thus keep the reform alive. Negative impacts are not located outside of the project. In fact, they are not merely impacts: they are part and parcel of the reform's persistence.

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