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BEGGARS WITH DISABILITIES IN THE STREET OF KARACHI: MAGNITUDE, CAUSES AND SOLUTIONS OF THE PROBLEM

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Abstract

Begging is one of the top and indeed growing social issues in Pakistan that has now turned in to a lucrative profession – an art. This is the punitive reality of the country. Despite efforts and attempts to curb it, no real progress so far achieved. On the contrary, there are some genuine beggars who are in dire need for money for which no incentive has been provided from governmental side in terms of social welfare. Unfortunately, the practices of begging among persons with disabilities are very high and that depicts prevailing poverty among them. However, due to high number of beggars it is really difficult to differentiate among the one who is genuine. The present findings suggested that majority of the disabled beggars are reluctant to leave their profession without adopting some practical steps to rehabilitate them. The study furthers revels that most of the beggars often blame the society for its neglected attitude that is responsible for continuing beggary. Conversely, being the lucrative profession a sizeable number of beggars earn thousands of rupees hence insisted on begging. The teaching of Islam is entirely different with respect of begging as the religion discourages professional begging in all form. Charity, as preached by Islam, is to be given and not to be taken.

Key Words: Persons with disabilities, Beggars, Rehabilitation, Profession, Charity, Islam

1. INTRODUCTION

1.1 Begging a manifold problem

Begging is one of the major social concerns in Pakistan that not only depict prevailing poverty level but also affecting country economy. A number of attempts have been made from time to time from governmental side to curb this menace but remained in vain. On the contrary, there are some genuine beggars who are in dire need for money but it is very difficult to differentiate between genuine and professional beggars [1].

Presence of theses destitute people are evident at public places, places of tourist interest and parks where they are seeking temporary shelter and earning money for their living. This situation poses serious questions over the working credibility of the government social welfare department (SWD), non-government organizations (NGOs), non-profit organizations (NPOs) and the police department [2].

In general the people adopt begging as a profession as they think that it is an easy way to earn money. Pity money and begging have become an easy earning method for the less fortunate, which explains how conveniently the practice has turned into a mafia. This underclass stands every day to collect money by gaining the sympathies due to their forlorn appearance but it is not as easy as it seems [3].

Disabled, disadvantaged, dressed in rags – begging mafia in Pakistan have gained unchallenged ground. They often make emotional cries and beg in the name of religion and morality or in other words they are demanding alms and charity in the name of God. Beggars do know very well how to exploit the needs and weaknesses of the people that is why their begging appeals change from time to time and place to place [4].

Some beggars exploit people to their maximum and do not move until they get some alms. There are also several complaints in which the beggars found in snatching the valuable from the motorists and commuters. However, living in compromised living conditions, malnutrition and struggling to access the basic necessities have a lot of evils to fight [5].

As donations are considered to be an act for answering prayers, people often end up giving money but the dark side of this generous act is that the professional beggars take advantage of this act that's end up at beggar mafias [6]. The people often thinks that they do an act of compassion by giving money to the beggars but the reality is reverse, as this deed is not simply a an empathy rather unknowingly the common people are strengthening this beggar mafia.

In a real sense the people are not aiding them instead they are fostering this act of immorality. Firstly, by giving money to these people encourages others to follow because far from helping them this act of aiding, encouraging them to be indolent and not to do anything except begging as a mean of their livelihood. Secondly, it has also been noticed that these beggars are often drug addict and they spend their earnings in order to satisfy their need thus by aiding them the general public unknowingly facilitating these caustic habits which is another menace of Pakistani society. Moreover, the innocent children under the patronization of the beggar mafia are indulging in illegal activities. In a true sense the charity instead of going to the genuine beggars are being pick pocketed by the beggar mafia [7].

1.2 Islamic concept of charity and beggary

People being religious minded and of charitable disposition hope to get spiritual reward and virtue by donating a few coins to a beggar. The term “Khairat” has been used in the Holy Quran on different occasions in its broadest sense. All the messages of God professed it and laid great stress on its reaching and regarded it as the prime concern of humanity. The Holy Prophet (PBUH) has preached “Khairat” as part of “Huqooq-ul-Ibad (Human rights)” and Muslims have been enjoined to view with one another in “Khairat” (Holy Quran, V:48).

Begging means to stretch hands to solicit alms and to live upon begged livelihood. It is to earn unlawfully. In this scenario, begging is definitely different from “Khairat” and Islam has never encouraged it, rather condemned it and has specially declared it unlawful for people. It is the duty of every Muslim to earn livelihood for him and his dependents in a lawful way.

The following sayings of the Prophet (PBUH) will be helpful to clarify the Islamic concept of beggary [8]:

- “If you people realize the evil under lying beggary, no one would go to beg anything from anyone else.”
- “If a person from among you carries ropes, brings a bundle of wood on his back and sells it, he shall save his face from humiliation. And this is better for him than begging from others, whether they give him something or not.”
- “Anyone who begs without being famished eats fire.”
- “Anybody who begs, while he possess as sufficient to meet his needs, provides enough fire for him.”
- “Anyone from among you, who develops permanent habit of begging, will meet his creator with his face uncovered by flesh.”
- Anybody who assures me, that he would not beg from others, I guarantee him a place in heaven.”

1.3 Legal Perspective

Begging is punishable act in the Pakistan that leads to an imprisonment up to three years but the cases hardly reaches to the courts. The police also take bribe from them to let them continue where they want to.

Director Planning and Evaluation of Social Welfare and Bait-ul-Maal (SW&BM) Punjab said that “According to the Section 7 of the Vagrancy Act 1958, the police have power to stop begging. It is the mandate of police personnel to arrest them and hand them over to the social welfare institutions after fulfilling all the legal formalities. He further said that their mandate is to rehabilitate them only. How can the government institutions take action against them when they lack strategy and funds for their rehabilitation? The government has policies for human development sector, but still a sizeable number of people are still living in a deprived situation which is a 'serious issue'.

Even though begging is illegal in the country since 1958 according to West Pakistan Vagrancy Ordinance 1958, the law could not be enforced that’s leads to an exponential increase in the number of beggars in the country in the last decades [9].”

According to the Child Protection & Welfare Bureau their Legal Section comprises of Legal Officers who supervise prosecution accused of special offences relating to the destitute and neglected children as defined in Punjab Destitute and Neglected children's (PDNC) Act. The legal officers also produce rescued children in court for obtaining legal custody in the best interest of the child. The Legal section had got legal custody of 3071 children in the Financial Year 2014-15. The legal section of Child Protection & Welfare Bureau has lodged 11 FIRs against different person involving in different cases against children under section 34, 35, 37, 38 and 40 of PDNC Act [10].

In 2011, the Lahore High Court ruled that strict measures must be taken to stop the professional beggary. But there is also lack of proper rehabilitation even in welfare centres to accommodate them. Most beggars, if arrested, get bail. Judges also take into consideration of the lack of welfare homes for destitute people and the result is that once released, offenders again start begging [11].

The representative of Edhi Homes (a social welfare organization working throughout Pakistan) said that sometimes the police round them up and bring these beggars to them but Edhi homes cannot accommodate such large numbers [12].

2. METHODOLOGY

2.1 Study site

Karachi is the most industrialized and developed city in the country that contributes to more than 65 % of the country GDP. The population of this mega city has increased exponentially in the last few decades. According to 2108 censes the population of Karachi is 15,400,223. In 1950, the population of Karachi was 1,055,380 [13]. The annual growth rate in the city is around 2.53%. These estimates represent the urban agglomeration of Karachi [14]. If the present growth rate continues the population of Karachi will hit 27.5 million in 2020 and will double to 32 million by 2025 as reported in City government final draft report on the Karachi Strategic Master Plan (KSMP) 2020.

In the present study a survey was conducted in two densely populated areas of Karachi metropolitan city; including North Nazimabad and Gulshan-e-Iqbal. Both of these towns are also giant commercial areas of the city where business turnover is very high. On the basis of convenient sampling method, these places were selected for the present research study. The estmted population of these towns are 644362 (Gulshan-E- Iqbal Town) and 708583 (North Nazimabad Town) respectively [15].

2.2 Instrument

A semi structured observational plus interview schedule was prepared by the investigators. The schedule comprised of three parts. Part – I of the instrument simply listed down the type of beggars when they appeared. The second part actually screens them out when they have any visible disability. In the final part, a questionnaire was were included consists of 10 pertinent questions which seek to gathered data according to the nature of the study.

2.3 Procedure

The investigators designed a 30-days survey and had a plan to spend fifteen days on each site. For this purpose personal visits were made to the grocery markets, bus stop, all traffic signals and commercial areas of the selected town. On each day, the survey was started at 9.00 a.m. and completed it at 7.00 p.m. During the survey, the investigators also kept a note book for writing down the important observations. Sometimes, for the motivation of the selected participants, the investigators offered them a cup of tea, food item or fruit. To some extent, majority of them cooperated well in a desired way.

3. FINDINGS

3.1 Findings of Part-I of the Instrument

The major findings of this part of the study are presented in Table 1 and 2.

Table 1
Types of beggars

Type	No. of Persons	Percentage
1. Religious beggars	17	02.96
2. Disabled beggars	113	19.68
3. Able-bodied beggars	161	28.05
4. Idlers beggars	196	34.16
5. Modernized beggars	46	08.01
6. Travelling beggars	15	02.61
7. Hermaphrodite beggars	26	04.53
TOTAL	574	100.00

Table 1 demonstrates that majority of the beggars were idlers (34.16%), followed by able-bodied (28.05%) and disabled beggars (19.68%). The least type of beggars included either in the category of travelling beggars (2.61%) or religious beggars (2.96%). The hermaphrodite beggars shared 4.53% while 'modernized beggars' - a new type of this profession shared 8.01%. An interesting description about each of these types of beggars is presented in Table 2.

Table 2
Description of beggars' type

Description of beggar's types
1) ***Religious beggars:*** These types of beggars usually visible near mosques, Imam bargah, burial place, graveyard and tomb and gain people attention by their brilliant prayers.
2) ***Disabled beggars***: Those who remain lying on road-sides, unconsciously sitting on wheelchair, paraplegia, hemiplegic or diplegic creating feeling of sorrow of the

	passers-by, making a number of expressions aimed to deserve pity.
3)	***Able-bodied beggars:*** These beggars are looking healthy and normal. They are habitual of begging and it is not a necessity for them but a profession.
4)	***Idlers beggars***: These beggars are actually lazy and unwilling to earn money by hard work. They often work under an umbrella of a clique and they operate through a leader. They usually adapt a different appearance in order to conceal their identity. They use as tools young women with new born babies or young children or very elderly person. Whenever they find an opportunity, they also commit some crime.
5)	***Modernized beggars:*** At some places of the city, these types of beggars found dressed properly. Most of the time they gained sympathy and justified their genuineness through self-explanations
6)	***Travelling beggars:*** These beggars are generally visible near bus stop or railway station. They operate through an argument that they lost their accessories including money so they need support for reaching to their home place.
7)	***Hermaphrodite beggars***: these beggars are individual who transgender are. They adapt begging as a profession and claim that other than entertaining the people it is only a way for their source of earning. These beggars are visible in markets, traffic signals and roundabout.

3.2 Findings of Part-II of the Instrument

The prevalence rate of disabled beggars in the total sample was 19.68% (N=113). The investigator finally focused on this group and collected data about their characteristics and other relevant information. Table 3 shows the characteristics of disabled beggars which indicated that that majority of them were male (57%), more than 30 years (51%) and local residents (63%). Overall, 56% of the respondents were made begging practices at Gulshan-e-Iqbal area.

The survey tried to categorize disabled beggars according to the nature of their disability. The breakup of disability is reported in Table 4 which shows that majority of them had paraplegia (23%), followed by mental illness/retardation (19%), blindness (17%) and not classified (15%). The low rated disability was goiter (2% only).

Table 3
Characteristics of the sampled disabled beggars (N=113)

1. Sex:	Male 64 (57%) Female 49 (43%)
2. Age Group: (In Years)	Less than 10 (19% N=21) 11 – 20 (30% N=34) 20 – 30 (9% N=10) 31 – 40 (13% N=14) 41 – 50 (10% N=11) 51 – 60 (14% N=17) More than 60 (5% N=6)

3. Sample drawn	Gulshan-e-Iqbal (56% N=63) North Nazimabad (44% N=50)
4. Ethnicity	Migrated (Afghani, Pushto, Punjabi & Sindhi) (37% N=42) Local residents (63% N=71)

Table 4
Type of disability

Reasons	No. of Respondents	Percentage
Blind	19	17
One limb deformity (either hand or feet)	26	23
Hemiplegic (paralysis of the half body)	09	08
Both lower limbs deformed	04	03.5
Both upper limbs deformed	05	04
Mental illness/Mental retardation	21	19
Microcephaly (small head circumference)	04	03.5
Burn marks/scars	08	07
Goiter	02	02
Others	15	13
TOTAL	113	100.00

3.3 Findings of Part-III of the Instrument

When these disabled beggars were asked about why they had adapted begging to earn money, majority of them reported that 'they have no job and required money for their survival (36%). Other major group replied that 'because their parents are very poor and not able to purchase my medicine' (29%). Interestingly, 13% disabled beggars had no reason to adapt begging. See Table 5 for further responses given by sampled disabled beggars.

Table 5
Reasoning of begging

Reasons	No. of Responses	Percentage
They are crippled/ill and need medicine	32	29
They have no job and need money for their survival	41	36
They need to purchase food item	25	22
Give no reason	15	13

TOTAL	113	100

Majority of the disabled beggars (50%) reported that people had given them an amount in the range of Re. 1/= to Rs. 5/=. It was very rarely when this amount rose up to more than 10 Rs. It is surprising to note that on average a disabled beggar earn Rs. 350/= to Rs. 500/= per day (see Table 6 and 7) and this is due to assumed religious duty of charity felt by people or paying against their pity behaviour when see the physical appearance of the disabled beggars.

Table 6
Amount people usually giving to beggars

Money (in Rs.)	No. of Responses	Percentage
Less than 10	37	33
11 – 25	52	46
26 – 50	16	14
More than 50	08	07
TOTAL	113	100

Table 7
Beggars' average daily earnings

Money (in Rs.)	No. of Responses	Percentage
Less than 100	05	04
101 – 200	07	06
200 – 300	20	18
301 – 400	44	39
401 – 500	29	26
More than 500	08	07
TOTAL	113	100

During begging time, the investigator observed that 76% disabled beggars were accompanied by able-bodied person (see Table 8) means their family members had used their disability to melt down the attitude of persons and tried to exploit this situation. This finding also suggested that disabled persons do not adapt begging on their own and it is due to the pressure imposed by their parasitic family members.

Table 8
Style of begging adapted by disabled

Style	No. of Responses	Percentage
Begging with someone	86	76
Sitting on wheel chair/use braces	12	11
Lying or sitting on roads	07	06
Dancing on roads to get attention	02	02
others	06	05
TOTAL	113	100

When asking about saving money for future, 92% given a flat response of saying ‘No’. The investigator interested for those who said they save money. The reason behind their savings is mainly the prevailing unstable condition of the city. Out of 113 disabled beggars, only three had expressed that they save money to start a respectable work when they have sufficient amount (see Table 9). It is a positive finding and indicates that some of them, although very rare, have a concept of self-respect in their mind.

Table 9
Concept of savings money

Response	No. of Responses	Percentage
Yes	09	08
No	104	92
TOTAL	113	100

Table 10 shows that 41 (36%) disabled beggars shared that ‘they want to change in life’ but due to the limitations imposed by their disability they had a feeling of worthlessness, expectancy of failure and dependency. This will actually require the support of government and/or NGOs to establish rehabilitation and vocational training centre for them where they learn some skills.

Table 10
Think about change in life

Response	No. of Responses	Percentage
Yes	41	36
No	72	64
Total	113	100

4. DISCUSSION

It is felt by interviewing some disabled beggars that they are not ready to leave their profession without adopting some practical steps to rehabilitate them. During survey it is also noted that most of the beggars are professional and causing of their professionalism are poverty, unemployment, illiteracy, lack of health facilities, the neglected behavior of the society and unguided childhood, etc. The pertinent point is that these causes are not necessary to adopt the profession of beggary.

Vast majorities of the people in the country are poverty stricken but they have not all adopted beggary. Conversely, certain beggars possess thousands of rupees, yet they insist on begging. Similarly, all the destitute, unemployed and disabled do not beg neither all the beggars are afflicted with disabilities and destitutions. Many of the beggars whom one encounters in daily life are able bodied. They might have adopted beggary only because it is an easier way of satiate hunger.

On the other hand most of the disabled beggars were rightful and genuine in begging, as a precedent majority of the beggars are found physically or mentally handicapped, naturally or due to an incident, addiction of narcotics and drugs or effective of man-made crises. These are the only some instances that compelled the persons for begging.

