Online ISSN : 2249-460X
Print ISSN : 0975-587X
DOI : 10.17406/GJHSS

Global Journal

of Human Social Sciences: C

Sociology & Culture

A Case Study of Tharaka Nithi County

Diagram of Opportunism in the Covid-19

Highlights

Covid-19's Impacts on Bangladeshi

God-Trinity: Paradigm for Relationships

Discovering Thoughts, Inventing Future

VOLUME 21 ISSUE 7 VERSION 1.0

Global Journal of Human-Social Science: C
Sociology & Culture

Global Journal of Human-Social Science: C
Sociology & Culture

Volume 21 Issue 7 (Ver. 1.0)

Open Association of Research Society

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Global Journal of Human-Social Science

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Global Journal of human-social science: C
Sociology & Culture
Volume 21 Issue 7 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Deus-Trindade: Paradigma Paras as Relações

By Aurea Marin Burocchi

Abstract- The God of the creed and of the Christian liturgy: the Holy Trinity - Father, Son and Holy Spirit - was forgotten for almost 1,600 years. This forgetfulness, with the consequent christomonism experienced by Christians and also by the theological reflection, was the reflection of a patriarchal monocratic society, especially the feudal model in which the "lord" was the only one to have authority over the entire family group and of the servants and aggregates. This model had important influences on human relations. An example of this is the monarchical authoritarianism that prevailed in the West of the world. Since the 19th century and the development of philosophy, psychology and sociology, theology also takes up, together with the legacy of the Fathers of the Church, the reflection on the Trinity, based on these disciplines. After the Second Vatican Council, the compulsory resumption of the Trinitarian foundation of the theological disciplines is verified. Today, it is understood that the model of God-Trinity relationships is also valid for human relationships in which it is possible to experience, in an always fallible and fleeting way, God-Trinity in established relationships.

Keywords: trinity. the human being. love.

GJHSS-C Classification: FOR Code: 370209

DEUSTRINDADEPARADIGMAPARASASRELAES

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Deus-Trindade: Paradigma Paras as Relações

Aurea Marin Burocchi

Resumo- O Deus do credo e da liturgia cristã: a Santíssima Trindade – Pai, Filho e Espírito Santo – ficou esquecida por quase 1.600 anos. Esse esquecimento, com o consequente cristomonismo vivenciado pelos cristãos e também pela reflexão teológica, foi o reflexo de uma sociedade monocrática patriarcal, especialmente do modelo feudal em que o "senhor" era o único a ter autoridade sobre o todo o grupo familiar e de servos e agregados. Esse modelo exerceu influências importantes nas relações humanas. Exemplo disso, é o autoritarismo monárquico que prevaleceu no ocidente do mundo. A partir do século XIX e do desenvolvimento da filosofia, da psicologia e da sociologia, também a teologia retoma, junto com o legado dos Padres da Igreja, a reflexão sobre a Trindade, alicerçada nessas disciplinas. Depois do Concílio Vaticano II, verifica-se a retomada compulsória da fundamentação trinitária das disciplinas teológicas. Atualmente, compreende-se que o modelo de relações de Deus-Trindade é válido também para as relações humanas em que é possível experimentar, de forma sempre falível e fugaz, Deus-Trindade nos relacionamentos estabelecidos.

Palavras-Chave: trindade. ser humano. amor.

Abstract- The God of the creed and of the Christian liturgy: the Holy Trinity - Father, Son and Holy Spirit - was forgotten for almost 1,600 years. This forgetfulness, with the consequent christomonism experienced by Christians and also by the theological reflection, was the reflection of a patriarchal monocratic society, especially the feudal model in which the "lord" was the only one to have authority over the entire family group and of the servants and aggregates. This model had important influences on human relations. An example of this is the monarchical authoritarianism that prevailed in the West of the world. Since the 19th century and the development of philosophy, psychology and sociology, theology also takes up, together with the legacy of the Fathers of the Church, the reflection on the Trinity, based on these disciplines. After the Second Vatican Council, the compulsory resumption of the Trinitarian foundation of the theological disciplines is verified. Today, it is understood that the model of God-Trinity relationships is also valid for human relationships in which it is possible to experience, in an always fallible and fleeting way, God-Trinity in established relationships.

Keywords: trinity. the human being. love.

I. Introdução

O Símbolo cristão afirma a Unidade e a Trindade de Deus. Antes ainda da formulação dos credos pelas comunidades da Igreja nascente, nos séculos IV e V, Deus já era proclamado Trindade pela liturgia celebrada na simplicidade das casas dos cristãos. E essa consciência de um Deus que é amor em si e se revela como é: amor, comunhão, levou essas pessoas a estabelecerem naturalmente um estilo de vida fraterno e compartilhado. Alguns textos relatam a vida fraterna dos primeiros cristãos e se tornaram os modelos das comunidades que se desenvolveram posteriormente: At 2,42-48 e At 4,32-37[1]. Embora não devam ser absolutizados, pois os seres humanos sempre têm defeitos e dizem "não" ao amor, essas narrativas apresentam um estilo de vida: a valorização e a participação de todos, a partilha fraterna de bens materiais e espirituais, assim como dos ideais em comum que pretendiam viver (MATOS, 1997, pp. 23-61)[2].

Tendo presente essa compreensão histórica paradigmática, o presente artigo tem a pretensão de afirmar que os seres humanos são "vocacionados", chamados com toda a força de uma missão especial, a viverem segundo o paradigma trinitário: amando com amor de iniciativa, amando com amor de acolhida, amando com um amor gratuito e livre. Esse mandato é conferido no Batismo, como sacramento. Entretanto, entendemos também que esse mandato está implícito na própria ação criadora de Deus-Trindade que fez tudo em relação.

Este artigo pressupõe a reflexão sistemática dos dogmas trinitários, portanto, mais que uma longa reflexão sobre o tratado da Trindade, a perspectiva é justificar afirmação acima, com uma visão panorâmica da importância histórica da compreensão da Santíssima Trindade, de textos bíblicos, do magistério da Igreja e, especialmente, com a experiência simples de pessoas simples que tiveram a sua vida transformada por relações concretas e gratuitas.