As already mentioned, every individual has two capacities, capacity of consumption and capacity of earning. Consumption capacities of all individuals are almost equal but earning capacities are widely different from individual to individual. In some individuals, earning capacities are higher because they have either acquired or inherited them. This difference in earning capacities pushes some people forward and leaves the rest behind in the economic field. In the present era of rapidly changing circumstances and fast expanding economy, persons with low earning capacities are left behind and persons with higher earning capacities are moving forward. The poorer are ultimately left with no means to fulfill their basic needs and are compelled to stretch their hands before others. This habit sometimes leads them to adopt beggary as permanent profession.

5. CONCLUSION

Pakistan has to achieve to develop Islamic society where in all could live according to the tenets and doctrine of Islam, but our blind pursuits of wealth have diverted us from Islamic socio economic values. The people have forgotten the most stressed obligation of Islam –

obligations to fellow beings. In an Islamic society troubles and sorrows are to be shared by all. Islam has made it obligatory on the rich to share their wealth with the poor but most of our privileged persons refrain from helping the less privileged. On the other hand, there is no place for professional beggars in Islam. Charity, as preached by Islam, is to be given and not to be taken. It means nobody should beg and charity must reach the deserving as a matter of right in such a way that recipient should not be humiliated. The behavior of general public towards needy persons encourages beggary. The general public when find a destitute with his hand held out, they drop a coin or note in his hand. This method of helping the needy is not only inadequate but against the spirit of charity in Islam and also it encourages professional beggars. The teaching of Islam is to establish Bait-ul-Mal to collect Zakat and other charities where from deserving individual could get their help.

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Child Thrive: Sharing Innovations with Children and Youth To Build Resilience

Work-in-Progress Reports or Proposals for Future Research

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Abstract
Where children thrive, communities are also more likely to thrive. This holds true when exploring the links between public investment on spending on children and families and wellbeing outcomes (Britto, et al, 2016; Folbre, 2008; Lo, Pas & Horton, 2016; Parton, 2011; Waldfogel, 2004). Parents, communities, and societies have a responsibility to ensure that children can thrive, but efforts towards this can be diffuse across public and private spheres. While family systems are the prominent systems to support children's wellbeing, these are sometimes insufficient. Systems in the public sphere that support children's wellbeing are often fragmented, overstretched, underfunded, and siloed (Munro, 2007; Garrett, 2009). Asking where innovations have successfully promoted and enhanced children's wellbeing, this research suggests what we can learn from these in a more systemic way. This research additionally investigates how prevalent social innovation focused on children's wellbeing is; how we can best collect and disseminate the narratives of those innovations; what the catalysts, impediments, remedies, and implications exist; and what support is needed to replicate or scale up successes. This research draws on a transdisciplinary framework of systems theory to identify and share innovative approaches to support children to thrive within and across global communities. Its aim is to share evaluation practices, distill key lessons and spark ideas for creating change that build resilience in in children in the face of adversity, especially marginalized children.

This presentation highlights early findings from this research. By sharing cases and findings, it aims to open a cross-sectoral, cross-disciplinary dialogue with individuals and communities interested in supporting efforts to build robust, successful support systems for children's optimal growth, development and ability to approach adversity. It hopes to generate further dialogue on innovative practices that supports child protection and child wellbeing while combating social exclusion, poverty and social injustice.

Key words
Child wellbeing; social innovation; children; outcomes for children

CHILD THRIVE: SHARING INNOVATIONS WITH CHILDREN AND YOUTH TO BUILD RESILIENCE

Our world is changing. Ensuring we do not leave vulnerable children behind is increasingly critical. Children need to not only survive but to thrive in order to increase community wellbeing. This holistic lens moves from a child protection model to a resilient community model that draws insight across disciplines to share stories of innovations, including trials and successes, not least because children's wellbeing acts as a litmus test for the health of a community, and children are valuable members of any society (Folbre, 2008; Lo, Das & Horton, 2016)

This mixed methods research identifies innovative approaches to supporting children to thrive, share evaluation practices, and distill key lessons. It seeks to identify and amplify case studies where social innovation has enabled successful implementation of policy, practice or processes that illustrate child-focused initiatives across sectors that protect children and promote their wellbeing.

Building on Manion's previous small pilots (2016; 2017; 2018i, ii, iii), this qualitative participative narrative inquiry (Kurtz, 2014) answers: what innovations have been trialled globally to support children to thrive; what lessons emerged from these interventions or practices that can support Canadian children; and what program elements are replicable or scalable? Sub-questions include: how prevalent is social innovation focused on children's wellbeing; how can we collect and disseminate narratives of these innovations; what catalysed these, what impediments emerged, how were they addressed, what were the biggest implications; and how can these innovations be replicated and scaled?

The study's objectives are to gather stories of how organizations have created new ways to address challenges faced by children to inform Canadian and international practitioners on better responses to emerging issues faced by children, by: 1) identifying and collecting a compendium of innovative child-focused initiatives from Canada and abroad that illustrate unique, interdisciplinary ways of fostering children's wellbeing; 2) recording insights from personnel about key ingredients of successful initiatives illustrating real positive change to children's development, participation and wellbeing; 3) making sense of narratives to identify key issues addressed, catalysts, turning points, and innovations; 4) identifying elements of measurable success to discover replicable steps or conditions that can be trialled elsewhere; and 5) disseminating lessons, stories, case examples, and results of analysis.

The research is only in its infancy, but several example case studies are highlighted in this paper.

OBJECTIVES

This research has begun to collect and share a compendium of cases of social innovation and change making processes that successfully support children across education, social welfare, law, child participation, health, or community development. From these examples, further cases will be chosen for a fuller case study. The objectives of the research are to collect case examples of innovative child focused initiatives across sectors that promote children`s wellbeing; discover and document key ingredients to success and distill contextual parameters that support success and disseminate key ideas from the research findings. This project has begun as a small-scale initiative to allow the researcher to present findings at scholarly conferences and to encourage the exchange of ideas at the international level. This research will build knowledge about innovative or fresh ways to support children to thrive and build resilience in the face of adversity, especially marginalized children. By sharing cases and findings, it also aims to open a cross-sectoral, cross-disciplinary dialogue about building robust, successful support systems for children's optimal growth, development and ability to approach adversity. Similar studies do not currently exist.

LITERATURE REVIEW

Children are a critical, valuable, and yet under-listened to segment of society (Jones, 2002; Manion & Nixon, 2012; Milner & Carolin, 1999; Waldfogel, 2004). Their vulnerability has the capacity to change people and catalyze global movements (Manion, 2017). They indirectly, but powerfully, influence media and consumer choice (Davies, 2010; Lemish, 2015; Postman, 1982). Many policies, practices, and processes support children to thrive, but these formal initiatives have been siloed into traditional government departments of education, health care, child protection, family legal services, or community-based or not-for-profit ventures. Lessons learned in these processes are not shared (NRC & Institute of Medicine, 1996; NRC, Allen & Kelly, 2015). This project seeks to galvanize learning about supporting children to thrive from disconnected sources.

Successful innovations working to improve child wellbeing are illustrated in a plethora of small, qualitative studies with little knowledge mobilization and cross-program dialogue (Morrison & Glenny, 2012). While these studies offer rich insights into what works, their individualised perspectives lack the insight provided by a larger scale quantitative inquiry. Conversely, the inherent limitation of large-scale quantitative studies is they lack nuance, rationale for behaviour, context and breadth. Given the increased interest in evidenced-based practice from state and volunteer organization funders (Chaskin & Rosenfeld, 2007; Uggerhøj, 2011), this proposed research seeks to amplify the findings of multiple smaller projects, practices, and processes.

While social work, health, education, childhood studies, developmental psychology add to our understanding, they speak different languages, are supported by different theoretical foundations, and build unnecessary barriers to illuminating key issues and potential solutions. Interdisciplinary approaches are needed to bridge these differences (Exenberger, & Juen, 2014). By focusing on stories of how social actors have created contexts where children thrive, we can circumvent disciplinary bias and narrow framing of children's issues. Similarly, while research highlights a need for symbiosis between policy and practice (Fook, 2001; Mullen, 2014), fewer studies disseminate information across studies for policy makers (Huston, 2005). Together, the lack of collective outcome data and holistic policies and programming undercut the power of initiatives and inhibits their collective learning. While there is value in a sector-specific focus, there is also value in embracing interdisciplinary, multi-sector initiatives that create space for dialogue and allow stakeholders to create, foster, trial and understand different mechanisms that support children to thrive. Pockets of social innovation have found unique ways to redress social issues (Traube, Begun, Okpych, & Choy-Brown, 2016). By collecting and sharing stories of innovation this research hopes to traverse the gap in knowledge of what works in supporting children to thrive.

In exploring social innovation that seeks to support children's wellbeing, it is useful to unpack the concept of child wellbeing, but also child vulnerability. Children's wellbeing and vulnerability can be understood in many ways. Children's sense of self is based on intersectionality (i.e. the complex interplay between different aspects of their identity) (Alanen, 2016). We cannot treat children homogeneously. They have diverse experiences, abilities, resources and interests. Many micro, mezzo and macro factors positively and negatively impact their optimal development (Bronfenbrenner, 1986), particularly in early years (NRC, Allen & Kelly, 2015; Britto, et al., 2016). These include self-understanding; relationships with primary caregivers, siblings and other family; experience with settings influencing children (e.g. health care, recreation settings, schools, daycare); relationships with peers and other networks; children's input into community or social policy, programming and planning. Drawing on this, vulnerable children can be defined be as experiencing “acute and persistent disadvantage rooted in underlying social inequalities” (based on UNESCO’s (2010, p.135). Conversely, Lerner, Brentano, Dowling & Anderson (2002) and O’Leary (1998) explore what thriving or flourishing means for children and how to quantify and measure it. Similarly, UNICEF’s Report Card and Save the Children UK Child Development Index (2008) both provide social development measures to mark children’s progress, so community organizations, activists and governments can better hold funders accountable for social spending. Moore and Lippman (2005) endorse these domains to measure child flourishing in development: positive formation of self; healthy habits, positive behaviours and time use; positive relationships with family; positive attitudes and behaviours towards school; and positive attitudes towards communities. Stratham & Chase (2010) also identify child wellbeing indicators as: needs, poverty alleviation, quality of life, social exclusion, and child rights. In coalescing these factors together to measure how children thrive, Bradshaw (2016) cautions understanding nuance in using wellbeing to limit vulnerability.

This research draws on social innovation because it offers new approaches better aligned with our changing world. Social innovation is defined as “social action [that] can create social value beyond the capability of existing systems” (Adams and Hess, 2010, p.139) and “as mould-breaking ways of confronting unmet social need by creating new and sustainable capabilities, assets or opportunities for change” (p.144). Social innovation has emerged to expand social networking for social change, moulded by globalization. This sits alongside calls for increased collaboration and dialogue (e.g. Bohm, 1996; Isaacs, 1999; Wheatley, 2002; Block, 2008) to redress dissatisfaction with current structures, including those that support children’s wellbeing (e.g. Leadbeater & Wong, 2010; Scharmer, 2009; Wheatley, 2001). Collaboration can address international problems complicated by local practice by better defining success (with participants), by sharing good practices and effective interventions (Manion, 2006).

In exploring a cross-country comparison, it makes sense to explore a concept of globalisation that creates ever-increasing networks. Global interconnectedness and increasing social complexity have grown, presenting new opportunities and challenges for solutions that protect children and enhance well-being (Aitken, Lund & Kjorholt, 2008). This research seeks to adapt traditional research into a framework of this global reality. The need for global cross-sectoral dialogue to support children’s wellbeing is critical to tackle the issue of evidence-based research being lost in translation across cultures and distance and failing to appropriately or sufficiently impact policy and practice (Bogard, *et al*, 2014; Gonzales, Handley, Ackerman & O’Sullivan, 2012; McHale & Ogden, 2016). As Pitts (2005, p.v) suggests, “we know a lot less about ‘what works’ than is supposed.” This is exasperated when qualitative, small-scale research projects obscure what is known about what works due to poor knowledge mobilization or failure to link relevance of findings between sectors.

Moreover, public sector preoccupation with efficiency initiatives and siloised funding has restrained practice innovation (Jalonen & Juntunen, 2011) and promoted a myopic exploration of what works. The broader systems that support children are taxed (e.g. Rønning & Knutagard, 2016). Garett (2009) suggests children’s services are competitive, disjointed and ill-defined. Social systems are overstretched and under-resourced to deal effectively with the complex nature of marginalized or vulnerable children and funding structures that target specific areas of practice (Ansell, 2016). Key children’s organizations have become more entrenched in bureaucratic self-sustaining processes that limit their ability to look at what works in the global landscape, including efficiency processes and practices (Munro, 2007), with the unintended consequence of limiting integration of multi-layered and multi-sectoral services. Further, in some states, neo-liberal policies have eliminated preventative or integrative services (Smith, RGS, Stenning & Willis, 2008), while

Hyunil, Wildeman, Jonson-Reid & Drake (2017) call for more preventative and systemic work to reduce the high rates of children referred to child protection services. As a result, I argue systems across health, education and child protection fall somewhere between failing our children and needing reform (Guisbond & Neill, 2004; Stafford, Vincent & Parton, 2010; Parton, 2011). Robust systems should identify innovative approaches, share evaluation practices, and distil key lessons. While innovative initiatives across health, education, community development, parental support, and social welfare exist that redress a variety of issues, their successes are not always shared (Jones, Currow, Kwong, & Menon, 2016; Delafield, & Mukherjee; Robinson, 2016; Markoulakis, Weingust, Foot & Levitt, 2016; Nordfeldt, Larsson & Carrigan, 2016).

Our contemporary geopolitical context exemplifies the emergence and democratization of technologies and changing social structures that are shifting our perception of the world and how we socially interact. Hoogvelt (1997, p.114) suggested globalization is the "ever-intensifying networks of cross-border human interaction" and Castells (1998) suggests globalization is post-modernity based on continued increasing economic, socio-cultural and political interconnectivity. Because of this interconnectivity, Leadbeater (2011) suggested the Web has "unleashed a yearning to organize differently." As an antidote to the many infrastructure problems, Block (2008) suggests communities are liberated when they recognize their own power to work towards community transformation. Peer-to-peer grassroots innovations draw on a community's natural or acquired assets to effect change (Adams & Hess, 2010; Leadbeater, 2011; Senge, Smith, Kruschwitz, Laur & Schley, 2008) and to provide fresh approaches to complex social problems. Specific examples of innovations include children's museums that spark community commitment to support children's growth and development (Davidsson & Jakobsson, 2012), providing sanitary napkins to increase secondary school enrollment (Montgomery *et al*, 2012)), educators integrating new research on grit and self-control (Duckworth, Gross & Gendler, 2016) and resilience-building (Aumann & Hart, 2009) into curricula. Others reimagine traditional system in new ways, like a child-centric family court systems (BC Family Innovation Lab, 2017), schools that evokes a love of learning (Robinson, 2015), child protection that shifts administrative workload to allow social workers to focus on relationships (as trialed in Hackney, UK (Goodman & Trowler, 2011; Cameron, Elliott, Iqbal, Munro & Owen, 2016), or as in Australia where resource families are used to reduce children in care (Family by Family initiative (TACSI, 2012).

In working towards children's wellbeing, multi-level dialogue and cross-national collaboration could develop and foster new ideas and programs to support children to thrive while better evidencing and evaluating effectiveness. Manion (2016; 2017) also found frontline practitioners, researchers and program officers also hold important knowledge on how to build and sustain innovative, successful collaboration with young people. So, stories can generate useful insights about social change. Bissell, Boyden, Cook & Myers (2012, p.24) suggest the wisest investment we could make to support children is to study "examples of creative programs making use of cultural assets to promote children's rights and protection within the community."

Taking inspiration from Article 12 of the United Nations Convention on the Rights of the Child (1989), this should support child participation and co-creation. Dougherty and Clarke (2018) suggest youth are hardwired for innovation. They seek fresh approaches to re-enfranchise the status quo, redefine their world and tackle entrenched problems in new ways (Carr, Kendal & Flynn 2016). Fattore, Mason & Watson (2017) confirmed the efficacy of informing children, as this changed their definition of child wellbeing once children informed them, they felt emotion and relationships were far more important than had previously considered. Brady, Lowe & Lauritzen (2015) implore readers to engage children in discussions on how they would bring their fresh ideas to traditional systems.

Theoretical Framework

Grant and Osanloo (2014) liken a theoretical framework to a blueprint. This research's blueprint incorporates interdisciplinary/transdisciplinary concepts (Repko & Szostak, 2017; Toomey et al, 2015; Gray, 2008) and encompasses theoretical frameworks of participants, yet focuses on the wellbeing of children, irrespective of disciplinary focus of the intervention. While the research draws on distinct disciplines of health, education, social work, community work, developmental psychology), law, sociology, political science, policy studies, human geography, and international development, the core focus is on a more holistic understanding of children that marries the knowledge and expertise drawn from each of these disciplines. In keeping with the encompassing and holistic approach, this research draws on systems theory and ecological models (e.g., Byrne, 1998; Greene, 2017; Brofenbrenner, 1986; Luhmann, 1995; Jalonen & Juntunen, 2011). Systems theory encapsulates a broad variety of meanings, but here I mean it to encompass an understanding of the person-in-environment and the interrelatedness of social phenomena. It also embraces "the multiplicity of systems with which people interact" (p.220) and "bridging the gap between micro- and macroforces" (p.220). Similarly, ecological models, as espoused by Bronfenbrenner (1986), illustrate the nested realities of children and their inner worlds as impacted by micro-, meso-, exo- and macro-systems. Lending support to this approach, Adams & Hess (2010), and Jalonen & Juntunen (2011) suggest social innovation has the best chance of success in shifting public policy where complexity lies. So, a relevant approach encapsulates a myriad of perspectives, contexts and approaches. Relevant practice frameworks will be explored as part of the research, including strengths (or assets) based practice (Saleebey, 1992; Turnell & Edwards, 1999), child participation (Manion, 2016; 2017); outcomes focus (Friedman, 2005), early years intervention (e.g. Gluckman, 2011) and resilience (Unger, 2009; Schoon, 2006; Rutter, 2007), all stressing interdisciplinarity (Campbell et al, 2018).

Besides a theoretical framework, Timulak (2013) recommends meta analysis researchers declare their bias and theoretical perspective. I am a social worker, a community worker, child's rights advocate and a sociologist. These disciplines have shaped my practice and research. As such, my methodological approach also embraces strengths-based and ecological approaches under the broader umbrella of systems and complexity theory. This is relevant because children's wellbeing is important and far more complex than any one person or project can understand. This complexity requires an approach that can hold in balance multiple voices, perspectives and experiences.

METHODOLOGY

The unique nature of this research dictates that no single methodology fits. Instead, a hybrid of methodologies has been melded together to create the most appropriate design. Pragmatic design and methodological eclecticism are contentious, but their strengths outweigh their weaknesses (Morgan, 2014; Feilzer, 2009). This methodology is exploratory (Mason, 2002), drawing on a traditional qualitative (Cresswell, 2002; Shaw & Gould, 2001) case study methodology (Yin, 2014), blended with a meta-analysis for this phase of the research. Later stages of the research will incorporate participative narrative inquiry (Goodley & Clough, 2004; Kurtz, 2014) (phase 2). Using primary and secondary data, this research is inductive and applied (Uggerhøj, 2011). Case study research is relevant because it is "an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident" (Yin, 2003, p. 13) and they support practice-based research because they need to be grounded in concrete real-life scenarios (Uggerhøj, 2011). Further, Harmaakorpi & Mutanen (2008) say new research models are needed to interrogate experience from practice and this is furthered by narrative inquiry (Clandinin, 2013) when it involves participatory perspectives.

Phase one will involve collecting case examples and conducting a meta-analysis from which a sample of participants will be invited to participate in phase two. Timulak (2009) highlights two primary goals of qualitative meta-analysis: to provide an analytical synthesis of a group of studies to amplify their findings and to evaluate theoretical and methodological assumptions on findings. This will use Gadd, Karstedt, and Messner's (2012) variation of meta-analysis that utilizes qualitative data across studies, while being mindful of Timulak's advice to overcome contextual insensitivity by treating contextual information as data. Phase two will advance qualitative participatory narrative inquiry, a new methodology in childhood studies. Drawing directly on stories of researchers and social actors, this primary data will add richness and depth to the overarching data sample, "cultivat[ing] the rich knowledge and practice wisdom inherent in practice communities" (Franklin and Hopson, 2007, p.382).

In summary, the research documents, in the tradition of ethnographic research (Hammersley and Atkinson, 1995; Denzin & Lincoln, 1998), examples of social innovation that support children to thrive; analyze case studies; generate theoretical arguments about what social innovation can offer systems to support children thriving, collect and share narratives about innovative approaches, share knowledge across sectors, and disseminate findings. Drawing on descriptive real-world scenarios and storytelling narratives of success (Yin, 2012), this will incorporate grounded theory (Glaser, 1998; Layder, 1994) and narrative approaches (Marshall & Rossman, 1995; Andrews, 2003; Jones, 2002).

This research is in stage one. It has collected a small number of case studies but will eventually collect a compendium of 80 cases of social innovation processes that successfully support children to thrive across education, social welfare, law, child participation, health, or community development. This will include both primary and secondary research and focus on sharing the insights and fostering dialogue about implementation. It will also seek 20 cases that are illuminated through participative narrative inquiry (Kurtz, 2014) and will invite participants to share their social innovation stories through photovoice and participate in a meaning making participatory action research process. it furthers a methodology drawing on narrative inquiry, digital storytelling and photovoice to distill key lessons and amplify qualitative results. Previous research by Manion (2016, 2017, 2018i, ii, iii) has explored the unique and important lessons to be learned across multiple projects, this proposed research further draws on different, more creative methodologies to engage a wider audience. The research will also engage participants in a shared meaning making exercise with the data. Given the available data, cutting-edge research needs to provide practical mechanisms to distill and share relevant existing knowledge and in so doing, encourage innovative thinking and idea refinement to support success for future research and practice for children.

RESULTS

Results are preliminary. Eight case studies explored so far, spanning North America, Europe, Africa and Australasia, will be briefly presented. Each of them illustrates the unique and powerful voice of children and the importance of the community for protecting children and promoting wellbeing. These initial case studies have been drawn on because the author has been involved in them in a direct or indirect way. By way of presenting these first case studies, it is hoped the participants will also be able to further identify more case studies for exploration.

Case Study 1 -Child Thrive – Introducing Child Rights in Elementary school

Child Thrive, is a program developed and implemented by the International Institute for Child Rights and Development. The program focuses on building children's wellbeing with numerous activities. One annual activity is a set of child rights workshops delivered in Kindergarten, Grade 1, Grade 2, and Grade 3 classes in Victoria, Canada. These workshops teach children about child rights and responsibilities as part of National Children's Day, through play-based activities, storytelling and art. Hundreds of children have participated in these workshops between 2014 and 2019. This innovative series of workshop provides an interactive and engaging way to support children's understanding of their rights within the curriculum they are learning and at a level that is appropriate to their age and stage of development. Some key themes have resonated across the various workshops. Children consistently illustrate an intuitive sense of their rights, who supports them and what their responsibilities are to support other people's rights. Interestingly, it is common for children to equivocate over whether play is a right. Some children strongly feel it is and others suggest it is a luxury. Children are often interested to hear that this right is ensconced in Art. 31 of the UNCRC.

Drawing on Moore and Lippmann (2005) and Stratham and Chase (2010) measures of child flourishing, these workshops support positive formation of self, positive relationships with family, positive attitudes towards school and child rights.

Case Study 2 - Exploring the lived experiences of violence in Youth's social lives (Canada)

As part of a Master's level research project, Vowles (2016) co-created a research project with Canadian secondary school students to explore the lived experiences of violence in their lives. The secondary school students co-designed a survey to assess the levels of violence experienced by young people. The youth advisory committee worked with facilitator/researcher to create process and develop youth-friendly and relevant tool. Sadly, concerned with the potential risk of the survey, institutional barriers were raised that barred this survey from being implemented. Despite this, the methodology honoured co-creation with young people about young people on a matter that had meaning in their lives. Drawing on Moore and Lippmann (2005) and Stratham and Chase (2010) measures of child flourishing, this focused on positive formation of self, healthy habits, positive behaviours and time use, positive attitudes and behaviours towards school, positive attitudes towards communities, needs, quality of life, social exclusion and rights.

Case Study 3 -Two Home Visiting Program in New Zealand

In 2007/2008 several evaluations on home visiting programs were conducted by the Centre for Social Research and Evaluation in the Ministry of Social Development in New Zealand. One focused on teen parents and one on vulnerable families with children under five. Collectively, these evaluations raised several interesting findings. Some parents shared that they felt uncomfortable playing with their children, particularly young parents because parenthood marked adulthood for them. Respondents (both parents and home visitors) noted importance of permissioning and illustrating how to play with children. The messaging that parents are allowed to be fun with their children made a significant impact on their positive parenting, both making it more enjoyable for parents and more engaging for children.

This project drew on Moore and Lippmann's (2005) healthy habits, positive behaviours and time use, positive relationships with families and Stratham and Chase's (2010) needs, and quality of life.

Case Study 4- Citizens' Assembly: Pilot Study (Canada)

This project tested a democracy building process which helps average citizens engage in political decision making. The Citizen's Assembly process allows participants to study an issue in depth, then give recommendations to government on issues that they are passionate about. In this pilot, the citizens in question were grade twelve students in a local secondary school social justice class. Using this process, high school students decided to give concrete recommendations to the British Columbia (BC) provincial government regarding what they deemed to be inadequacies in sexual education from kindergarten to grade twelve. The process gave them unprecedented access to experts in the field, public servants and elected officials to gather evidence and to test their recommendations before formally lodging their recommendations with the government. The preliminary findings indicate that when youth are highly interested in thinking though policy ideas that impact them and they have an aptitude for making intelligent and relevant policy recommendations. The students subsequently decided to take their issues to traditional and social media and continue working towards the change they were seeking. They also wanted to pass to the torch to the students in the next year (Personal communication, 2016). This project drew on all of Moore and Lippmann's (2005) measures.

Case Study 5 -Problematic Assumption of 'Childhood' in Tanzania

Based on doctoral research by Funk (2016) on perceptions of private donors, Funk conducted stakeholder interviews on the role, effectiveness and perception of private donors in Tanzania. Many of the programs she looked at focused on children, including schools, orphanages and other programming. While this was not the focus of her research, Funk highlighted the problem with interjecting cultural assumptions on others. In this case it was cultural assumptions of 'play' and 'childhood' by Western funders transposed onto Tanzanian families and schools. The assumptions translated into programming based on transposed values. Children were socialised in these school-based programs, but an unintended consequence of this was that it created an issue of socialising children with unrealistic expectations and disrupted expectations of community cohesion (e.g. through participation in household activities). This research demonstrated the danger of failing to consider ripple effect of programs and policies. This research highlighted the importance of ensuring locally and culturally appropriate measures for self identity, habits, relationship with family and community (Moore & Lippmann, 2005; Stratham & Chase, 2010).

Case Study 6 - Child Protection and Social Cohesion (Burundi and Chad)

UNICEF and International Institute of Child Rights and Development led a project in 2015-2016 in Chad and Burundi that involved youth-led initiatives to foster community-based child protection and social cohesions (IICRD et al, 2016). It used child-centred, play-based methods, particularly processes to bring community stakeholders together to cement peace building across communities. Preliminary findings illustrate an appetite for trialing processes that simultaneously protect children and use this process to build community resilience. It utilised child friendly tools for research, evaluation, monitoring, including outcomes mapping and illustrated play can have central role in protecting children and building resilience and well being. This research posited that the work with, and for, children is the community catalyst for change (Personal communication, 2016). This drew on all of Moore and Lippmann (2005) and Stratham and Chase's (2010) measures of child flourishing.

Case Study 7 - Aboriginal Youth Leadership (Canada)

This project, led by the International Institute of Child Rights and Development, aimed to support Aboriginal youth to develop practical skills to be youth leaders, traditional skill builders, knowledge sharers and community engagers. It did this through a series of course based learning that built core competencies in self awareness, evidence-based knowledge, relevant leadership skills, strategies and approaches for accountable action. By focusing on the guiding principles of leading with children, starting from strengths, building partnerships, working from the 'inside out', and using the power of ideas, the training process supported grass roots, adaptable leadership training for young people to build their own initiatives in their own communities. Advanced training included a train-the-trainers' curricula. Initial findings suggested that youth are hungry for this kind of opportunity and welcome the options to learn about and build youth-adult collaborations (Personal communication, 2016). Given the holistic nature of this program, this drew on all of Moore and Lippmann (2005) and Stratham and Chase's (2010) measures of child flourishing.

Case Study 8 - Young people involved in prostitution defining 'success' for themselves (UK, Australia, Canada)

Based on an older study from 2006, this research asked young people involved in prostitution, as well as their advocates and service providers, to define what 'success' was and to explore their perceptions of effectiveness of intervention strategies in Canada, the UK and Australia. By giving voice to marginalized girls about their expectations and ambitions for the services that were working on their behalf, space was made to open a dialogue on the underlying assumptions about what was needed. In retrospect, the research illustrated a fundamental mismatch between what was needed by youth themselves and what was offered. It also provided a vehicle for young people to provide input to a wider range of stakeholders on what their needs were. Sexually exploited youth lack homogeneity and it is their very diversity that demand youth-adult partnerships that open dialogue on what structures can be erected to support space for fulfilling 'success'. This research found that services (and adults) must embrace complexity and rise to the challenge of addressing multiple individual and social issues (Manion, 2016). A key finding was that services are more robust when they support youth to advocate for interventions that meet their needs. This project drew on positive formation of self, positive behaviours and time use, positive attitudes towards communities, quality of life, social exclusions and child right (Moore & Lippmann, 2005; Stratham & Chase, 2010).

DISCUSSION

These disparate projects are distinct and cover different populations, contexts, platforms, points of time and levels of completion, but they highlight emerging areas of practice and possibility. They illustrate innovative ways of working with children and youth to support them to define what is important to them and to best support them to amplify their voice and leverage for the change they seek. Conversely, they illustrate the power and impact of including child and youth-adult collaborations for the children and youth, the adult and their respective communities. The idea of asking stakeholders what they feel is important is such an obvious idea, but it is still, in many circles, ignored.

The participatory processes involved in these eight case examples are not new ideas, but they still require constant and repetitive calls to action. They support rights-based, citizenship building processes and collaboration between generations to enact child and youth thriving. The potential change is not just within the children and youth, it also offers opportunities to strengthen community. Linds, Goulet & Sammel (2010) suggest when youth and adults inhabit a dance of creativity, they share power to redefine adult behaviour. It is this push to redefine adult behaviour that is at the heart of this paper. Blanchet-Cohen & Brunson (2014) exemplified this by analyzing their four-year YouthScape project through the lens of the multiple ecological levels (individual, group, institutional and community), as defined by Brofenbrenner's nested ecological systems.

CONCLUSIONS

This research has begun to build knowledge about innovative and fresh ways to support and protect children (especially marginalized children) to thrive and build resilience in the face of adversity. By sharing cases and findings, it hopes to open a cross-sectoral, cross-disciplinary dialogue about building robust, successful support systems for children’s optimal development and ability to approach adversity.

These case examples illustrate that when children, youth and adults work together there are tangible benefits at multiple societal levels. There are some parameters needed to make these processes work, but their exploration lies outside the remit of this short paper. For adults and communities there is much to gain. How we, as individuals, communities, societies, view children and young people directly impact how our policies, programs and practices make allowances for them to provide relevant, meaningful and effective input.

As such, in conclusion, this author asks you to share stories of social innovation that support children’s wellbeing to continue this dialogue.

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Conditional Cash Transfers and Social Capital: Perspectives of recipients of the Prospera programme

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Abstract

Since their inception in the late 1990s, Conditional Cash Transfer programmes (CCTs) have become regarded as a 'silver bullet' for fight poverty and inequality. Following widespread expansion and over two decades of evaluations of their direct impacts, research has begun to examine unintended effects of the programmes. This paper looks at the concept of social capital and whether CCTs can produce positive social capital accumulation. The research has thus far proven contradictory and inconsistent with an over reliance on quantitative research which have proven inadequate to explore the underlying mechanisms of CCTs. This research conducted data collection in the state of Mexico with recipients of the Mexican CCT programme Prospera. The data produced a number of themes extrapolated from the perspectives of recipients: CCTs facilitate more familial bonding and supervision; *Platicas* influencing social capital accumulation; Stigmatisation between recipients rather than from external sources. The study demonstrates that CCTs can simultaneously produce results that both strengthen and weaken social capital and that perspectives of recipients should be accounted for in future assessments and evaluations of the programmes.

Key words

Social Capital; Conditional Cash Transfers; Qualitative Research; Poverty Reduction; Social Protection

Introduction

Since their inception in the 1990s in Latin America, Conditional Cash Transfer Programmes (CCTs) have become a policy in fighting global poverty and inequality, and versions of CCTs are now implemented across Latin America, Asia, and Africa. Contrary to traditional social assistance programmes, CCTs have objectives set over different time horizons. As is with traditional social assistance they do provide short term poverty alleviation via cash transfer payments delivered to the female heads of household with an objective of reducing short-term poverty via income boosts to the household. However, unlike other programmes, their main objective is a reduction in intergenerational transmission of poverty. The CCT programmes aim to achieve this long-term objective by attaching ‘conditionalities’ to the cash transfer in order to encourage positive behaviour change. The conditions or co-responsibilities target human capital investment, and generally are centred on education and health service utilisation. Conditional Cash Transfers therefore address both short and long-term poverty (De la Briere and Rawlings, 2006), but consider the long-term as its priority objective with children in poor households as the main recipient of the programmes.