II. Um Esquecimento Histórico (Burocchi, 2018, pp. 30-48)

O que parecia ser a pedra fundamental da fé cristã, a crença em Deus Uno e Trino: Pai, Filho e Espírito Santo, ficou esquecida por quase 1.600 anos (MUÑOZ, 2002, p. 8) no ocidente do mundo. Isto é, praticamente desde o processo de formulação do dogma trinitário[3] e depois da sua explicitação[4]. Nesse

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[1] Cf. MARA, Maria Grazia. *Riqueza e pobreza no Cristianismo Primitivo.* São Paulo: Loyola, 1992.

[2] Vários textos sobre a vida das comunidades cristãs foram produzidos. Interessante a *Carta a Diogneto* da segunda metade do sec. II, editado pela Vozes em 1976, com primorosa tradução das monjas beneditinas da Abadia de Santa Maria em São Paulo e com notas de Dom Fernando Figueiredo.

[3] Concílio de Niceia (325) e de Constantinopla (381).

[4] O Concílio de Éfeso (431) que define o Dogma Mariano da Theotokos e o Concílio de Calcedônia (451) que define as duas naturezas – humana e divina – de Jesus Cristo, o Filho de Deus.

tempo a Trindade ficou relegada a um mistério incompreensível e até proibido, do qual o ser humano não era digno de se aproximar e muito menos ousar falar. Pode-se até pensar que isso se deu por causa de uma teologia apofática, mas o mais provável é que foi, na verdade, por uma teologia deficiente. Basta lembrarmos os fatos históricos que levaram ao fim do império romano do ocidente: as invasões nórdicas. Sabemos que, com a "conversão" desses líderes todo o povo era considerado cristão, mesmo sem ter passado por um processo catequético-mistagógico (MATOS, 1997, pp. 137-159). Além disso, com o processo de ruralização e feudalização da Europa (BISPO, 2019), a prioridade de todos passou a ser a sobrevivência, com o envolvimento de todos na manutenção dos agrupamentos humanos.

Ora, esses povos já praticavam uma religiosidade com suas crenças e liturgias próprias. Os historiadores afirmam que eram povos simples, fortes, com um líder forte e autoritário. Possuíam muitos valores a serem partilhados com os povos que dominavam, mas certamente precisariam passar pelo processo catequético-mistagógico cristão para que a conversão fosse efetiva, o que não aconteceu por muitos motivos. Assim, aquilo que era próprio do Cristianismo nascente, tornou-se incompreensível para os cristãos (MATOS, 1997, pp. 137-159).

Ao lado das razões históricas, motivos que se aprofundam nas próprias raízes teológicas do Cristianismo levaram ao esquecimento da Trindade. Os primeiros cristãos, em contato com o diversificado e complexo mundo do império romano, tiveram que responder a uma pergunta fundamental: quem é Jesus Cristo? Paulo já apresenta esse desafio em Atenas, como atesta o texto do capítulo 17 do livro de Atos dos Apóstolos. Ao responder essa pergunta, aparecem muitas opiniões ou heresias[5]. A incipiente teologia pré-nicena, tentando responder à pergunta sobre a identidade de Jesus, o Cristo Senhor, usando as categorias da filosofia grega e nem sempre foi bem sucedida nisso.

A maior dificuldade consistia na formulação de um monoteísmo trinitário que não assumisse o esquema hierárquico subordinacionista[6] nem o modalista[7], mas que definisse o único Deus cristão como três pessoas, de igual divindade e dignidade, unidas pelo amor. A crise ariana foi uma das mais importantes e longa[8]. Ario negava a divindade do Filho e do Espírito Santo e essa ideia pareceu fazer sentido para muitos cristãos. Para resolver esse impasse foram necessários dois concílios: o de Niceia (325) e o de Constantinopla (381).

O Deus cristão se torna cada vez mais desconhecido e inatingível. Até hoje é possível ver religiosos, sacerdotes e leigos que citam a legenda atribuída a Santo Agostinho, em que ele encontra na praia um menino colocando água do mar, com uma conchinha, num buraquinho na areia... Moral do relato: nossa cabeça é muito pequena para conter o mistério de Deus. Grande verdade essa! O teólogo consciente de si, de suas possibilidades e de sua missão, sabe que não pode abarcar, conter ou com-preender Deus totalmente: é Deus que o toma e a ele se revela, como se revela a todo o povo; e ele, criatura, se deixa tomar, abraçar, agradecido, por Deus. As palavras do teólogo não têm a pretensão da Verdade – pois a Verdade é Deus mesmo –, mas são balbucios da criança que vê a luz e não pode tocá-la.

> A teologia cristã deve "dizer" o amor; e porque o Amor se disse a nós na vida de Jesus de Nazaré, Senhor e Cristo, a teologia cristã deve narrar o amor, narrando o mistério da Páscoa, o evento pascal. Acho profundamente verdadeira a expressão de Eberhard Jungel, que diz que a tarefa do teólogo é "falar de Deus narrando o Amor". (FORTE, 1987, p. 108)

Pode-se dizer que o esquecimento da Trindade de Deus, com o consequente cristomonismo patente na vida cotidiana dos cristãos e atestado pela reflexão teológica, foi o reflexo de uma sociedade monocrática patriarcal, especialmente do modelo feudal em que o "senhor" era o único a ter autoridade sobre o todo o grupo familiar e de servos e agregados. Toda a Idade Média é exemplo disso.

Esse modelo continuou a exercer influências importantes nas relações humanas nos séculos subsequentes. Exemplo disso é o autoritarismo monárquico que prevaleceu no ocidente do mundo na Idade Moderna, com o surgimento dos estados modernos. Além disso, nesse período a humanidade vê um enorme desenvolvimento da ciência, a emergência da subjetividade e de uma filosofia que afirma o absoluto da razão: "penso, logo existo"[9]. O auge dessa tendência se dá com a autossuficiência Iluminista[10] e com a "antropologia do domínio da identidade" de Hegel[11] (FORTE, 1993, p. 9): "a antropologia hegeliana é o triunfo báquico da identidade do sujeito, da vida do eu colhida como fenomenologia do processo total do

[5] Do grego *hairesis*, significa literalmente "escolha" ou "opinião". A radicalização de uma opinião diferente da proposta pela ortodoxia da comunidade ficou conhecida em ambientes religiosos, especialmente no Cristianismo, como heresia.