Their diffusion has been rapid, specifically to Latin America where they have been adopted in 19 of the 23 countries in the region (Sugiyama, 2011). They are frequently labelled a ‘magic bullet’ for reducing poverty (Adato and Hoddinott, 2007), and whilst this label is unfair, they have demonstrated numerous positive socio-economic effects (Behrman and Skoufias, 2010), and for many states, CCTs have become the backbone of their country’s social assistance. Now that CCT programmes have been in situ for over two decades, academic interest has become to focus upon spillover effects of the programmes outside their explicit objectives. Research has shown spillover effects to the non-poor (Bobonis and Finan, 2005), multiplier effects through self-investment (Gertler, Martinez and Rubio, 2006), decreases in crime and violence (Lance, 2014) amongst others. With attention turned to broader indirect impacts, a number of studies have begun to examine the impact on social capital of these programmes. Despite some of the earliest papers on the subject arising over ten years ago, there is no consistent understanding of whether social capital is positively accumulated by CCTs (Amarante and Vigorito, 2010), in fact, the research whilst limited, has proved rather contradictory (Attanasio et al, 2008; Chong et al, 2009).

Furthermore, what research has been conducted has neglected the perspectives of the recipients of these programmes, the majority of scholarly interest focusing entirely on quantitative evidence. Due to the nature of CCT programmes, which were primarily designed by economist Santiago Levy, their design and evaluation remains intrinsically linked to quantitative econometric led research. This has led to quantitative methodology and econometric models attempting to identify causal links between CCTs and social outcomes (Simoes, 2012). As a result, alternative disciplinary perspectives have been neglected (Wolf, Aber and Morris, 2013), which not only fails to produce a rounded evaluation of unintended impacts like social capital, it prevents the advancement of social assistance programmes like CCTs which should incorporate the perspectives of its recipients. Feedback from recipients of social assistance programmes is vital to ensure that they are achieving the goals they intend to whilst also offering insight which econometric analysis may fail to observe. These perspectives are often neglected in quantitative assessment studies (Teater, 2011), the design and evaluation focusing too strongly on material impacts with social relations less considered centrally (MacAuslan and Riemenschneider, 2011). Not only does the current approach fail to consider the perspectives of the individuals who are enrolled in CCT programmes, researchers are also failing to utilise the qualitative data as a contribution to explaining results garnered through quantitative analysis.

The aim of this study is to provide an assessment of CCT programmes and their indirect influence upon social capital accumulation using qualitative research methods. The Mexican CCT programme Prospera (previously Oportunidades) was selected for the study as no previous academic research has been conducted looking at it's impact on social capital accumulation via a qualitative research design. The use of qualitative methods allowed for underlying perceptions of how social capital is influenced by participation in the Prospera CCT programme and addresses key issues: CCTs facilitate more familial bonding and supervision; *platicas* influencing social capital accumulation within the community; and stigma within the programme rather than externally produced.

The Prospera CCT Programme

The aim of this paper is to assess the impact of the Prospera CCT programme, a permanent conditional cash transfers programme which has been implemented in Mexico since the late 1990s. Previously known as Progresa and then Oportunidades before its most recent rebranding as the Prospera programme, it was the first widescale CCT programme to be implemented and has served as the model from the majority of CCT programmes implemented across the global South. Prospera recipients receive funds contingent on three categories of conditionalities; health, nutrition and education. Since 1997, the programme has seen amendments but the basic principals remain, the beneficiary households receive a monthly cash transfer (delivered to the female head of the household) that has attached co-responsibilities which include sending their children to school and attending health meetings and nutritional check ups for their children (DOF, 2013; SEDESOL, 2017). More specifically, in order for recipient households to receive cash transfers, five central tenants must be met by the household; Female heads of household must attend monthly medical talks, often referred to as *platicas*; adolescents attending secondary school must also attend *platicas* on a bi-monthly basis; and all members of the household require attendance at a nutrition clinic twice per year in order for weight, height, and nutritional status to be recorded. These first three conditions are recorded by medical staff, whereas the final two require signing off by educational providers: children within the household must maintain an 85 percent minimum school attendance throughout the year; and of these students, they must maintain a 60 percent grade point average to continue receiving the cash transfer. Bimonthly payments are then delivered by the Secretariat of Social Development (SEDESOL) if the above conditions are met by the household (Stecklov, et al, 2005). The cash transfers are moving toward electronic payment systems, but the majority remain as collection points staffed by Prospera officials where heads of households must go and collect the cash transfer.

Prospera currently has an operating budget of approximately 82billion Mexican Pesos (US$4.6billion) (DOF, 2016) and is the largest anti-poverty programme in Mexico, with coverage of 6.1 million families (IBID, 2016). The programme is especially predominant in rural Mexico where 6 out of every 10 households are recipients of the Prospera CCT (Delgado, et al, 2018). Prospera is efficiently operated, administrated, and evaluated; with an operating cost of less than 5 cents of a Mexican Peso, the programme is cost effective (CONEVAL, 2013) and demonstrates why the programme has acted as a model for other CCT programmes across the global South. Various evaluations made within the first decade of its implementation have shown significant positive short-term impacts on education and health within Mexico (Davila Larraga, 2016; Delgado, et al, 2018).

Literature Review

Early social capital development came from the work of Bourdieu, Loury and Coleman (Coleman, 1988) before being developed closer to the concept it is now more readily recognized as by Putnam (1993). Referring to attributes held by societies and also within the individual sphere, social capital as a concept has fallen into a conceptual vagueness which includes a plethora of definitions shared across literature of different disciplines (Amarante and Vigorito, 2010). The broadness of the concept has given rise to contentious debates about what the concept should represent and whilst it has facilitated its adoption by different areas of the social sciences, this has exacerbated the problem of providing a concise understanding of social capital. To avoid the ramifications of a problematic concept, this paper borrows from the research conducted by Durlauf and Fafchamps (2005) which reviews the existing theoretical and empirical literature on the topic and produces three underlying ideas of the concept. These main mechanisms of social capital included; social capital represents positive externalities for members of a collective group; these positive externalities can be realized through increased trust, shared social norms and values which in turn influence behavior and understanding; shared trust and values arise from social networks and associations within these informal groups.

Even though evaluation studies have been prolific for CCTs across all regions where they have been implemented; in some instances, evaluations are built into the design, this being the case with the Prospera programme, research related to social capital accumulation is limited. Many research stems from research conducted in Latin America due to the broad adoption of CCTs in the region. The research to date has proven inconsistent and contradictory. Whereas Attanasio et al (2008) suggested that the *Familias en Accion* CCT programme in Colombia resulted in positive social capital accumulation and increased cooperation and shared values amongst recipients, Chong et al (2009) presented evidence that the CCTs in the region eroded trust in the community due to stigmas attached to the transfers and disaccord between recipients and non-recipients. The contrast in findings of CCTs and their impact upon social capital accumulation are frequently found within the scholarly coverage. Many of the evaluations in literature have examined social capital both within and between households but findings continue to produce mixed results (MacAuslan and Riemenschneider, 2011). The World Bank (2008) completed it own research into cash transfers and social relations and found significant positive impacts on self-confidence and social status of recipients. This appears to contradict the numerous studies which report social status as damaged due to differences between recipients and non-recipients (Adato, 2000; Skoufias, 2005).

Much of the research however continues to present mixed conclusions. Attanasio et al (2015) followed up earlier research and again found evidence that *Familias en Accion* produced positive social capital, proxied by the cooperation amongst community members (which included recipients and non-recipients). In Lesotho, the CCT programme implemented strengthened informal sharing arrangements in the community, increased trust, and beneficiary households were more like to receive support and provide support within the community (Pellerano et al, 2014). Studies examining the social relations between the state and CCT beneficiaries have also found improvements in social capital (Camacho, 2014; Loureiro, 2013). Loureiro (2013) found that due to the high visibility of CCT programmes from their rapid expansion, the coverage produces a real perception of government social assistance action, whereas the political elites see recipients of the CCTs as ‘deserving poor’ so it creates a cycle of social altruism and shared values. Camacho (2014) found similar findings for the Peruvian CCT *Juntos* which increased the confidence felt by recipients in governmental institutions. Evans et al (2018) found local leaders received higher trustworthy scores from beneficiaries in a community managed CCT programme in Tanzania.

However, evidence has also accumulated that social capital has been hindered by CCT programmes, the majority of which seems to resonate from issues wit targeting of programmes. Adato (2000) in a rare adoption of qualitative methodology was first to report tensions created by CCT programmes between beneficiaries and non-beneficiaries of the programme. Skoufias (2005) reported similar findings and his paper suggest that means tested targeting of the programme may have given rise to social partitions within communities. The dissatisfaction with targeting seems predominantly targeted at CCT programmes rather than other forms of social assistance according to a study in Zimbabwe. Kardan et al (2010) reported unhappiness with targeting of an emergency pilot programme which resulted in tensions within the community; interestingly from this study, the dynamic of tension was only present in communities targeted for cash transfers, not the communities receiving food transfers. It appears that much of the findings which suggest social capital has been damaged by CCT implementation is related to targeting of the programmes. Indeed, similar findings of tension between beneficiaries and non-beneficiaries have been reported in Kenya and Yemen (Pavanello et al, 2016), Nicaragua (Adato and Roopnaraine, 2004), and Palestine (Pavanello et al, 2016). In one study resentment towards CCT recipients was identified (Ellis, 2008) but for the most part, findings suggest that tension is an undercurrent of discrete comments or reduction of support in the community.

Why then has the literature produced such contrasting findings? It could be feasible that CCTs have the propensity to simultaneously increase social capital whilst also demonstrate the potential to harm social cohesion within the same programme. Issues with targeting could result in tension between households which receive the transfer and those who do not, eroding interpersonal trust and increasing stigmatization of the programme. Yet even if this is occurring, for the household that receives the cash transfer, they may simultaneously report increases in social capital via increased trust in institutions providing the programme, improved self-esteem or wellbeing. A second channel which may account for this discord was reported by Amarante and Vigorito (2010) which again shows that the impact of CCTs on social capital is not predefined. They suggested that the cash transfer could reduce a recipients labour force participation which would result in a more engaged social network and activities but potentially dismantle working networks at the same time.

The complexities of examining the relationship between CCTs and social capital is therefore layered by differing mechanisms which may be why the literature to date has produced such inconsistent findings. Valli et al (2018) has suggested that the designs of the research undertaken into this topic has been over reliant quantitative findings, and that the interactions require social perspectives too to specifically identity mechanisms. MacAuslan and Roemenscheider (2011) agree and suggest that cash transfer evaluations are principally understood in terms of their material impact on recipients but there is now a necessity to present social findings too to compliment the empirical data in the literature.

Prospera and Social Capital

As far as the researcher is aware, this is the first paper to look at the Prospera programme and its impact upon social capital accumulation or degradation. Adato's (2000) qualitative study was not concentrated on themes of social capital but was undertaken on the Mexican CCT, which at that stage was Progresa, but did report findings of tension due to targeting complaints. This study can give us an insight into whether that remains an issue in the Mexican context and whether recipient and non-recipient tensions remain. A more recent study Ramirez (2016) looked at the Prospera programme and wellbeing reports of recipients when discussing their relationship with Prospera officers. Whilst the study was specifically looking at officer-recipient relationships in terms of wellbeing concepts, it does provide some insight for this study. It utilized qualitative research designs and interview data and as a result produced quite nuanced data which highlighted intricacies which may not have been possible to extrapolate via quantitative data. It also demonstrated how one programme can achieve quite contrasting results, as the literature has shown us, Ramirez found that some participants reported lower sense of self-worth and social support whilst others reported the opposite. The study found that this difference in findings rested on the relationship with the programme officer as to whether they were positive and empathetic or shaming and discriminatory. Idiosyncrasies in the programmes and administration demonstrates that this area of research is still in its infancy and in order for our understanding of CCTs and social capital, and for the programmes to improve as a whole, perspectives of the beneficiaries of the programmes need to be accounted for in research going forward.

Methodology

The data in this paper is drawn from qualitative research exploring perspectives of the Prospera programme in Mexico. The fieldwork took place between February and June in 2017 in two localities in the State of Mexico (Estado de Mexico) in Valle del Chalco and Xalatlaco. Participants in the study had spent an average nine years enrolled in the Prospera programme (Range was 2 to 17 years). The qualitative study consisted of a triangulation of methods; participant observation in health clinics, *platica* meetings and bimonthly cash transfer collections, semi-structured in-depth interviews with recipients, as well as focus groups. Triangulation enables the researcher to compare and cross-check results and reduces the potential systematic bias by employing several data sources, methods or procedures (Creswell, 2007; Maxwell, 2009). The interviews and focus groups covered several topics covering the broad experiences of recipients in the programmes. There was no social capital framework applied to the semi-structured interviews so inferences to social capital arose naturally within the discussions held with participants in the study. A total of 6 Focus groups were undertaken and 20 in-depth interviews with recipients of the Prospera programme were conducted. No interviews data with non-beneficiaries or would-be beneficiaries has been included in this sample.

The sample of participants was not selected from a provided list of beneficiaries received by Prospera administrators as this was not obtained as initially hoped. The study also did not approach Prospera officials to provide potential participants as it was feared that a selection bias may occur from the officials. Community leaders in the two municipals who had no relationship with the programme nor were they recipients of Prospera acted as gatekeepers for the study, and from the sample of people they provided, random selections were made, and house visits were conducted. Prior to data collection, prospective respondents were informed fully of the study purposes and that data could potentially be used for future research. The researcher made it clear that any information collected during the interview process was confidential and no personal data would be collected by the researcher. When the researcher was confident that the participants had a full understanding of the research and its objectives, informed consent was collection. The interviewees were informed prior, during, and after data collection that they were free to leave the research at any stage and the interview would be terminated. The research sample was on adults only (Males =6, Females =42) and no children were interviewed. From participants who volunteered their age, the average age of the cohort was 37 years old.

Supplementary notes were taken throughout observations, focus groups and interviews to ensure accuracy in data recording and clarify misunderstandings for transcriptions which were to be undertaken post interviews. Transcripts of the data were development with these supplementary field notes and open coding was implemented by the researcher to identity themes within the data collected. Axial coding was then undertaken to develop themes extrapolated in the first stage of coding. Major themes and relationships among them were refined by employing selective coding (Strauss & Corbin, 2008). Qualitative data were coded centrally, thus avoiding interrater reliability concerns. Despite no themes of social capital being included within the interview or focus group guides, the analysis of the data presented themes of social capital which will now be presented in the results section.

Results and Discussion

Themes were collated by the researcher and the most common have been presented below with evidence taken from the focus groups and interviews.

CCTs facilitate more familial bonding and supervision:

Participants reported that the programme have enabled closer familial bonding through a series of mechanisms of the programme. The first was related to children becoming stakeholders within the household and seeking for their voice to be heard; secondly the programmes had allowed parents to see more of their children and their partners as monetary stresses had been relaxed to an extent; this in turn had allowed for greater supervision in the household and more constant contact between family members. Regarding the role of children within the household, it appeared that the CCT programmes had increased their agency within the home, one participant reporting,

Her attitude has shifted, before it was like she was less interested, but now she says to me 'mum, I need to get on with my homework, I don't want my grade average falling, we don't want to lose our benefits.' She holds me accountable, you understand?

The increased voice of children in the house was echoed by other participants,

It's funny because even if we did not want to attend the meetings, my daughter would not allow that to happen. If I was to say anything, I would say she is more enthusiastic about the [health] meetings that I am.

For example things in the home have changed, my daughters now ask for my help with their homework, that never happened before, I think that Prospera has encouraged them to - to be more dedicated with their school work. I don't think I could refuse to help, I would get told off by them, they know it is important.

With children moving from passive members of the households to active voices when it comes to decision making processes, it demonstrates how they can actively shape their own values and identities. Family networks are crucial in generating and maintaining social capital (Edwards et al, 2003) but social capital in this context often depicts children as passive agents. Putnam (2000) for example emphasises the importance of parental social capital upon the development of a child's own social capital and gives little recognition to a child's ability to generate and influence their own social capital. In addition to Putnam's emphasis, Coleman (1990) another pioneer of social capital also emphasises the role of parental influence, constructing children as passive agents and recipients of their parents social capital influence. Nevertheless, the evidence presented here by parents describing their children indicates that their children are active participants in the production of their own personal social capital accumulation. The linkage to how Prospera conditionalities such as 'completing homework' and 'maintaining a high grade average' suggests that Prospera has influenced the agency of these children in constructing their own reflexive projection of self.

Parents also suggested that familial bonding was now prevalent than prior to the programme implementation as certain monetary pressures had been lifted allowing parents more time with their children.

I feel like I see more of my family, there is no so much pressure on me or my partner. Before the programme, sometimes my husband would be working longer hours and he would not see his children as often. It is also a small difference but he is happier seeing them, I can tell.

Because the programme is important to the whole family, it is like we all have a role, the children attending school and the parents to meetings as things like that. I think this has made us come together and understand we are a family and to move forward we need to be a collective.

The time allocated to time spent with the family also reported by some as an improvement in supervision by parents as time was now more afforded to supervision of children,

It has made it easier for me to know what is going on at home with my children. I still work now, I have to travel a long way at weekends but I do not have to do this as frequently [because of the transfer]. Before sometimes I would have two leave my two older children at home and only take the youngest, they were unsupervised and this worried me a lot, now I seem them and I know what they are doing.