[6] Subordinacionismo: concebia o Pai como princípio de autoridade e o Filho a ele subordinado.

[7] Modalismo: propunha um único Deus que se apresentava em vários modos, ora como Pai, ora como Filho, ora como Espírito Santo.

[8] Do nome do defensor da ideia: Ário, padre da Igreja de Alexandria.

[9] Frase emblemática atribuída a René Descartes (1596 – 1650) que foi filósofo, físico e matemático francês.

[10] O Iluminismo foi um movimento intelectual e filosófico que caracterizou o meio cultural europeu durante o século XVIII. Esse período é também chamado "Século das Luzes" ou "O Século da Filosofia".

[11] Georg Wilhelm Friedrich Hegel (1770 – 1831): filósofo do Idealismo Alemão, foi um marco na filosofia.

espírito, em todas as suas dimensões e em todos os seus níveis" (FORTE, 1993, p. 12), pensamento caracterizado pela dificuldade do reconhecimento do outro e o do OUTRO. Kant[12] apresenta a religião dentro dos limites da pura razão: o que é mistério para a religião, pode ser reduzido a razão e moral (FORTE, 2003, p. 74).

Assim, Deus é apresentado como um único ser supremo, com pluralidade de atributos: o Pai ama os homens, o Filho é modelo para a humanidade, o Espírito Santo busca o acordo entre os homens e mostra o amor fundado na sabedoria (LADARIA, 2005, pp. 30-31). A teologia é simplesmente a repetição de dogmas incompreensíveis e irreconciliáveis com a razão, sem nenhuma incidência na vida prática das pessoas e nenhuma contribuição para o progresso do mundo.

A partir do século XIX e do desenvolvimento da filosofia, da psicologia e da sociologia, também a teologia retoma, com o movimento de volta às fontes e a redescoberta do legado dos Padres da Igreja dos primeiros séculos, a reflexão sobre a Trindade. Alicerçados nas novas disciplinas, foram os teólogos protestantes que, primeiramente, se voltaram para o mistério de Deus Trindade, uma vez que, nessa época, a Igreja Católica vive uma espécie de "crise de inteligência" devido a pontificados centralizadores, fechados aos progressos históricos e, portanto, equivocados em relação à compreensão da fé cristã católica.

Nos anos entre 1962 e 1965, aconteceu o Concílio Vaticano II que recolheu os progressos feitos nas reflexões das décadas precedentes e, finalmente, dando o aval da hierarquia católica a muitas propostas anteriormente recusadas, estigmatizadas e cujos autores tinham sido desacreditados e até mesmo excomungados.

Nessa ocasião, os padres conciliares, reunidos na assembleia do Concílio Vaticano II, pedem a retomada compulsória da fundamentação trinitária das disciplinas teológicas. Entretanto, isso ainda não atingiu, efetivamente, a reflexão teológica trinitária em plenitude. Prova disso são os renomados teólogos que, ainda hoje, não fazem menção explícita à Trindade nos seus escritos.

Atualmente, compreende-se que o modelo das relações trinitárias – o Pai que ama com amor de iniciativa o Filho, o Filho que acolhe plenamente o Pai, o Espírito Santo, amor livre e gratuito entre Pai e Filho – é válido também para as relações humanas em que é possível experimentar, de forma falível e fugaz, Deus-Trindade nos relacionamentos (cf. PALMA, 2018).

[12] Immanuel Kant (1724 – 1804): filósofo prussiano, considerado o principal filósofo da era moderna, fez a síntese entre o racionalismo continental e a tradição empírica inglesa.

III. Redescobrindo a Trindade

O Cristianismo se caracteriza por ser um monoteísmo trinitário, diferentemente do Judaísmo e do Islamismo. No Símbolo da Igreja há duas afirmações inseparáveis: Deus é único e uno e Deus é Pai, Filho e Espírito Santo. Três pessoas unidas pelo amor de tal forma que se pode dizer que são um só Deus.

Infelizmente, nos séculos de esquecimento da Trindade poucos especialistas, como um Tomás de Aquino, ousaram dizer algo sobre o Deus cristão. Nesse sentido, a teologia católica é devedora do progresso da teologia protestante do final do século XIX e início do século XX que viu nascer grandes teólogos como Karl Barth (1886-1968), Jürgen Moltmann (1926). Foi somente na segunda metade do século XX que, com maior liberdade, teólogos católicos como Karl Rahner (1904-1984) e Leonardo Boff (1938) abordaram questões da reflexão trinitária impactantes e que levaram a profícuas discussões.

No catolicismo, o movimento de volta às fontes foi o grande responsável pela "redescoberta" dos escritos da Patrística que permitiram que a reflexão teológica caminhasse a passos largos, em todos os seus tratados e disciplinas. Embora o tratado da Trindade não tenha sido o primeiro nem o estudado com mais empenho e profundidade, após o Concílio Vaticano II houve um impulso nessa direção. A reflexão foi mais abundante com os tratados de Cristologia e Eclesiologia. Ainda será necessário mais tempo para a retomada da teologia trinitária, não obstante a solicitação do Concílio para a fundamentação trinitária das disciplinas teológicas.

O próprio Concílio deu o bom exemplo, iniciando os fundamentos trinitários já no documento *Lumen Gentium*, sobre a Igreja e sua missão no mundo, a primeira constituição dogmática preparada pelos padres reunidos. Na *Lumen Gentium* é apresentado o novo modelo de Igreja, que, lentamente, vai possibilitar uma reflexão e uma prática eclesial menos piramidal, mais respeitosa da pluralidade e inclusiva. No 1º. capítulo do documento, a Igreja é apresentada como mistério, sacramento que expressa a vontade do Pai, faz parte da missão do Filho e é habitada pelo Espírito Santo que a vivifica e santifica. Tem-se, assim, o resgate da profundidade trinitária com a definição de Igreja de São Cipriano de Cartago[13] *De unitate Patris et Filii et Spiritus Sancti plebs adunata*[14].