I feel more aware of the activities of my children, I know they are at school because their attendance is confirmed by their teacher for the programme, and then I get more time to see them when they finish school, it means they have less time to maybe hang round with other children or cause problems.

Family relations and time spent with family members has shown to have significant positive bearings on social capital accumulation (Parcel and Bixby, 2016), and the short-term cash incentive of the Prospera programme appears to allow parents to negotiate their resources differently and thus spend more time at home with family. If social capital is being positively affected in this way, this is strong evidence in favour of the Prospera programme if one considers the research which suggests poverty and low ages has negative social capital implications for children (Guo and Harris, 2000). Raymond-Flesch et al (2017) found similar results that some children reported longing for more engagements with their parents who were unable to provide this support and bonding because they were preoccupied with the challenges of supporting their families. Thus the cash transfer income boost for the household appears to alleviate some of the pressure to support the family financially and thus allows for more family bonding and strengthening of social capital. The report that the father of the household was displaying more wellbeing is also interesting as children's perceptions of a 'good father' constitutes a balance between financial provider and nurturer (Marsiglio and Roy, 2012) so if the father of Prospera households is able to more equally balance this relationship, family social capital will improve. Fathers have also reported the significance of having strong bonds with their children for their own social capital accumulation (Parcel and Bixby, 2016) something which was reported in the interviews.

Parents have also been afforded more time to supervise their children and develop understanding of the routines of their children and thus reflect increased family bonding. As some of the participants reported, more time at home resulted in more monitoring of their children's behaviour and routines. The CCT income boost eases the pressure on parents to work nonstandard hours allowing more time to spend with the family but also benefit from lower levels of delinquency because they are afforded more time to supervise their parents. Preventing delinquency of children is linked to greater social capital when parents are more readily to supervise their children (Hendrix and Parcel, 2014). Aside from preventing delinquent behaviour which did surface frequently across respondents, the parents also demonstrated increase wellbeing and satisfaction having knowledge of the children's whereabouts when they are not at home. This relationship both improves the wellbeing of parents and creates an active accountability between children and parents; this has been shown by Parcel and Bixby (2016) to improve family social capital.

Platicas influencing social capital accumulation within the community

Evidence from the interview data arose that the *Platicas* or health meetings which are a co-responsibility of the Prospera programme were facilitating increased trust and bonding within the larger community. Reports from many respondents suggested that they had become friends with neighbours and other members of the community purely due to attendance at these meetings. They also suggested that the increased acquaintance between recipient members meant that they felt more welcome and involved in their community.

Yes, some of my best friends now I did not know before the Prospera programme, I had seen them near my home but never to say hello. Because we attend the meetings, you get to know people's names and then you can say hello. The biggest thing is that by speaking to these people, they become friends, and you realise they have the same interests and challenges as you do, they become like a family.

Another echoed these sentiments,

Where I live, many of the houses are Prospera recipients, and because we have become friends, it now feels like where I live, I am surrounded by family members, we all say hello in the morning and ask how we are doing. The meetings are fun that way too even when we discuss more serious issues; I think if we had not got to know and understand one another at the meetings, serious issues would have been causes for problems in the community.

Other respondents felt that the meetings have given them more social cohesion and made delinquent behaviour more accountable thus making their communities feel safer.

You see before, I see a youth in the street causing trouble and I am scared to say anything in case he is dangerous, but because I go to the meetings I know these people's families. Next time I see a adolescent causing trouble near my home, I know his parents and I know what they are like so I can go and tell them what he has been doing and they can deal with the problem. It is a big difference for us as we have problems outside our home and now they have gone, it feels safer because I know everyone better than I did in the community.

Community relations and social cohesion within a community has shown significant benefits for social capital accumulation within a community. The Prospera programme appears to be strengthening cohesion in the community, with members attending the health meetings feeling more accepting of approaching other recipients outside of the meetings. The literature suggests that social cohesion within the community such as this has numerous benefits; increasing community resilience to adverse events (Magis 2010), providing financial support and non-financial resources (Aldrich and Meyer, 2014), increased connections enabling access to skills and support (Gilchrist, 2009), and greater levels of trust and shared norms amongst residents (Nakagawa and Shaw, 2004). Community social capital is particularly important for the day-to-day survival of a poor community (Moser, 1996; Narayan, 1995), it can also help address challenges faced by the community in the future as they are more readily to collaborate due to trust and reciprocity. The respondents highlighted that they were more readily to speak to and collaborate with their fellow recipients I the community which suggest that the Prospera programme is facilitating greater levels or trust and shared norms. This is also demonstrated by the fact that respondents felt safer in the community thanks to the meetings, enabled to reduce the opportunity for delinquency, this is a finding which has been found previously looking at social capital and community (Isham, 1999). Not only is Prospera enabling increases in trust and shared values amongst recipients thanks to their attendance at the mandatory health meetings, but it is also detrimental to social exclusion as the recipients construct a sense of community with other Prospera beneficiaries - reducing risk of social exclusion in this manner has been shown to contribute to improved personal well-being (Stanley et al, 2012).

Stigmatisation within the programme.

Stigma associated with targeting of the CCT programmes has become an issue when discussions surrounding social capital and CCTs take place, and often it appears that tension between recipients and non-recipients of the programme is detrimental to social capital accumulation. However in terms of this study, the responses of respondents contradicted these assumption with tensions still arising from the targeting of the programme but the tension was primarily between other Prospera recipients and perceptions of fair targeting of the programme. In terms of tension between recipients and non-recipients, the majority of respondents suggested there was no tension at all from members in the community who did not receive the cash transfer,

No, that has never been an issue, I don't see why that would be a problem for anyone, people seem happy for others to receive the programme when they are in need, it benefits the whole community so why would there be an issue?

Where we live, there are other Prospera recipients but the majority of these houses do not qualify but they have never said anything about the programme. I have had people support me so this is the opposite, when I told me neighbours they said 'that is good news, I think that will help your family' I have never had any problems like that

No not at all, I think the people who do not receive the programme understand that they are not eligible, some of them have good jobs, there are good jobs around here, so they are happy that they are not in a position that they require the programme.

The respondents reported evidence which contradicts the majority of research which suggests social capital can be eroded by tensions in the community. Not only does it contradict the research to date, it contrasts the academic literature that non-beneficiaries were creating an environment of tension through discrete comments and reduced support (Ellis, 2008), the support from non-beneficiaries seems supportive to the extent that their own social capital is increased from the knowledge that Prospera is beneficial for the overall community. However the study did also present findings which suggested that targeting remained an issue amongst recipients of the programme. Whilst this represents a different aspect to the targeting issue of CCT programmes it does supplement the general consensus that targeting may damage social capital accumulation. There were a number of comments by respondents regarding their Prospera enrolled contemporaries,

> *I have seen their house, she has all kinds of things, more than one TV, refrigerator, other devices in the kitchen but before she is due a visit, she sends all these things to a friend's house so the Prospera officials allow her to remain eligible. You can lose your cash transfer if you have more than one TV so this is the reason she hides all her belongings.*

> *It is not fair for most of us, the amount we receive is not fair across the programme, for example, I have two daughters and I have been in the programme for 7 years, but [name of respondent] has only recently joined Prospera, maybe just one year? And she has one daughter and she received more than me, I don't think that is fair so the programme should improve.*

> *I know that I am poorer than the people who live at the bottom of this hill, I have seen their houses, sometimes that have big parties, I cannot afford that, but I also know that I receive less money than they do and my cash transfer is late a lot of the time when theirs is always on time, every time.*

Many of the grievances reported were to do with the quantity of cash transfer delivered to other recipients compared to that of the respondent. This does seem to compliment the academic literature that targeting has become an issue in terms of promoting social capital accumulation. However there is an important caveat to point out which makes this erosion of social capital less significant than other findings in the literature. If we follow the assumption that CCTs can simultaneously be increasing social capital and detrimental to social capital; that recipients increase their social capital due to the programme but the community social capital is eroded as non-beneficiaries stigmatize the transfers, then in this instance, the erosion should be less prominent as reports of dissatisfaction stem from other recipients who in turn should have reported increase social capital due to receiving the programme. Compared to other studies where the CCTs could potentially damage community social capital and non-beneficiaries continuing to resent recipients for the duration of the programme, it appears tis study should exhibit lower levels of cumulative erosion of social capital as the tension is felt between recipients who have had in turn their social capital positively affected by other aspects of the CCT such as family bonding and a household income boost. Whether this tension continues to build within the beneficiary community is an interesting area which should be researched to ensure that tension does not begin to outweigh the benefits to social capital of CCTs.

Conclusion

Conditional cash transfer programmes have become widespread across the global South and have now been implemented in some countries for over two decades. The existing empirical research has shown positive impacts of the programmes upon their socioeconomic objectives (Adato and Hoddinott, 2010) but interest in the indirect impacts of the programmes is now growing in the literature. The aim of this study was to assess the Prospera CCT programme in Mexico via a qualitative data design in order to evaluate whether CCTs have an unintended impact upon social capital accumulation. The main findings of the qualitative study was that CCTs have the propensity to both affect social capital positively and negatively, but for the most part the findings suggest that social capital was positively impacted by the Prospera programme. Respondents reported that familial bonding had improved thanks to removal of financial constraints from the cash transfer and then the programme had given more agency to their children in constructing their own identity. The meetings which are conditions of the programme also appeared to increase community social capital, with respondents suggesting that had the programme not existed, bonds they have made in the community would not have existed which suggests a direct influence of the programme on social capital accumulation. In line with the literature which had produced rather mixed results on the topic, this study also found negative impacts of the programme, and complementing the literature this was surrounding targeting the programme. Unlike the findings of other academics who reported erosion of social capital due to tensions between recipients and non-recipients (Adato, 2000; Kardan et al, 2010, Pavanello, et al, 2016; Skoufias, 2005), respondents said that social cohesion between recipients and non-recipients had been supportive and positive. Tensions were insinuated as stemming between recipients as different amounts of cash transfer were delivered to households which gave rise to issues of fairness in targeting. This is an interesting addition to the literature in terms of problems with targeting as tensions can also arise within the recipient community.

The data revealed that whilst it shared the mixed results which the literature has produced, it was overall depicted by respondents as positively impacted their social capital. The discussion with beneficiaries via the focus groups and interviews was insightful in demonstrating nuances which survey data or quantitative approaches may have missed, and should be accounted for in future research evaluating links to social capital. An objective of this study was to extend the existing literature by investigating the perspectives of beneficiaries of the Prospera programme in order to extrapolate a broader understanding of the programme's impacts on social capital. Obviously qualitative and quantitative research designs differ and arguments can be made for or against either methodology, but the objective was not to propose qualitative superiority but to address the neglecting of this form of research design when evaluating social capital accumulation. Adato (2007) argued that qualitative research offers significant value for CCT programme evaluation by providing insight into impacts concerning social relations which are difficult to analyse with quantitative methods. This paper therefore has added to the literature on CCTs and their effects on social capital but via the lens of the perspectives of the beneficiaries of the programme themselves. Hopefully this will provide an additional standpoint from which to evaluate any potential links between the programmes and social capital, adding to the academic literature and potential advance development and design of the programmes more broadly.

Development Model for High Potential Leaders Based on Personal Values and Emotional Intelligence of Officers in CARD MRI Microfinance in the Philippines

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Abstract:

While the objective of many microfinance is poverty reduction and eradication, the success of meeting this objective lies on the works of its leaders and how leadership is passed on to the next generation. Common practice in the microfinance industry for career ladder opportunity is promoting home-grown talents for the position, preparing potential managers and leaders through in-house development program and some development opportunities within the network and other partners. But how the industry faces the complexities and ambiguities of problems and opportunities in the agile world is yet a bigger mark of concern, posing uncertainties whether leadership and development approaches make the business ready to match the trends and challenges over time. This paper intends to introduce a development model for high potential leaders based on personal values and emotional intelligence of officers in CARD MRI microfinance enterprises. A descriptive correlation will be employed in the study. A Focus Group Discussion (FGD) and a survey will be conducted where data will be analyzed using a thematic approach for the result of the FGD while a descriptive correlational analysis and T-test will be used for the data that will be gathered from the survey. The study will cover all offices of CARD MRI microfinance institutions across the country and will involve its officers who are Unit Managers as respondents of the study.

Keywords: emotional intelligence, high potential leaders, leadership, microfinance, personal values

<u>Empowering Women for Poverty Eradication!</u>

Aijaz Ali Khuwaja

Abstract

The role of women across the globe is increasing. Women in politics, women in development, women in sports, women in farming, everywhere the role of women is increasing. Women in villages are playing a larger than life role due to increasing migration of male partners, poverty and social issues surrounding them.

Sindh is province of Pakistan where current population is 47.8 million (as per census 2018). 49.3% are women. Women literacy rate is around 15.5% in rural areas. This ratio is negligible. Women in rural areas are now taking charge of rural farming and supporting their families because their male partners are migrating in search of job at nearby cities or far away urban centers. Now women has taken charge of food security, food availability, agriculture, education of children, health, fetching water and above feeding family of around 10-12 people on daily basis. On one side its very encouraging because women is gradually taking charge and empowering herself but on other side she is facing unavailability of support through public institutions to ensure her health, education of her children and availability of basic facilities.

Capacity building of women in field of agriculture, farming, use of farm machinery is required so that they get proper benefit of their efforts. Government and Civil Society can support women of rural areas for farming, timely availability of seed and proper maretting so that women get proper benefit of their efforts. Empowerment of rural women will support for food security, food availability and address proper timely nutrition of their children. It will greatly address poverty alleviation.

This study was conducted on 150 women of different villages of Sindh, Pakistan.

Rural Housing: Policy and Practice - Evidence from Gujarat, India.

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Abstract:

Housing is a basic human need along with food and clothing, which is a pre-requisite for healthy living in any society (Maslow, 1970). Access to affordable and adequate housing is extremely necessary for physical as well as social well-being of any individual (UN Habitat, 2015). Post Indian Independence in 1947, the Government of India through various welfare schemes has strived to provide basic amenities including housing to the urban and rural population. During the second five-year plan period (1956-61) the 'Village Housing Scheme' was launched (GOI, 1952), however it was during the eighth five-year plan period (1992-97) that an aggressive approach to rural housing was taken-up with the launch of Indira Awas Yojana (IAY),which later became the flagship programme of Ministry of Rural Development (IAY, 2013).State wise financial allocation from the centre government is based on the population size below poverty level in each state, further the allocation from the state government to districts was made in similar manner, resulting in a top driven approach. India is still facing an estimated housing shortage to the tune of 43.7 million housing units in the rural areas. (Kumar A. , 2014)

This paper examines approaches adopted by Government in the form of five year programmes and policies implemented at the centre as well as state level with reference to rural housing and its related provisions from Independence till date to highlight the scale of need for interventions in rural housing.

Keywords: Rural housing, Government Programmes, Poverty, Rural Development, Gujarat, India

1. Introduction to the study

1.1 Background

Mahatma Gandhi (Gandhi, 1935) once quoted “India lives in her villages”, the statement is as applicable in today’s time as it was at the time of India’s Independence as 68.84% of India’s population still resides in rural India(Census of India, 2011).For the past many decades the government has been making sincere efforts to bring transformation in rural areas through implementation of welfare policies and programmes. However, high priority is given to the development of urban areas through industrialization, neglecting the socio-economic development of rural areas. (Hirway, 1987)

Rural Housing is an integral part of rural development as provision of adequate shelter for each household is basic fundamental duty of the government. (Kumar, Deka, & Sinha, 2017) Housing is a pre-requisite for healthy living in the society. Housing is much more than just the physical unit, it is a means of safety, security, occupation, livelihood and a service for improving the quality of life (Gangaiah & G. Rajesh Kumar, 2012). It brings extreme change in the social existence of any individuals and integrates them with their surrounding communities. However, housing in rural areas is much more marginalized than in urban areas (Tiwari, 2007). Social policies for the rural areas have to address the multi-dimensional needs of the rural population, including access to decent housing. Social protection can be defined as encompassing a sub-set of interventions for the poor – carried out formally by the state (often with donor or INGO financing and support) or the private sector, or informally through community or inter-and intra-household support networks – which seek to address risk, vulnerability and chronic poverty. Poor households are vulnerable on account of political, environmental, economic and social risks. Vulnerability to risk, and resilience, are both strongly linked to the capacity of individuals or households to prevent, mitigate or cope with such risks. Vulnerability is influenced by individual and household demography, age, dependency ratios, location, social capital, the ownership of assets and access to resources. (Holmes & Jones, 2009)

Provision of decent housing can make an immense difference to tackling vulnerability and other disadvantages. Housing policies can ensure that households even on the lowest incomes live in decent homes within a pleasant environment. Conversely, if policy fails to address housing issues, the lack of a satisfactory home can have a great impact on not only the quality of life of individuals but also their wider opportunities. (Best, 2003)

Housing stress is especially increasing due to lack of technological advancement, poor infrastructure facilities, discrimination in the allocation of resources, traditional social norms and constructs. Given the dimensions of rural population it is important for India to have a realistic assessment of achievements of housing policies and programmes implemented so far.

1.2 The demographic dimension of rural population

According to Census 2011, population in India is recorded to be 1210.1 million, out of which 822.86 million people still resides in rural areas. The proportion of rural population declined from 72.9% (2001) to 68.84% (2011) but still the proportion of population residing in rural area is quite high. As the average household size declined from 5.4 in 2001 to 4.9 in 2011, the total number of rural household estimated has increased to 167.9 million in rural areas (Census of India, 2011) which increases the housing shortages in rural areas too.

1.3 Need for the research

Since the second five year plan the Government of India has been implementing rural housing programmes, however the housing shortage in rural areas is still 43.67 million. Due to rural-urban income difference and seasonal employment prevailing among rural people, many households find it difficult to gain access to permanent shelter and for this reason they resort to live in semi-permanent/temporary houses with no basic amenities.

Table 1-1 Rural Housing Shortage in India (in millions) - 1961-2012

	1961	**1971**	**1981**	**1985**	**1990**	**1995**	**2001**	**2012**
Household	68.7	78.0	93.5	103.3	115.7	127.9	127.9	173.78
Usable Stock[i]	57.1	66.9	77.4	84.5	93.5	102.3	102.3	130.11
Shortage	11.6	11.6	16.1	18.8	22.3	25.6	29.8	43.67

Source: National Building Organisation: 'Handbook of Housing Statistics: 1982-83, Report: Working group on Rural Housing for 12th FYP, Ministry of Rural Development.

The table 1-1 clearly shows the widened gap between the increase in households and housing usable stock with current estimated housing shortage of 43.67 million units. It is evident that the major problem identified with rural housing is people living in temporary houses and congested conditions, leading to higher housing shortage. In the past based on the pressing need of rural housing, various housing schemes are implemented with funding from both central and state government. The flagship scheme of the Government of India in this regard, previously known as the Indira *Awas Yojna* [ii](IAY), was designed to provide, at best, a house structure or building (or part of a building). Unfortunately, the scheme doesn't take into consideration related infrastructure facilities such as electricity, water supply, toilet and sanitation. These provisions have been capped under different development scheme. (Reddy, 1992) Also even after facing bottleneck issues of lack of economic and administrative coordination among various rural development programmes, government is still insisting on looking at housing problem in isolation and without understanding the nature of housing needs. The implementation of such housing programmes is through the state government and district development authorities. Later, National Housing Bank introduced the Productive Housing in Rural Areas Scheme (PHIRA) which encourages housing as well as income generation activity but the magnitude of the scheme is small and is restricted to particular section of people i.e. households that are marginally above poverty line.

1.4 Aim and Methodology

This study of rural housing schemes in Sabarkantha district, Gujarat, India has been taken up to understand the policy design for provision of housing and the actual implementation in the villages of Gujarat state. This paper focuses on understanding the housing needs of the rural population and examines the performance of the housing programmes. This paper is based on the results from Raygadh village of Himmatnagar *Taluka*[iii] in Sabarkantha District of Gujarat State. Selection of Raygadh was based on stratification of villages as per the following criteria:

- Village having high share of rural population was selected for investigation.
- Village further from the district administrative headquarter was selected.
- Village where houses have been constructed under any government scheme/Programmes during the last 15 years.

At village level, the inquiry was focused only on BPL households (households living below the poverty line).

In order to understand the end user perception and benefits of government schemes, essential field survey has been carried out Raygadh villages of Himmatnagar Taluka, Sabarkantha.

The criteria set out for the study was limited to the households who are enlisted in the Below Poverty Line (BPL) List. The BPL HH list was prepared based on the BPL Survey of India in 2002. Over the years, few households have been added to the list by Gram Sabha (Local village body) based on the household's living conditions, income, assets holdings and other set out parameters.

- The respondents were selected based on Systematic sampling method. A total of **40 Below Poverty Households** are surveyed during the research process. In case of absence of the selected respondent, the succeeding household was surveyed. (Households who did not undergo any house construction/ up-gradation process within last 15 years were eliminated from the analysis.)

  The field visit comprises of the study of understanding the perception of rural people living below poverty line who are beneficiaries of the government programmes and others who may have constructed the house from their own resources.

2 Rural Housing policy

2.1 Rural housing at Centre

Housing and "Shelter for all" has always been given a certain degree of importance in each of its planning period. In the initial period (1951-1956), rural development and social welfare measures were taken but no special focus was laid on rural housing. (GOI, 1952). During the period of 1956-1966, focus was laid on Industrial Housing Scheme, Rural Housing, Slum Clearance and Housing for Sweepers Section. Out of the total budget allocated to housing (INR 1200 million); provision of 15% was made for rural housing. The National Housing Policy of 1988 followed by National Housing and Habitat Policy of 1998 were developed with the aim to ensure shelter to all and better quality of life to all its citizens. Between1985-86, an ambitious rural housing scheme was launched to provide houses to the Below Poverty Line (BPL) families in the rural areas. It originated from the wage employment programmes of National Rural Employment Programme in 1980 and Rural Landless Employment Guarantee Programme in 1989. [iv]

In January 1996, Indira Awas Yojna (IAY) was launched as a flagship programme of the Ministry of Rural Development, Government of India as part of the larger strategy of rural poverty eradication, in order to reduce the rigours of poverty and to provide the dignity of an address to the poor households to enable them to access different rural development programmes. (IAY, 2013)

Through the IAY programme, government has been able to reach to the poor of the poorest in the distant villages across the nation and has been its cornerstone project for many years. The spending of government for housing welfare schemes has increased in 2016-2017 with the replacement of IAY with Pradhan Mantri Awas Yojna- Gramin (Rural).

2.2 Rural Housing at State Level - Gujarat

Under the Department of Panchayat[v], Rural Housing and Rural Development, nine schemes complementing the Indira Awas Yojna have been implemented. Some of the important schemes initiated by the State are Sardar Awas Yojna implemented by District Panchayats, Ambedkar Awas Yojna for assisting SC families and Deen Dayal Upadhyay Awas Yojna for primitive tribal groups. In 2009, the state government brought all rural housing schemes to a common platform with the uniform unit cost of house decided upon as INR 55, 000 which is either fully or partially subsidised by state governments. (SAY, 2016) Thus, the effect of these state housing schemes is to augment the efforts for rural housing under IAY under the assistance of INR 70,000 with the cost shared between Central and State government at the ratio of 75:25. Also Gujarat being earthquake prone area, the state government has pushed the need of earthquake resistant housing design and construction under all BPL schemes. Gujarat government in coordination with State Level Bankers Committee (SLBC), provide loans to IAY beneficiaries at differential rate of interest. In Gujarat, residential plots are provided under Sardar Patel Awas Yojana and construction is through NGOs. (Working Group on Rural Housing for 12th Five Year Plan, 2011) Later in 2017 under the name of Prime Minister *Awas Yojana*, all the functions of IAY have been restructured into the national flagship programme of Pradhan Mantri Awas Yojna- Gramin (PMAY-G). The unit assistance has been increased to INR120000 and INR130000 in hilly states, difficult areas and districts under Integrated Action Plan. (Pradhan Mantri Awas Yojna-Gramin, 2017)

3 Context: About Gujarat, India

Gujarat is home to 60.4 million people, based on the 2011 Population Census. The state of Gujarat comprises of 33 districts and 248 Talukas with an area of 196,030 sq. km with the longest coastline of 1600 Kilometres and is one of the most industrialized states in the region. Gujarat has 57.42% of its population residing in rural area. As per ranking based on "Poverty Head Count Ratio and Relative Housing Shortage" by National Institute of Rural Development, Gujarat lies at 10th position among Highest Priority States in terms of Rural Housing.

Among the 33 districts of Gujarat, districts of Tapi, Narmada, Dangs, Banaskantha, Sabarkantha, and Panchmahal have the highest share of population living in rural areas. Districts of Banaskantha, Panchmahal and Sabarkantha reflect similar characteristic in terms of their rural population share, SC/ST households. Eventually, Sabarkantha district was selected for further study based on its high rural population.

3.1 District Profile: Sabarkantha

Sabarkantha region is the eighth most populated district located at the north eastern part of the state. The district has derived its name from the *Sabarmati River* that separates it from neighbourhood districts. It has total of 13 Talukas and 1364 inhabited villages. Large part of the population in Sabarkantha is engaged in agriculture related activities, as 64.58% workers are dependent on it. The sex ratio recorded is of 952 females per 1000 males.[vi] Sabarkantha is one of the six districts in Gujarat currently receiving grant under the Backward Regions Grant Fund Programme. (Panchayati Raj, 2007) With majority of its population residing in rural areas, Sabarkantha falls under India's 250 most backward districts. Himmatnagar, the district headquarters with relatively high number of rural households in Sabarkantha has been selected for the study area.

3.2 Taluka Profile: Himmatnagar

Himmatnagar was established by Sultan Ahmed I in the 1426 AD to take control on the political activities across the Gujarat region. As of 2011 Census of India, Himmatnagar has a population of 3, 25,669 which constitutes 52% of male population and 48% of female population. (Census of India, 2011) .Himmatnagar has an average literacy rate of 77%. With several educational institutes coming up in the area of IT, Science, Pharmacy, Science, Art, Medical it has emerged to be the new educational hub for nearby Talukas. The town of Himmatnagar also caters to the healthcare and medical needs of the nearby districts.

3.3 Village profile

3.3.1 Raygadh Village

Raygadh, with its history dated back to 400 years is one of the oldest villages in Sabarkantha district. The village is settled near the lake to access the water for agriculture and day to day activities. Raygadh village host one of "*Agnihotri Lamp*"[vii] which brings many pilgrims and nearby locals to visit the temple. With the population of 4,649 and the village area of 2085.97 hectares, Raygadh is the second largest village in Himmatnagar Taluka. It is located 26.8 kms away from the district headquarters.

The village comprises of 4,093 (88.04%) people belonging to General category while around 380 (8.17%) and 176 (3.75%) people belonging to SC and ST categories respectively. The total number of households, as per latest census figures accounts upto 978, out of which 499 households are living below poverty line.

The *Brahmans, Patels and Mehta*[viii] community used to be predominant communities in the village, but since past decade they have migrated to urban areas. Today, 50% of the village population is below poverty line which primarily belongs to *Prajapati, Oad, Chamar and Thori*[ix] communities. Majority of the tribal population inhabits in the '*para*' area[x].

3.3.2 Status of Infrastructure facilities

Rural Housing, as discussed in literatures is not just mere provision of roof and walls (Hirway, 1987). In order to bring change and improvement in the socio economic status of the rural residents, it is extremely necessary to ensure that they get access to other physical as well as social infrastructure facilities. It was observed that even though there is a provision of few basic services such as drinking water, electricity and sanitation, the quality of such services is not maintained. The village is devoid of drainage facility resulting in rise of much health related issues especially during monsoon season. Around 21% of the respondents don't have access to private toilet and sanitation facilities and hence resort to the use of shared/common toilets or either goes for open defecation. It further gives rise to many health related problems for the residents, especially for women and children. For other social facilities as banks, post office and medical centre the residents are dependent on the nearby villages.

4 Results and Analysis

In order to understand people's perception and experiences in relation to gaining access to housing, primary field surveys and interviews are carried out in the village. Detailed discussions were also held with the officials and functionaries at village and district level. Reported below is the process for implementation of housing programmes. A detailed examination of the opinions of the beneficiaries as well as non-beneficiaries of all government housing scheme was undertaken.

4.1 Implementation of Government Housing Programme in the village

During the course of field visit, interviews and meetings with local people who were the beneficiaries of the government housing programme as well as with those who constructed the house with their personal funds were carried out. A state sponsored scheme, Sardar Awas Yojna runs in complementary with Indira Awas Yojna. The BPL families having a BPL score between 0-16 are given assistance under IAY, while other BPL households (with 7-21 score) are given assistance under other state sponsored schemes. It was identified that due to limited funds available at the block level, only 2-3 households are selected per year to avail the benefit under housing scheme implemented at state and central level. The typical process followed for availing benefit under any scheme as follows:

- The Panchayat of the villages have a list of BPL households, out of which with the help of ward members panchayat identify beneficiaries based on the need for housing. Widows and Female Headed Households are given priority during the selection process.
- Beneficiaries are allotted the grant money in three instalments matching with the construction stages. Inspections are carried out by block level officers from time to time and based on the report, funds are released to the beneficiary. The final instalment is paid only after the house is completely constructed till lintel and roof level.
- For availing the benefit, beneficiary has to have a clear land title and fill out a form and submit related documents i.e. ration card (which functions as a proxy identification document) and land clearance certificate. Hence land ownership is critical for availing assistance under government scheme.

4.2 Profile of the respondents

Out of the surveyed respondents, 80% of them have been residing in the village since birth, while the others have migrated here in search of occupation and better living conditions. In order to understand the current usage and demand for house by a single household, we bifurcated household size into four categories i.e. 1-3 members, 4-6 members, 7-9 members and 10 and above(please see table 4.1). Majority of the respondents have a family size with 4-6 members. The size increased in few cases with formation of new family after the son's marriage.

Usually, education level is also linked with income generating capacity of the individual. So in order to understand the socio-economic status of household, we inquired about the educational status of the main earner of the family. Most residents reported having received some level of primary education, which may have been when they were children/young teenagers.

Table 4-1 Household Size of the Respondents

Village	Household size				Total
	1-3	4-6	7-9	10 and above	
Raygadh	7 (17.5%)	28 (70%)	4 (10%)	1 (2.5%)	40

Source: Field Survey

The table 4.2 clearly shows that majority of the respondents have attained education up to primary level only. They are usually engaged in seasonal agricultural labour and allied activities, due to which they remain unemployed for half of the year.

Table 4-2 Educational Status of the main earner of the family

Village	Education Status of Respondents					Total
	Illiterate	Primary	Secondary	Higher Secondary	Graduate	
Raygadh	14 (35%)	25 (62.5%)	1 (2.5%)	0	0	40

Source: Field Survey

Most of the residents of the village are dependent on agriculture as their main occupation as the village does not offer any other opportunity for employment. With uncertainty of work and wages, it becomes difficult for the person to cater to the basic household needs and hence building a permanent house is a least priority for them. The village has more number of persons unemployed mainly due to lack of availability of work and significant distance from the district head-quarter.

4.3 Housing Profile

The present housing physical conditions was studied in the village to understand the change in its condition(before and after reconstruction). Majority of the respondents from the villages have been able to construct a permanent shelter after the reconstruction process irrespective of the beneficiary amount granted by the government. Yet, 20% of the respondents still reside in semi-permanent house or temporary house due to lack of sufficient funds and assistance from government for construction of a permanent house. From the surveyed beneficiaries, 59% of beneficiaries from Raygadh are provided house under IAY, with a grant varying from INR. 40,000 to INR. 45,000 before the year 2012-2013. (Now the grant has been raised upto INR. 70,000). The rest of the beneficiaries received grant under state sponsored scheme of Sardar Awas Yojna (Assistance of INR. 45,000) and Pandit Deendayal Upadhyay Yojna (Assistance of INR. 70,000 for BPL HH belonging to Baxi Panch[xi]).

Table 4-3 Status of the house: Before and after reconstruction

Village	Before Reconstruction			After Reconstruction		
	Permanent [xii]	Semi-Permanent [xiii]	Temporary [xiv]	Permanent	Semi-Permanent	Temporary
Raygadh	1 (2.5%)	33 (82.5%)	6 (15%)	32 (80%)	7 (17.5%)	1 (2.5%)

Source: Field Survey

The main reason behind undergoing the construction/ up gradation of the house found was either due to increase in family size, dilapidated conditions of the old house or because of poor living conditions i.e. broken roof, no protection against sun/rain, no sanitary facilities etc. During the field work, it was also found that at times few households constructed new house not because of sheer need for shelter, but just to avail the financial assistance provided under the government housing scheme, probably such families don't necessarily qualify for government assistance but nevertheless have received financial assistance. It was found that the households who had built the house with-out any assistance where better in quality and the satisfaction level of residents with respect to the house was also high. These household were able to build the house (physical space) as per their requirements.

Out of the surveyed respondents in the village, 72% of them have availed assistance under government housing scheme, where as 28% of respondents have constructed houses on their own. All the houses constructed under government sponsored scheme are permanent in nature but some of those built under self-finance are still in semi-permanent and temporary stage. Houses constructed with government assistance have to follow a pre-decided schedule and have to be completed prior to release of final instalment from the government assistance, while as houses not falling under any government scheme tend to take longer and partially use temporary used building materials.