A *Lumen Gentium* ainda afirma que a Igreja provém da Trindade e é estruturada à imagem da

[13] S. Cipriano, *De orat. Dom*. 23: PL 4, 553; Hartel, III A, p. 285. S. Agostinho, *Serm*. 71, 20, 33: PL 38, 463 s. S. J. Damasceno, *Adv. Iconocl*. 12: PG 96, 1358 D. Bispo de Cartago, assassinado como mártir em 258. Agostinho foi bispo de Hipona (354-430). João Damasceno foi presbítero e doutor da Igreja (meados séc. VII – 749).

[14] Tradução da expressão latina: Povo reunido na unidade do Pai, do Filho e do Espírito Santo.

Global Journal of Human-Social Science (C) Volume XXI Issue VII Version I Year 2021

Trindade e para ela se direciona. Ora, aqui está a compreensão – consciente ou não, advinda simplesmente da lógica – de que os Cristãos, reunidos em nome do Pai, do Filho e do Espírito Santo são, com todas as possíveis ressalvas, imagem da Trindade, ou seja, são chamados, "vocacionados" para viverem segundo o paradigma trinitário.

Hoje em dia, embora o temor de se falar de Deus ainda esteja muito presente na teologia e, especialmente, extremamente distante da reflexão pastoral, há quem ouse propor, mais em nível de espiritualidade, uma teologia prática que se fundamente trinitariamente. Um desses autores é Bruno Forte, arcebispo de Chieti-Vasto, Itália. Toda sua obra traz este desenho trinitário. Outro, cujas obras são relativamente pouco conhecidas no Brasil devido à falta de traduções é Raimon Panikkar (1918-2010), sacerdote, teólogo e filósofo espanhol, comprometido com o diálogo religioso. Sua teoria sobre a experiência de Deus foi oportunamente recuperada e valorizada pelo Pe. Alexandre Palma, da UCP (Universidade Católica Portuguesa), na sua obra: *O Mistério da Trindade.* Falar de Deus junto de nós, publicação da UNICAP (Universidade Católica de Pernambuco) com as Paulinas, em 2018.

O ser humano é limitado, fraco, falível, isto é, é criatura. Mas o interessante é a compreensão do homem bíblico de que, não obstante a fragilidade humana, é que Deus-Trindade Amorosa o fez a sua imagem e semelhança para viver em comunhão com a divindade. Portanto, há, no ser humano, a graça especial, essa capacidade de viver a vida trinitária como atenção e realização relacional. Vida no paradigma do amor que se dá livre, gratuitamente, do amor que acolhe livre, agradecido, do amor que é a própria graça (BUROCCHI, 2018, pp. 178-184).

> Bruno Forte sublinha que a antropologia cristã se fundamenta na teologia trinitária, isto é, no modelo de relações trinitárias como proposta para a realização do ser humano. Segundo esta concepção, o ser humano só se realiza na relação, no reconhecimento do rosto do outro. Quando não há relação, abertura, não é possível nem mesmo a concepção do processo de amadurecimento psicológico da "identificação", uma vez que esta só se dá na relação com o outro-Outro. (BUROCCHI, 2018, p. 28-29)

Com o pontificado de Francisco, vê-se uma Igreja que fala menos do Concílio, mas vive o Concílio na prática cotidiana, porque já o tem incorporado na sua reflexão e na sua práxis.

> A Teologia de Francisco requer uma Igreja em saída, termo que se articula com a compreensão da pericórese trinitária ad intra, com seu êxodo ad extra na obra da criação e da salvação. Nesse sentido, Francisco assume a eclesiologia de comunhão do Concílio Vaticano II, que exige nova configuração de uma Igreja piramidal para uma Igreja poliédrica e participada por todos os que a constituem. Há toda uma dimensão sinfônica e uma circularidade cadenciada onde orbitam os ministérios, carismas e serviços, numa construção arquitetônica das partes na relação com todo e o todo com as partes. Pode-se afirmar que tudo coexiste e se dá no interior da dinâmica pericorética trinitária. (FREIRE da SILVA, 2016, p. 862)

IV. Os Fundamentos da Prática do Amor

Na verdade, o estímulo à prática efetiva do amor já aparece claramente em muitos textos do Antigo Testamento, colocando a benevolência para com o pobre e necessitado à frente de sacrifícios e holocaustos. "Portanto, ó rei, aceita o meu conselho: repara teus pecados pelas obras de justiça e as tuas iniquidades pela prática da misericórdia para com os pobres, a fim de que se prolongue a tua segurança" (Dn 4,24).

Isaías insiste com o povo de Israel:

> Por acaso não consiste nisto o jejum que escolhi: em romper os grilhões da iniquidade, em soltar as ataduras do jugo e por em liberdade os oprimidos e despedaçar todo jugo? Não consiste em repartir o teu pão com o faminto, em recolheres em tua casa os pobres desabrigados, em vestires aquele que vês nu e em não te esconderes daquele que é tua carne? (Is 58, 6-7)

Muitos outros textos trazem esse preceito que constitui o mandato de amar a Deus e ao próximo como a si mesmo (Is 1,11; 1Sm 15,22; Am 5,21; Pr 21,3; Jr 22,16: Ez 18,7; Jó 31, 16,21). Para a cultura judaica, tão concreta e nada especulativa, o amor é sempre concreto, não é um sentimento romântico, como o significado que conhecemos hoje, devedor da cultura cortês da Idade Média. E, entre tantas recomendações do Código Deuteronômico (Dt 12-24), encontra-se:

> Não oprimirás um assalariado pobre, necessitado, seja ele um dos teus irmãos ou um estrangeiro que mora em tua terra, em tua cidade. Pagar-lhe-ás o salário a cada dia, antes que o sol se ponha, porque ele é pobre e disso depende a sua vida. Deste modo, ele não clamará a Deus contra ti, e em ti, não haverá pecado. (Dt 24,1-15)

No Novo Testamento Jesus, reconhecido como o Filho de Deus pelas comunidades nascentes, faz as mesmas recomendações: "Ide, porém, e aprendei o que significa: 'Misericórdia quero, e não sacrifício. Porque eu não vim a chamar os justos, mas os pecadores, ao arrependimento'" (Mt 9,13). "Mas, se vós soubésseis o que significa: Misericórdia quero, e não sacrifício, não condenaríeis os inocentes" (Mt 12,7). Ao falar sobre a condenação dos inocentes estão envolvidos todos aqueles que participam do sistema de organização social e garantia dos direitos e da justiça, portanto, podemos entender que a misericórdia, isto é, o amor para com o irmão pode ser praticado também em estruturas sociais de poder.