4.4 Time and cost:

Time for completion of construction of a house in rural areas takes much longer due to uncertainty of income and often due to unclear land records. Apart from the assistance available from government (which is very limited) villagers also require to invest their own money for construction of house. With limited amount of savings, it is impractical for any poor family to put the entire amount for housing. Due to lack of formal rural finance institutions, many a times poor people borrow loans from family, friends or local money lenders. Hence construction takes place in stages depending on the financial capacity and borrowings by the person .It takes majority of the households 4-12 months to complete the construction. Due to lack of availability of building materials within the village all households had to source the material from nearest urban centre (20-25kms away). This invariably leads to cost and time over-runs for the small house. For houses built under the government schemes, the material is sourced by the contractor, thus diminishing the participation of the house owner. Contractors also charge margin money from the individuals, thus increasing the cost of construction.

4.5 Financial assistance

The assistance available under any housing scheme is not sufficient to construct a house as an average cost of house construction varies from INR.1,00,000 to INR 2,00,000(the maximum grant amount is in the range of INR45,000-INR75,000). Hence, irrespective of the grant amount, the beneficiary (when ever due) have to make arrangements for the finance beforehand. Similarly,the non-beneficiaries also consolidate funds from friends, relatives and local informal loans prior to start of building construction activities. From the field survey, it was observed that the household save money for 1-2 years and once adequate savings are gathered, they then invest in housing. In many instances it was found that households borrow money from their friends and relatives so that they do not have to go through the hassle of paper work for timely repayment, additional interest rates and penalties if not paid on time, documentation for mortgage and guarantors. In Raygadh none of the household had taken formal loan for housing, most (50%) were dependent on friends and relatives for additional finances and 20% respondents depended on informal loans from local moneylenders. Surprisingly in spite of spread of banking sector in the rural areas, none of the households had taken any loan from formal institutions. Respondents cited the tedious paperwork and documentation being a hindrance while informal loans are available due to social networks, personal trusts and informal mortgage of assets, gold, silver and jewellery. As see in table 3.4 it is observed that none of the respondents in Raygadh took any loan from formal institutions. This also gives an indication of lack of ease and comfort of the local residents with the formal banking institutions. Prior to 2016-17 when the government started an aggressive programme of *Jhan-Dhan yojana* many of rural residents did not have personal bank accounts.

Table 3-4 Source of Finance for the reconstruction

Village	Savings	Relatives/Friends	Informal Loan	Formal Loan	Total
Raygadh	12 (30%)	20 (50%)	8 (20%)	0	40

Source: Field Survey

5 Findings from the research

Rural housing assistance programmes are designed to move rural population out of poverty by assisting the BPL households to build and own a shelter. This is done through provision of cash assistance to the eligible households. The issues identified in policy design are as below:

Policy design

The programmes are designed to assist and empower the poorest of the poor residents of the rural areas to gain access to a liveable house along with basic infrastructure. Availability of clear land title is necessary for eligibility. The programme designed does not built on the strength of the local civil society organisations, which are active in rural areas. The housing programmes don't have provisions for involvement of NGOs, Self-help groups and formal finance institutions who play an important role in facilitating the housing process – Physical form and design.

Availability of building material at affordable cost in rural areas is a concern, especially as the rural poor tend to buy in limited quantities as per their requirements. The policy does have any provision for linkages to provision of building material.

The selection of households for the financial assistance is more of a top down approach instead of bottom-up approach. The allocation of resources from centre government to state government and further to district, taluka and village level decides the allocation of funds to households. Thus the programme is more of supply driven than need based.

Implementation process

The scheme that is meant for the poorest of the poor, makes the poor wait for a long time to avail of the financial assistance, the waiting period sometimes is two to three years. There have been few instances of where the more influential persons could avail out of turn financial assistance (rather than the needy and poor). Additionally, the delay in sanctioning and releasing of funds, construction is often stalled due to various reasons, which the poor and illiterate do not comprehend. In such cases the services of the contractor (as a mediator) are useful. This results in addition expenses incurred by the household. Subsequently, there is no significant support and monitoring undertaken at the village level. There are no incentives for the officials to facilitate the house building process.
In order for the state to reach the goals of housing for all, significant changes need to be made to the design as well the implementation process.

Abbreviations:

BPL: Below Poverty Line

GOI: Government of India

HH: Household

IAY: Indira Awas Yojna,housing programme for provision of grant for housing.

NGO: Non-Governmental Organisation

OBC: Other Backward Castes

PHIRA: Productive Housing in Rural Areas Scheme

PMAY-G: Pradhan Mantri Awas Yojna- Gramin (Rural)

SAY: Sardar Awas Yojna

SC: Schedule Caste

SLBC: State Level Bankers Committee

ST: Schedule Tribe

Jhan-Dhan Yojana: Programme of government for financial inclusiveness.

Disclosure: ***This paper is part of the ongoing research study taken up by the author. Only partial findings have been presented here.***

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Notes

[i] *Usable Stock here means occupied housing stock excluding households living in temporary shelters and in congestion*
[ii] *Awas yojana : Housing scheme.*
[iii] *Taluka: An administrative district for the purpose of efficient taxation, comprising of a number of villages and small towns.*
[iv] *Information about programmes retrieved from the previous plans released by former Planning Commission of India*
[v] *Panchayat: A local village council. The 73rd amendment to the Constitution of India led to the decentralisation of powers to village panchayats and local bodies in towns and cities.*
[vi] *Information retrieved from District Census Handbook of Sabarkantha District, Gujarat-2011*
[vii] *Agnihotri Lamp: Agnihotri stands for "the one who carries out fire rituals" –The agnihotri lamp remains ignited for 24*7. Raygadh is the only place in Gujarat, where such lamp is placed. – As told by the Sarpanch, Raygadh Village*
[viii] *Brahman, Patels and Mehta community : People belonging to higher ranks in the caste system prevailing in India since ancient times*

[ix] *Prajapati, Oad, Chamar and Thori community: People belonging to lower ranks in the caste system prevailing in India since ancient times. Such minority communities have been granted reservation under the categories of Schedule Caste, Schedule Tribes and Other Backward Communities.*
[x] *Para area : Para(In Gujarati) refers to the outskirts area of the village.*
[xi] *Baxi Panch: Socially and Educationally backward class*
The Constitution of India states that "The state shall strive to promote the welfare of the people, protecting as effectively as it may a social order in which justice, social, economic and political for all" Hence it becomes the basic duty of state to provide housing and shelter for all. In general, it falls under the state subject for policy determination, formulation and implementation.
[xi] ***As per Census definition 2011,***
Permanent House *: Permanent houses refer to those houses whose walls & roofs are made of pucca materials, i.e., where burnt bricks, G.I. Sheets or other metal sheets, stone, cement, concrete is used for wall and tiles, slate, shingle, corrugated iron, zinc or other metal sheets, asbestos sheets, bricks, lime and stone and RBC/RCC concrete are used for roof.*
[xi] ***Semi-Permanent House****: Semi permanent houses refer to those houses made of other types of materials.*
[xi] ***Temporary House*** *: Temporary houses refer to those houses having wall and roofs made of Kutcha materials, i.e., where, grass, leaves, reeds, bamboo, mud and unburnt bricks are used for the construction of walls and grass, leaves, reeds, bamboo thatch, mud, Unburnt bricks and wood etc. are used for roofs."*

Conversion
INR 10 Lakhs = INR 1 Million
1 Million INR = $ 14,000 USD (approximate)

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THE GLOBAL ECONOMIC SHIFT: HOW ONE SYSTEM SOLVES THREE MAJOR FINANCIAL PROBLEMS

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ABSTRACT

Beyond the well-acknowledged geographical shift from developed to emerging economies, there are significant shifts in global economic power in progress. Such changes in mechanism pose significant challenges and opportunities to the principle of conduct desirable, necessarily relating to the financial independence of individuals.

After a long period of stagnation, the world economy is finally strengthening. In 2017, global economic growth approached 3 per cent — the highest rate since 2011, punctuated by a series of broad-based economic crises and negative shocks, starting with the global financial crisis of 2008–2009, followed by the European sovereign debt crisis of 2010–2012 and the global commodity price realignments of 2014–2016. As these crises and the persistent headwinds that accompanied them subsided, the world economy has strengthened.

The world economic situation and prospects (2018) demonstrates current macroeconomic conditions and offer policymakers greater scope to address some of the deep-rooted systemic issues and short-term thinking that continue to hamper progress towards achieving the sustainable development goals. In addition to that, many cyclical and long-term risks and challenges persist including inflation, taxation, urbanisation, return to capital ownership and so on.

This report notes that, in many parts of the world, conditions have improved to support the significant investment necessary for delivering the goods and services a growing population needs. This paves the way to re-orient policy towards long-term issues such as rehabilitating and encouraging investments in gold and crypto-currency backed by gold to offset residual earnings facilitated by Karatbars International. This shift makes economic growth more inclusive and flexible and helps tacke institutional obstacles to economic evolution.

This paper presents a circumspective attempt to analysing these pertinent and developing inclinations and time consistent solutions via the platform of Karatbars.

Key words: Economic shift, Economic policies, Gold, Crypto-currency, Sustainable Development Goals.

Introduction

Do you remember the moment you realised that the world had changed?

Let me tell you a quick little story that has nothing and everything to do with the future of our world and how YOU fit into it.

In 1917, the United States faced a huge problem; they were working hard to compete in the industrialised economy and there was a shortage, not a shortage of oil or coal or other natural resources a shortage of people, specifically obedient factory workers. The solution to this economic dilemma, it was an experiment of sorts. It hadn't been done prior to that time until someone thought of it - Obligatory public school. Unfortunately, the initial purpose of the United States public school system was not to inspire children or generate scholars, neither was it created for dreamers, thus people whose interests and composition reflects outside the lines broke the rules and challenged the state of things.

The public school system of the early 1900s was invented to create a nation full of adults who would obediently do their jobs in the factory assembly lines. Teaching kids to sit in straight rows, scheduling the entire day with the ringing of bells and punishing those who didn't conform was purposeful; these were the skills they would need to join the labour force, intentionally or not?

This early method of turning dreamers into workers was an investment in the nation's economic future and it worked! This then led to several generations of productive fully employed workers but, in this present age and time, that experiment isn't working anymore. The main reason being that our economy has changed. The era of industrialised economy is no more, the globe now thrives on connected economy, right now there are more users on Facebook than there were on the planet 200 years ago. Technology has made it possible for us to connect with people, ideas and information from anywhere in the world instantaneously and as a result, our economies have since experienced expansion from localised towns and communities to the entire world and our trade system has been globalised in every way fathomable.

In the past, “the obedient do exactly what they're told without question” people were rewarded for working hard and putting their dreams aside in order to toe the line. They were given well-paying jobs that led to long term careers and were guaranteed pensions, benefits and promised that they would always be taken care of, of which they were, but that promise is gone for most of us today.

Even if you have a white collar job, the majority of white collar workers still work in factories, instead of operating a sewing machine or welding a widget. What they do is push pencils, type on keyboards or process paperwork. It is still factory work because the entire focus of the day is spent on increasing productivity which leaves little room for creativity, spontaneity and individuality.

Although, the educated hardworking masses are still doing what they're told but, they're no longer getting what they deserve. Even when you do everything you are told to do today, graduate from high school, go to college and get a degree, you are not guaranteed anything regardless of how hardworking you are.

Companies are being forced to change or die right now. Layoffs happen much more often than job openings appear and the highest paying jobs are disappearing or heading overseas at an alarming rate. If you have a job where your boss tells you exactly what to do, they'll always find someone cheaper than you to do it.

Do you know that the average length of the job today is about four and half years? Contrast it to the 1960s when it was 40 years, emphatically, the connected economy rewards a different group of people. It rewards the people who see things differently, "non-conformers", people who have ideas that no one else has, people willing to work hard but knowing that the old way of doing things is broken; the connected economy rewards you not for being a cog in the wheel of life but for standing up and reaching out. The connected economy rewards the connectors, be it person to person, business to business, business to a product or product to a person. Those who learn how to connect are the ones who will survive and excel in the connected economy. That's how the world has changed, things are different now and they're not going back to the way they used to be, taking Facebook and few other platforms like amazon, twitter etc. What's their product? People - you and I. Your network, your information, and your ideas because they all have value. Does Facebook pay you for the money they make selling your information to advertisers? No! But we still use it. Because we have an innate desire to connect with people. In fact, Neuroscientists have found that we are actually hard wired to connect with people. While some people know how to leverage this innate ability into the economy, most people do not. This inefficiency thus paralyze them with fear and hence, they resist the shift despite indications telling them "It's time to change". While we can say the experiment of 1917 would forever change the way we live, the world today faces another huge problem; a shortage, not of blue-collared workers or consumers but a shortage of dreamers and connectors, hence another experiment; facilitated by us, and the subject of the process is YOU.

This eight minutes presentation was specifically designed to seek out and find the connectors around us, those who recognise that we are on the brink of the next economic revolution and are ready to thrive in a connected economy are constantly searching for the best way to do it. The Internet and technology are rapidly changing the way that we do everything today, including how we make a living. It's not too late to embrace the change and find a way to make yourself relevant and profitable in our brave new world, that's why this information is being shared with you now!

There is a system created, that will reward you for your abilities to connect, paying you for bringing people together behind a cause, product or idea in a systemised way, usable from anywhere and with anyone at any time. If you are passionate about helping people, if you are passionate about changing lives, if you want to position yourself to be a capitalizing force within the connected revolution instead of just a bystander. Let's start now.

My Story

This information I am about to share with you has the ability to change your life in very radical ways, much like it changed mine. It all depends on your dream, your desire, your goals, your ambition, your mission for your life, if you are a person that's been looking for a way to get money as an issue out of the way once, and for all, if you're a person that's a little fed up with working hard trying to save money, looking at your bank account and lacking money, there is a solution. I'm going to be sharing this information that will absolutely, if worst case scenario get you dreaming again and the reason I say that is because I had a dream that was nearly almost placed on a book shelf due to the limitation of cash at hand. Follow closely.

My Struggle

A few years ago, I faced reposition of my car, foreclosure of my home and many other crisis due to slow business and low income. It was during that time that I almost gave up on seeking to move ahead financially and in business altogether. I had worked in the corporate sector for over 10 years empowering children and families, yet still connected to a system that forces you to chase the next pay check. Realising that there were many people like myself who were a part of this same system and hamster wheel, I also realised that many people throughout the world lacked an income. Unemployment remains a big issue for many people throughout the world and I continued to remain open to opportunities.

In the past, I have tried multi-level businesses from within different industries. However, those options were not a good fit for me and many people shared the same feelings. With patience, I knew a change would come and it did. A solution arrived through a cousin who was connected to a wealth building system. This system goes against everything we were taught regarding money, and the financial system we are connected to today. This system has been authorized for use in over 130 countries around the world so far. And will be accessible to many more in the months to come. If your country is one of the fortunate ones to be on our list, you have unique to connect with the system.

When connecting to the system, you will realize that your dreams can become your lifestyle. Here are a questions to consider: Are you ready to lead the life of your dreams? Are you ready to fulfil your goals and aspirations? The things that you have always wanted to do in life, are you ready? Have you planned for this to happen or have you failed to make that plan? It's time to get out your pencil and paper. It's time to write down your goals, your plans and your dreams so you can fulfil them. If you don't, somebody will institute a plan in your life and it will take you on the trajectory that you may not want to get stuck in and it starts with everything that you have already been through, more like if you are perceived to have no plans, someone would hire you to work in their plans.

Many people are familiar with the path of going to school, getting an education, getting good grades, graduating and then moving on to get a job. Most people have already gone through these steps. However, many are still stuck. Don't get stuck in a job. Don't get stuck at one place in your life. You can complete many levels of schooling only to get stuck on a job that doesn't even apply to the degree or the certification or the task that you have learned. Why stop there? Don't stop there, if you do, you're stuck in that system and if you get stuck in this system, here's what your future looks like. That is not me saying it.

The United States Census Bureau has already taken a poll and gathered statistics from a set of 100 people at age 65 which is supposed to be the retirement age. So check out what they've found. They found that only one is wealthy, three are still working to have enough money to retire, sixty-three depend on Social Security charity, and government handouts, family friends, whatever they can get and twenty-nine are deceased. Isn’t that age supposed to be the golden years? 65 and over? And they found that those people cannot even afford to retire and they work until they die. So they're stuck on the job and they go back after they find this out and say I'm going to work faster I'm going to work harder. So they go and get a second job. Now they're stuck twice, and can't get out.

What you really wanted was freedom and you wanted to build wealth. If the task, job or career that you perform was meant to make you wealthy and give you true freedom don't you think it would have happened already? It's time for a reality check, it's time for you to look ahead and find out if there’s a better way. Are you getting what you wanted to get out of life? Let me tell you, there is a way to get it so that you won't get stuck. You've got to move forward you've got to turn the fire up, you've got to bring your excellence you've got to personally develop yourself, you've got to get a solid education, you've got to move forward in your life on every level and as you do that, just remember where you came from, remember being an employee, a happy member, you found yourself on the hamster wheel running in a place at which you were still happy running straight up with a briefcase in your hand and a big smile on your face. Now, you have gotten 3, 5, 10, 20 years into the game, you have a job and you don't even want to go to the job! You are now worn out and you are burnt out.