Entretanto, a opção é sempre pessoal: "Se alguém disser 'Amo a Deus', mas odeia o seu irmão, é um mentiroso: pois quem não ama seu irmão, a quem vê, a Deus, a quem não vê, não poderá amar. E este é o mandamento que dele recebemos: aquele que ama a Deus, ame também a seu irmão" (1Jo 4,20-21).

Lucas traz a concretude do amor de Deus revelada pelas próprias ações de Cristo, quando ele entra em uma sinagoga, em Nazara, e lê o texto do profeta Isaías (Is 61,1-2), aplicando-o a si mesmo:

> O Espírito do Senhor está mim, porque ele me consagrou pela unção para evangelizar os pobres; enviou-me para proclamar a libertação aos presos e aos cegos a recuperação da vista, para restituir a liberdade aos oprimidos e para proclamar um ano de graça do Senhor. (Lc 4,18-19)

Em Lucas capítulo 10, Jesus oferece a linda parábola do bom samaritano a quem lhe pergunta: quem é o meu próximo? Próximo é aquele que se aproxima de quem está sofrendo, na beira da estrada, ao caminhar pela vida. Próximo é aquele que abre os olhos do coração e da inteligência e se deixa mover pela compaixão: "certo samaritano em viagem, chegou junto dele [do homem que caiu nas mãos dos assaltantes], viu-o e moveu-se de compaixão" (Lc 10, 29-37).

E a comunidade cristã tem a clareza de que, quem se encontrou com o Ressuscitado, com o Senhor, não pode se distanciar dos irmãos e das suas necessidades. Tiago afirma:

> De que adianta, meus caros irmãos, alguém proclamar sua fé, se não tem obras? Acaso essa fé pode salvá-lo? Se um irmão ou uma irmã estiverem necessitados de roupa e passando privação do alimento de cada dia, e qualquer dentre vós lhes disser: "Ide em paz, aquecei-vos e comei até satisfazer-vos", porém sem lhe dar alguma ajuda concreta, de que adianta isso? (Tg 2,14-16)

Mateus, em linguagem apocalíptica, apresenta a fantástica imagem do último julgamento, "quando o Filho do Homem vier em sua glória e todos os anjos com ele" (Mt 25, 31-46). Depois das ações "concretas" positivas há a explicação: "cada vez que fizestes isso a um desses meus irmãos mais pequeninos, a mim o fizestes" (Mt 25, 40). Consideração semelhante é feita para os que não cumpriram com essa ação: "todas as vezes que deixastes de fazer a um desses mais pequeninos, foi a mim que deixastes de fazer" (Mt 25, 45). Resultado: os primeiros serão acolhidos no Reino, recebendo a vida eterna, enquanto os outros encontrarão o castigo que lhes toca.

Esses trechos da Sagrada Escritura nos falam da compreensão de um povo, formado por comunidades de homens e mulheres que viveram uma experiência de fé que se tornou paradigmática, quando fixada nas narrativas a que temos acesso. Nunca foi estranho para o Judaísmo primeiro e depois para o Cristianismo a estreita relação de fé e amor ao próximo explicitado em ações concretas. Santo Agostinho[15] segue essa tradição quando reflete:

> O amor fraterno é o que nos faz amar uns aos outros. Este amor não somente vem de Deus, mas é Deus. Portanto, quando por amor amamos o próximo é por Deus que o amamos. É impossível que nós não amemos o próprio amor; pelo qual nós amamos os irmãos. Porque Deus é amor, necessariamente quem ama a Deus, ama seu irmão. (*De Trin*, VIII, 12; IX, 10)

Um amor concreto, que se move e se aproxima do outro. Que dá e que acolhe, no paradigma trinitário do Pai que se dá totalmente ao Filho, do Filho que acolhe completamente o Pai, do Espírito Santo, amor em ato do Pai e do Filho. É como se o ser humano assumisse concretamente, na sua história, naquele contexto particular do seu dia, as qualidades do amor do Pai, do amor do Filho. O Espírito Santo se faz presente como ambiente amoroso, fecundo, que produz novidade nas vidas das pessoas que amam e das pessoas que lhes estão próximas ou que venham a ter contato, de alguma forma, com as suas ações ou o resultado delas, pois, como já refletia São Tomás de Aquino, tomando a expressão de vários autores precedentes, o bem, o amor é difusivo: *bonun est diffusivum sui*.

V. Experiência Humana Com "Sabor" de Deus-Trindade

Palma se pergunta:

> [para o comum dos mortais] estar-lhes-á vedado um tal acesso experiencial ao Deus que, segundo a fé cristã, é relação amorosa de Pai, Filho e Espírito Santo? Não haverá nada, na sua experiência de vida, por mais normal que seja, eu lhes desvele qualquer coisa de um Deus assim? Não poderão também eles reconhecer no que são, no que vivem, enfim, no que experimentam os célebres vestígios da Trindade? Se sim, isto é, se também eles puderem reconhecer aí qualquer coisa que lhe fala da Trindade, então porventura essa imagem cristã de Deus não lhes soará uma coisa distante e estranha; não lhes parecerá um postulado irracional e abstrato. Talvez, então, possamos constatar que na "teo-logia" dos cristãos se esconde um enorme potencial para dar mais vida à vida. [...] Ensaiando uma tal abordagem, talvez a Trindade deixe de parecer um simples brinquedo com que se entretêm os teólogos. (PALMA, 2018, pp. 67-68)

A experiência de Deus que um ser humano possa fazer, é sempre limitada, falível, pois Deus é sempre mais, excede a percepção que possamos ter dele, é mais do que aquilo que nossas mentes possam compreender. Entretanto, é na experiência que nos

[15] Aurélio Agostinho de Hipona nasceu em 13-11-354 em Tagaste e morreu a 28-08-430 em Hipona, diocese da qual era o titular. Ficou conhecido universalmente como um dos mais importantes teólogos e filósofos dos primeiros séculos do Cristianismo. Suas obras influenciaram o desenvolvimento do Cristianismo e filosofia ocidental. Particularmente importante para a nossa reflexão é o seu tratado *De Trinitate*.

convencemos da sua existência, da sua aliança conosco e da sua presença na nossa vida, na vida de cada um: o amor infinito da Trindade Amorosa se derramando sobre nós, apesar de nós mesmos. Nessa experiência, podemos nos converter, podemos perdoar, ter motivos imotivados para amar os outros, para ser feliz...

A propósito de reconhecimento da importância das relações, esta entrevista do jornal italiano L'Avvenire sobre um artigo do padre jesuíta e astrofísico Paolo Beltrame, na sessão Ciência e Fé, com o título "Se os quanta lançam luz sobre a teologia"[16]: "A mecânica quântica se abre a uma concepção relacional e dinâmica da realidade. A física contemporânea propõe um novo desafio diante do cristianismo, religião da relação" (BELTRAME, 4-03-2021).

> A percepção teológica que vislumbramos [...]. É preciso ter presente que o pensamento teológico cristão percebe exatamente na Trindade a própria atuação da relação. A Trindade é relação em si mesma, relação com o universo, e relação com todos os seres vivos, sencientes ou não. [...] Além disso, o mistério da encarnação nos convida a perceber a presença do Espírito em múltiplas realidades, levando-nos a ampliar a imagem da verdade e a colher as suas múltiplas manifestações [...].[17] (BELTRAME, 2021)

Nesse sentido, gostaria de apresentar a experiência de um grupo, entre tantos, que está colocando em prática a vocação para a qual todo cristão – e, por que não dizer, todo ser humano? – é chamado. Durante o tempo de pandemia, um padre de família tradicional mineira, com um discurso muito teórico e espiritualizado veio a ter contato com a realidade, para ele ainda estranha, da extrema penúria em que vivem os pobres da periferia da cidade de Belo Horizonte.

Chegou a esse padre uma "ação entre amigos" para arrecadar dinheiro para a compra de uma cadeira de rodas para um rapaz paraplégico, que ele decidiu partilhar também entre o seu círculo de amigos e conhecidos. Esse rapaz, de 26 anos, morador de uma das favelas de Belo Horizonte, foi baleado na coluna anos atrás, o que o levou à invalidez. Durante a pandemia, a mãe, com quem morava, faleceu em decorrência do Covid19. Além da pobreza, acrescentou-se o desamparo afetivo e a necessidade de cuidados com as suas feridas que estavam piorando por causa de uma cadeira inadequada que o machucava constantemente. Em poucos dias, o dinheiro foi arrecadado, e uma cadeira nova e de qualidade, adequada para as necessidades desse paraplégico foi comprada e entregue a ele juntamente com uma almofada anti-escaras, fraldas e curativos. Além disso, várias pessoas passaram a visitá-lo regularmente para os curativos e outras necessidades.

Tal padre já trazia o desejo de organizar um movimento voltado para a filantropia entre os seus contatos. Vendo o resultado dessa pequena ação e o envolvimento das pessoas, abriu-se para acolher outras situações e necessidades que foram aparecendo. Continuamente, houve pedidos de ajuda. A disponibilidade das pessoas que compõem esse grupo foi se ampliando. Foram deixadas de lado as despreocupações e comodidades de uma vida burguesa para se envolverem concretamente com o outro, agora visto como um necessitado. Admite Levinas[18]: "O absolutamente Outro é Outrem; não faz número comigo" (LEVINAS, 1988, p. 26). A sua necessidade interpela e exige uma resposta que compromete quem a ouve.

O resultado é um grupo de mais de 60 participantes que se comunicam entre si diariamente, colocando no centro dos seus interesses as necessidades dos mais pobres. Nessa troca, percebe-se a alegria de quem dá e se dá na dinâmica da graciosa iniciativa do Pai, e a alegria de quem recebe, agradecido, na atitude acolhedora do Filho.

Para além de uma análise que pode resultar depreciativa – e preconceituosa, em alguns círculos – para com esse grupo de classe média, podemos perceber claramente o paradigma trinitário nas relações entre todos eles: o padre que toma a iniciativa de congregar amigos e conhecidos; as pessoas que aceitam o convite de, juntas, atenderem pessoas necessitadas; essas pessoas juntamente com o padre que assumem a iniciativa paterna da aproximação dos necessitados; os que recebem a ajuda, por sua vez, percebem-se agraciados com a atenção que recebem e a acolhem com simplicidade. Necessidades urgentes e concretas são satisfeitas com a generosa atividade de pessoas que poderiam simplesmente dizer: eu estou bem, não sou responsável pela miséria do mundo.

Esse grupo, composto por pessoas que sofrem a angústia da pandemia e se encontram adoecidas pelas limitações desse momento histórico. Ao

[16] ***Scienza e fede. Se i quanti gettano luce sulla teologia.*** *La meccanica quantistica apre a una concezione relazionale e dinamica della realtà. La fisica contemporanea propone una nuova sfida nel confronto con il cristianesimo, religione della relazione*. Esta entrevista saiu a propósito do artigo de Beltrame intitulado: Forse Dio gioca ai dadi? in **Civiltà Cattólica**, Quaderno n. 4097, pag. 450 – 461, anno 2021, Volume I, 4 Marzo 2021.

[17] *La percezione teologica che vi intravediamo [...]. Va tenuto presente che il pensiero teologico cristiano scorge proprio nella Trinità l'attuazione stessa della relazione. La Trinità è relazione in se stessa, relazione con l'universo, e relazione con tutti gli esseri viventi, senzienti o meno. [...]. Inoltre, il mistero dell'incarnazione ci invita a percepire la presenza dello Spirito in molteplici realtà[...].* Tradução da autora deste artigo.