Nevertheless, even after you’ve said “I don't want to go to work today, I hate my job” you just have to go back. This is what happens when you get stuck, don't get stuck with the status quo, move forward and profess to be self-employed, to be your own boss and now you own a job similar scenario same system you're locked in. You still have to be there. Yes. You have to show up because if you don't money is not flowing you don't want to stay there either but you can move forward to the other side of the cash flow quadrant and become a business owner. That's why you own a system and you have people working for you and with you now you're able to gain some ground.

Now that you are able to get a little liberty time-wise, you’re getting some financial freedom. You're starting to build a little bit of wealth here and then you move forward from there and you become an investor. That's where you have stacked up enough cash to where that cash is working for you. So why do you go through all this anyway? Because you want to build wealth, this system offers and affords you a wealth building scenario that you want to connect with. Why? The system allows you to engage in sustainable wealth building.

You would agree with my submission that, as much as you want to build wealth, you want to build it massively with a measure of grandness at the end point. In order to build massive wealth as we dream, the process of setting it up and achieving it most certainly involve that it is being done in a form of financial education and reorientation as it were, to shape our dreams holistically and to reshape the crooked assumptions of impossibilities that the status quo might have entrenched in our essence.

As a matter of fact, such financial orientation as this, must be real, solid, easy to relate with and consciously applicable, while some would teach what they want you to know, thinking you won't find out the higher information that they've been teaching their children, their inner circle, their family, friends and other lives that surround them. The urgency of liberty strongly encourages that you have to break through the limitations of misinformation, generally accepted and unquestioned way of life and other factors capable of strengthening setbacks.

Don't get stuck, get through; strive to get the information you need to know so you can step out of stereotype and monotony of schedules to a financially handicapped end.

The Challenge

To address the fundamental issues of uncertainty and paralysis that surrounds the economic policy, there must be a shift beyond the current set of policy recommendations that have been proposed and debated by the international community.

The Money Concept

Money being any item or verifiable record generally accepted as payment for goods and services and repayment of debts, such as taxes, in a particular country or socio-economic context. Money is not paper and wealth, on the other hand, is the ability to survive a certain number of days forward as a result of investing fiat currency into something that has great value.

Economic Issues:

- **Tax**

Taxes are the largest expense for employees; they impact 35-40% of our fiat currency because they pay self-employment taxes and income taxes. If the issue of taxation must be solved efficiently and permanently, it is necessary and pertinent that one must have an active home based business. That's a great way to reduce your tax exposure by utilizing the tax code as W-2 income earner, that's an employee, if taxes are the largest expense on the billing table then, taxes should be switched up. Make it happen, don't get stuck, move forward.

Furthermore, there is a very valid option of residual income. How does this work? Engage a process, platform, coalition, investment, approach offers a slow steady income, that way you get to make money when you're working and other wise, this auto pilot system has been in full use, if you must sail through the status quo and into financial liberty, You've got to find and engage a system that allows you to employ leverage, leverage as suggested is when you work less by employing more people to work alongside with you to make more money, what is the dynamic under discourse here? When you employ people, you have added time to your 24 hours and as such an increased productivity and performance, say for example an extra pair of hands is employed that's an extra day added in one, now project the employee rate to a 100 pairs of hands, that's an impressive 100 days in one whether or not the employer is present, if the time of many people can be consolidated into ones time, then the productivity would be massive, same goes for the income, successful people know this; when you don't find a way to make money while you sleep you will work until you die. That is neither the outcome nor the destiny of anyone privy to this information. To make the lifestyle we dream of become concrete, finding leverages to create residual income and auto-pilot is very key and cardinal to having a sustainable life of financial stability.

- **Inflation**
What is inflation?

Most people don't know what inflation is. They continue to line up outside of Best Buy's and in Walmart when it is Black Friday and they fight each other and kick each other and stomp each other and trample each other, trying to get the latest deal on that flat screen, but no matter how good the deal is on the flat screen, it's 20-percent higher than it was five years ago, it's 40-percent higher than it was years ago and is now called inflation. The paper money that we have in our pocket still looks the same except it buys less and less in your grocery cart, the paper money still looks the same except the boxes of cereal are smaller, used to be 60 ounces, now 10, maybe 20. That's called inflation, it's when the prices continue to go up while your dollars buy less and less and we think that's a normal thing, no, that is a by-product of our challenged financial system, so from 1998 to 2014 as a market difference in what you can afford in your grocery cart, I'll go a step farther.

If you remember watching TV and watching this show, it was one of my favourite shows, Brady Bunch. It is the story of a man named Brady Wright, he had a wife, three boys and three girls- they were a blended family. His wife didn't have a job, Mike is the only one working and he was an architect. He had a home and an office. He would go to his office, they had two cars, he had a live-in maid. That's a split-level home with one person working, try that today on one income. See, you don't have to believe me look at your bank account, you know it is true right? Once everybody is working; the husband's working, the wife's working. Maybe you'll get married maids to come in once a week if you're fortunate, the kids can't wait to turn so, they get a job working at some little fast-food restaurant. For me, everybody is working.

Summarily, inflation leads to a fall in the value of fiat currency savings, it causes your fiat currency to lose value daily and inflation causes the prices of goods and services to increase. After sorting tax systematically, inflation is another case that pokes at the pockets of everyone, if one must work around or through inflation, without gainsaying, one might get totally locked down in it.

How do you solve inflation? Attaching oneself to a system that is inflation proof; what is being insinuated? A system that does not feel the fluctuations of international currencies across the board, how do I mean? When the investment plans, endeavours and approaches of individuals, families, groups, corporate conglomerates and multinationals target strongly at consolidating assets that attract foreign and local wealth, then they can be said to be inflation proof. How does this translate to reality? Basically, you must learn to pay yourself first, that is the lead way. When you refuse to rate and pay yourself well, you risk attracting potentials. What does paying oneself well connotes? Essentially, it bothers on the special ability of anybody to save well from their proceeds, it's from what you get that you save, when you don't save then you're not paying yourself. The potential boom of investment become far from reality when you spend all that you earn, learning to pay oneself is a direct matter of self and corporate discipline, not all income should be used up.

Many working Americans don't have 100, 500 or 1000 dollars of their own, yes, they are working and earning but their culture of using it all up puts them in the line of constant bankruptcy. They don't have that much in savings, and you know why? They don't want to share in their never ending tales of cashlessness and financial dependence, the more reason you should find a way, and discipline yourself to pay yourself first, then you can expand into the creation of a system of duplication. Remember we talked about leverage, that's the tool in the hand of all successful people, what they all have in common is the power to earn more. They make their money work for them by engaging more people constantly service their dreams for them, while working less but thinking more themselves.

In summarised circumspection, the plan is work less, your assets, your money, your team, your group, your people and your network works alongside of you and you create a system of leverage, duplication is the idea.

- **Purchasing Power**
  The decrease in fiat currency value causes individuals to become limited to how much can be purchased over time. As fiat currency continues to lose its value, this decreases the amount of goods to care for your family and community, presently, the cost of goods and services outpaces income within homes and businesses.

- **People and wealth are moving to urban areas**;

  Increasing the importance of secondary cities and raising questions about how best to utilise scarce diplomatic resources, urbanisation and population growth all lead to a growing demand for commodities in such a way that could intensify existing interdependencies, radically alter market structures, and potentially increase the returns to corruption.

- **Higher returns to capital ownership**

  This has led to growing concerns about fairness that if unresolved, could undermine political stability.

- **A growing wage gap between skilled and unskilled labour**

  This has led to a rising demand for education, increased competition for skilled workers, and the emigration of low-skilled labour in developing economies in search of better prospects abroad.

- **A divergence in incomes between young and old**

  Particularly in advanced economies, this will demand tough choices over spending and taxation and as a result, put increasing pressure on existing labour and migration policies.

Solutions to the Economic Issues

Hearing all this information and then looking back at problems, what do you do?

Like many, some just think about it and that's all. Prospectively, this plan encourages you not to just look but to start focusing on the solution that has always been present assertively. The solutions have always been there and when you focus on or direct your thinking time to solutions, the problems will dissipate and disappear systematically; you won't even see the problems because you'll be solution oriented. Solutions would therefore be attractive to you and you will be able to bring yourself out of all encounters that appear unpleasant, the way you get connected with solutions is simple, create for yourself a pathway to success, while attempting that, it won't take long to discover that path has already been created. Just get in the vehicle get on the road with the system already there.

How do I activate the solution?

If you pay close attention to the information I'm about to share with you, you would launch into the world of making more money and it is all based around a very simple idea; saving gold as a premier wealth, building asset and earning commissions by referral and accumulating gold backed assets.

Only 1% of the people in the world own physical gold, which is quite ironic that consequently 1% of the people in the world controlled 99% of the world's real wealth, while the other nine 99% of the people in the world grapple over the 1% of the real wealth. This is why I love this company Karatbars International because truly we are shaking the Nation's.

Karatbars International is a bonafide international corporation and debt free corporation that was founded in 2011, having their headquarter in Stuttgart, Germany, with more than 600,000 affiliates worldwide and growing every day. Karatbars International specialises in the production and sale of high quality gold products. They create a simple system where you save the money you want to keep in gold and crypto currency, and then you get paid when you invite others who you share the information with. Better explained, they offer a multi-level gold marketing chain that brings you and your referrals under their umbrella.

KaratCoin Bank is a fully licensed crypto bank in Miami, Florida, is the world's first fully licensed crypto-currency Bank. KaratCoin bank has offices in Hong Kong and Singapore. We have customer support in Germany, Dubai and Slovenia and IT offices in Bangladesh which means we are literally all over the world employing people and shaking the nations.

Mr. Harold Seiz is the CEO and founder of Karatbars International. Mr. Seiz says "my mission is to produce the highest quality gold available in the market today, making it easily accessible to the masses of honest people around the world at a price point everybody can afford and my goal is that everyone finds freedom from the current system of debt with Karatbars" and he has done it for my husband and I, he has done it for countless other families around the world, and he can do it for you as well. This is because he has founded a partnership and built this massive business called Karatbars International in conjunction with Gold Standard Bank and Mr. Harold Seiz says it's not just some run-of-the-mill guy. Mr. Harold Seiz actually put 35million euro of his own money on the table to found this phenomenal company, he is not just some CEO of some networking company, he is actually a senator in the Global Economic Network and that's there in Europe and also, he's a member of the Economic Council, not only that Mr. Harold Seiz was awarded an Honorary Doctorate for his work around the world in the financial markets.

Mr. Harold Seiz has created a vehicle to change the world with real money, gold. All the experts agree that gold is real money. Not only do they agree that gold is real money, they also agree that if you're looking to build a substantial portfolio financially and have financial stability, you must save gold. The problem is most people feel like they can't afford it.

Before I learned about Karatbars, I couldn't afford big gold bars like I saw on television. so in my mind, I thought I couldn't afford it and then my sponsor showed me small transaction of a very little weight of gold of which I can afford, it was a mental shift for me and that got me started on the path to gaining financial freedom by just saving gold.

Harold Seiz has created this system that literally perpetuates the generation of wealth for the masses using the only real form of money that is gold. Gold is real money, while other commodities are substitutes for money. This wealth building system provides an opportunity to change the way your financial future looks. The system includes the following solutions:

- **Save in Gold**
  The value of gold outpaces the inflation, and gold is not subject to taxes. Gold protects your fiat currency or your money from being devalued.

- **Invest in Crypto-currency backed by gold**
  Crypto-currency backed by gold, Karat gold (KBC) digital coin, is an investment without risk. KBC and other crypto-currencies put your money in a position to work for you and those who invest in crypto-currency gain the possibility of rapid growth for their fiat currency.

Our Modus Operandi

Our operational requirement is as simple as choosing one out of three options to participate. The first tier of participation is to acquire the gold. When you accumulate gold, you attract wealth to yourself and it begins to grow. Don't stop there. Move further and participate in setting a savings goal and earn income.

The free savings plan proposes that affiliates would earn anywhere from half per cent to 6 per cent which would be paid monthly, by simply saving and sharing the system with others so that they can join. The connected affiliates would then share it with others as well, helping you obtain referral commissions.

You can then take another step forward to earn an income. This step allows affiliates the opportunity to maximise their income. This is done by some simple processes: complete the registration, become an affiliate and then you would obtain a business package (business producing asset). The benefit of getting the package is somewhat appealing. Getting that business package sets the affiliate up in a part of the system called the dual team system, where you can get paid weekly and monthly. Once you get your business package, then you're going to want to make sure that the company knows who you are by taking a picture of your driver's license, I.D. passport or any I.D. issued by the government. Then take another picture of any recently received utility bill that is mailed to the address that you use to register your account. Upload the two documents using the software that the company allows you to utilise. After the company examines the documents and authenticates it, they would approve your ability to save and invest.

You could savings and accumulating gold by simply setting up a feature called Auto Exchange. Auto Exchange allows you to set up how much gold you want to acquire, such as 1g, 2.5g, 5g, weekly, bi weekly or on a monthly basis. You set up the transaction. Select how you want to pay for that transaction and then that reoccurring automatic exchange will happen at the interval that you have selected.

Why is it so important to save in gold? There’s only one explanation: gold is real money. Gold is the money of all ages. Other commodities are mere money substitutes. Gold presents itself as a safe store of value. You should have gold in your family and generations to come.

It is no cost to start your gold savings account right now. It doesn't require your social security number. You don't need a credit card to be placed on file. You simply fill out a simple information which include: your email address, the address where you want your gold ship, create a username and a password, your name, your birthday and your phone number. Submit the online application and you're up and rolling in a global network business and the wealth building system that's all your own. You take advantage of all of the tax benefits of having the big business from home.

Karatbars doesn't just pay you a little. Karatbars gives you multiple wealth building options, uni-level commissions, generational bonuses, dual team pay out, three generation direct commission, seven generation matching bonuses and gold back crypto-currency. New promotions and innovations happening all the time.

In the uni-level commission, you can earn up to six percent of your global organisation. With Karatbars, there are no levels. You just simply need to maximise the unilevel by building at least three teams. As your organisation grows and saves in gold, you will earn a commission. However, with the dual system, you can tap into additional streams of income where you can get paid weekly to infinity. You only need to maximise your earning potential by choosing an optional business package. These packages are income producing assets that help you leverage the power of owning a network. There are four basic business packages to choose from and they include: bronze package, the silver package, the gold package and the VIP package. It doesn't really matter which package you choose. Choose one of these business packages because it can truly explodes your income where you can get paid weekly and monthly.

Within Karatbars, you can earn a free upgrade as well. Within your first five weeks of owning your business package, the company will give you a free status upgrade if you sponsor five people who acquire your package or higher. For example, if you start at silver ,you could literally start at the silver business package and upgrade to VIP for free, if you can get five silvers or higher in your first five weeks and then in that same five-week period, get five people to purchase gold packages or higher, the company will give you the VIP package status. So, you can get two free upgrades simply by sharing with others.

Is This Solution Valid?

The research that confirms that the system is globally accepted. The London Bullion Market Association did the research to see if we can utilise the refineries that provide the gold. Over 130 countries worldwide has joined this progressive movement of e-commerce corporation to allow their citizens allow people the world over to take part in this wealth building and financial freedom system. This strategy is such that can be put into play to receive products and facilitate cash flowing into your life for the rest of your life and for the rest of your generations.

Another authentication research-wise, FedEx facilitated and concluded the research. How do I mean? To many countries around the workd, FedEx ships Karatbars products. MasterCard also did the research as well. Income earned is placed on a card with the affiliates name on it. One more authentication is the largest privately held financial institution in the world, the Vatican. They participated in the research. They saw a product and had one hundred thousand grams of branding cards licensed through Karat bars with the Vatican logo, the likeness and the picture of their pope boldly encrypted on it.

Around the world, there are hundreds, thousands and even millions of satisfied customers who are already connected and active worldwide with this wealth building solution. This system is as easy as the cliché “a,b,c”, and all you're to do is to complete free registration for a gold savings account. Obtain a business package. Upload your KYC documents. Start saving gold and start accumulating a lot of crypto-currency.

Join me, my husband and over 600,000 people worldwide. complete your registration at www.leadersattractwealth.com. You will be contacted and receive training weekly.

Conclusion

Beyond doubts, the challenges of the world are quite a bunch; energy and environmental insecurity, global economic imbalances (taxation, inflation, misdirected fiscal policies), wage gap between skilled and unskilled workers, competing in a new era of globalization, rise of new powers, economic exclusion in the middle east, global corporations, global health crises, global governance stalemate and global poverty etc. Karatbars

International provides a true global opportunity that over 130 countries can access. It offers economic security and financial freedom that addresses the challenges posed by the stereotypical approach to life and investments. Perhaps this wealth building system and solution helped you begin dreaming again. You can absolutely live and enjoy the lifestyle of your dreams. Let's change our lives, the condition of our families and by extension our communities and metropolis and ultimately our world.

I am Lakeisha McKnight, an affiliate of Karatbars International. I do not own that company, but it was my passion to educate and share this great solution with you. Thank you.

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