[18] Emmanuel Levinas (1906-1995) foi um filósofo francês nascido em uma família judaica na Lituânia. Profundamente envolvido pela Shoah, foi um dos maiores filósofos do século XX.

dedicarem a sua atenção às necessidades dos outros, as preocupações com a própria saúde, com o trabalho, com os amigos e parentes, tornam-se menores, quase insignificantes diante da miséria do outro. Há uma reorientação das preocupações pessoais, que se relativizam diante do outro e de suas necessidades. Essas pessoas, ao se mobilizarem, estão colocando em ato o amor de iniciativa do Pai que se dá completamente e gratuitamente, do jeito delas, com os próprios limites e as próprias falhas. Porque é assim que é o ser humano. O resultado visível para os participantes desse grupo que se volta para amar concretamente o próximo sofredor e necessitado é a cura, física e psicológica, de seus males. Vemos a alegria florescer, a esperança voltar, a angústia se substituída por criatividade e engenhosidade.

De outro lado, os que recebem, parecem ficar realmente satisfeitos com o que lhes chega como dom e, aqueles que estão em condições, procuram fazer disso um modo para se tornarem autossuficientes, para suprirem as necessidades próprias e da família. Portanto, também neles tem início um movimento de transformação que vai para a frente, toca outros.

Enquanto a injustiça social no país continua se alargando, um grupo de pessoas começa a pensar no próximo. Os comentários no chat revelam a alegria dos que estão doando e a alegria de quem está recebendo. As pessoas se apresentam desarmadas, solícitas em resolver os problemas dos outros, em buscar soluções que falem de humanidade, de dignidade. Não basta ajudar, é preciso estar atentos à dignidade do socorrido. Então temos reformas e construções de cozinhas, de telhados, de banheiros. Ajuda na provisão de um pequeno carrinho de lanches para uma família poder ganhar o próprio sustento. O enxoval para o bebê que está chegando em outra família. Algumas coisas muito simples, como um colchão confortável para um doente terminal. Outras mais complexas como conseguir moradia para uma família, um tratamento médico ou odontológico mais complexo. O resultado é a difusão do amor. Quem ajuda se realiza, quem é ajudado, se realiza. Os que ouvem essa experiência se veem tocados por esse amor, sentindo-se compelidos a também se abrirem ao outro.

VI. Considerações Finais

Em relação ao tema tratado neste artigo, podemos dizer que o ser humano tem vocação para a relação. “Vocação” é uma palavra que tem uma conotação importante no vocabulário cristão, significa ser chamado para uma missão especial. O próprio chamado confere ao vocacionado uma graça que o torna capaz de realizar a tarefa que lhe é confiada. Portanto, pode-se dizer, sem medo de exagerar, que o cristão é aquela pessoa que é chamada a viver como o Pai, o Filho e o Espírito Santo vivem na intimidade pericorética, na Trindade Imanente, ou seja, na relação íntima de Deus em si mesmo.

Os cristãos assumem que *bonum diffusivum sui*: o bem é difusivo por si mesmo. Pode-se dizer que “o amor é contagioso”, uma vez que o amor é o bem supremo. Portanto, quem entra no esquema do paradigma trinitário realiza-se como ser humano feito à imagem e semelhança de Deus Trindade Amorosa (Gn 1,26-27) e transforma o mundo ao seu redor. As relações estabelecidas são impulso para novas experiências, refrigério e alimento para os corações cansados, desiludidos e desesperançados, sentido para uma vida estagnada. O amor cura.

O Deus Trindade do qual viemos, que nos sustenta e nos acompanha na nossa caminhada e para o qual voltaremos ao fim de tudo, imprimiu o paradigma trinitário em toda a criação, portanto também no ser humano. E nós nos realizamos ao colocá-lo concretamente na nossa vida, vivendo segundo o paradigma relacional de Deus-Trindade Amorosa.

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Global Journal of Human-Social Science: C
Sociology & Culture
Volume 21 Issue 7 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Path Diagram of Opportunism in the Covid-19 Era

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Abstract- The objective of this work was to specify a model for the study of electronic consumption. An exploratory, cross-sectional and psychometric study was conducted with a selection of Internet users, considering their time of use. An associative perceptual structure was found between the usefulness of the technology and the effectiveness of the respondent, although the research design limited the results to the research sample, suggesting the extension of the work towards other cybernetic contexts.

Keywords: management, entrepreneurship, risk, perception, knowledge, transference.

GJHSS-C Classification: FOR Code: 370629

PATHDIAGRAMOFOPPORTUNISMINTHECOVID19ERA

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Path Diagram of Opportunism in the Covid-19 Era

Alejandra Navarrte Quezada [α], Cruz Garcìa Lirios [σ] & Javier Carreón-Guillén [ρ]

Abstract- The objective of this work was to specify a model for the study of electronic consumption. An exploratory, cross-sectional and psychometric study was conducted with a selection of Internet users, considering their time of use. An associative perceptual structure was found between the usefulness of the technology and the effectiveness of the respondent, although the research design limited the results to the research sample, suggesting the extension of the work towards other cybernetic contexts.

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I. Introduction

The Internet connection from root servers, the United States, Japan, Holland and Sweden are the main nodes. Japan is the nation with the highest connection speed (61.0 mbps), Sweden ranks fourth (18.2 mbps), Holland is sixth (8.8 mbps) and the United States occupies tenth place (4 .8 mbps) (Carreón, Espinoza and García, 2019). The economic, technological and social consequences of globalization are described to propose the Theory of Mobile Consumption that explains the consumption of products and services through mobile telephony (Garcia, 2021).

From this panorama it is necessary to investigate the impact of the use of technologies, devices and electronic networks based on the management, production and transfer of knowledge focused on the optimization of resources and the innovation of processes (Garcia et al., 2020). In the first case, the codification of knowledge implies the concatenation of objectives, tasks and goals. In the second aspect, process innovation suggests the establishment of an agenda focused on the inheritance of knowledge and learning of training styles (Hernandez et al., 2021).

This paper sets out the theoretical frameworks of utilitarian entrepreneurship regarding the acceptance of technology, risk aversion and perceived utility to explain the entrepreneurship process from the deliberate, planned and systematic rationality of intensive use of technologies, devices and networks. Social (Garcia, 2021).

Next, the specialized and updated studies of the state of the question regarding entrepreneurial utilitarianism from the use of electronic technologies, devices and networks are presented, assuming that the decision to carry out the project's undertaking involves the optimization of information, thus as process innovation (Velazquez et al., 2020).

In the end, the trajectories of relationships between categories, variables and indicators are specified to observe entrepreneurial utilitarianism and contrast it with opportunism that is an improvised, emotional and intuitive process (Garcia et al., 2020).

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II. Theory of Opportunism

A model is presented in which it is included and demonstrates that the perception of utility is the determinant of the use of mobile Internet (Carreón, Fierro & García, 2019). Based on the above scenario, it is proposed that individuals, being immersed in information communication flows and networks, become potential consumers when acquiring a mobile phone (Garcia, 2021).

Precisely, in the following section, the Mobile Consumption Theory (TCM) is explained, which explains the determinants of consumption through a mobile phone (Carreón, Villegas and García, 2019). The Theory of Mobile Consumption states that individuals carry out their purchases through a mobile phone based on their utilitarian perceptions and purchase decisions (Sanchez et al., 2020).

The TCM maintains that people consume basic products and services through the consumption of secondary products (Carreón, Hernandez and García, 2019). Individuals when buying a mobile phone or any product and technological information communication service, are exposed to the consumption of basic products and services that are advertised and sold through the technologies (Garcia et al., 2020).

Therefore, the TCM argues that it is the perceptions of utility, innovation and efficiency that determine the consumption of products and services that are advertised and sold through the mobile phone (García, Espinoza and Carreón, 2018). TCM provides the indirect effect of perception of a technological innovation on the consumption of products and services via said mobile technology (Garcia, 2021).

It explains the relationship between ICTs with individuals saturated with multiple activities, people who buy and people who work as supervisors or vendors (García, Martínez and Quintero, 2019). The TCM predicts the use of the mobile Internet from a cognitive process that begins perceptually and ends behaviorally (Sanchez et al., 2019). From the TCM, the study detailed below was carried out (Garcia et al., 2019).

The perception of utility is the central axis of the knowledge management agenda because it translates statistical data into meanings of commitment, entrepreneurship and innovation, as well as generates new protocols for information processing whenever the objectives and goals are subject to the climate of tasks, supports and relationships between stakeholders (Hernandez, Carreon and Garcia, 2019). The TCM raises three explanations of the consumption of products and services through the mobile phone.

III. Studies of Opportunism

The work related to the management, production and transfer of knowledge has focused on entrepreneurship indicated by opportunism, optimization and process innovation (Carreon, Hernandez, Garcia, Garcia, Rosas & Aguilar, 2014). This is because it is considered that opportunistic entrepreneurship leads to rational entrepreneurship. It is this sense that the observation of such a conversion suggests the decomposition and comparison of both emotional and deliberate, opposite and complementary processes (Aldana et al., 2018).

Opportunism has been widely observed in scenarios of resource shortages, shortages, unhealthiness and lack of public services. It is an informal structure of news and intuitions aimed at subsistence and survival that lead people and groups to organize around trials of successes and mistakes (Elizarraráz, Molina, Quintero, Sánchez & García, 2018).

Opposing opportunism is optimization, which is based on the control and management of resources as a result of knowledge, experience and wisdom (Hernandez & Valencia, 2016). It is an intermediate phenomenon between opportunism and innovation which requires the competition of leaders and talents considered as intangible assets of organizations.

At an extreme opposite of opportunism, process innovation suggests the evolution of technology acceptance, the usefulness of devices and the intensive use of social networks (Hernández, Anguiano, Valdés, Limón & García, 2018). It is true that in these areas' opportunism is in force, but to a lesser extent with respect to the scenarios of development in which it emerges as is the case in the markets on wheels.

Decision-making, focused on the opportunistic entrepreneurial spirit, distances itself from risk and benefit balances, while innovations are based on the balance of costs and benefits, or on the maximization of profits versus minimization. of losses this is the utilitarianism of entrepreneurship that consists in the emergence of opportunism and the consolidation of innovations, prior to the optimization of resources (Mendoza, Ramirez & Atriano, 2016).

This breakdown is observable in management since the translation of experiences and knowledge implies the opportunism of knowledge translators and promoters of wisdom (Quintero, Velázquez, Sales & Padilla, 2016). This is the case of unicorn or starup companies that are designed for exponential growth based on the opportunism of a non-existent product or process in the market (Carreon et al., 2014).

In the case of the production of knowledge focused on the development and consolidation of systematic reviews and findings of relationships between components of a product or process, opportunism is in force, but to a lesser extent since it is gradually replaced by the optimization of resources (Robles, Alviter, Ortega & Martinez, 2016). It is that of the companies that create knowledge that are exposed to reorganize their objectives, protocols and goals in order to survive the dynamics of the market as understood by alliances between micro, small and medium enterprises (Bermudez et al., 2019).

As for the translation of knowledge focused on the learning of knowledge from an academic, professional and occupational training, opportunism remains sighted, but already very oriented towards the discovery of heuristics or procedural shortcuts (Sales, Quintero & Velázquez, 2016). These prolegòmenos of innovative entrepreneurship are distinguished by their ability to link phases or entities that had not been observed together. Knowledge-creating companies exemplify this type of conversion from opportunism to innovation, mainly observed in the relationships between traditional leaderships regarding emerging talents (Garcia et al., 2016).

IV. Modellng of Opportunism

From the theoretical, conceptual and empirical frameworks reviewed, it is possible to notice the trajectories of relations between the diemnsions, categories, variables and indicators reported in the specialized and updated liuterature from 2019 to 2021 (Martinez et al., 2019).

The first emerging and preponderant path refers to the provisions that are aversive or prone to entrepreneurship and that are geared towards the academic, professional and labor training of talents in their process aimed at the conversion of intangible assets (Sánchez, Hernández, Martínez, Villegas & García, 2018). This issue begins with the formation of academic habitus and culminates with process innovation, mediating entrepreneurial opportunism and resource optimization.

In a second route, the emergence of opportunistic proposals that shapes the unicorn projects of the starups has been observed as a process to inform that it is institutionalized as risk capital increases its responsibilities (Vazquez, Barrientos, Quintero, Velázquez, 2016). This is how the isomorphism that distinguishes innovative companies leads them to become resource optimizing organizations to guarantee profit based on the exploitation of the original idea rather than the commitment to new proposals.

A third route refers to the injection of seed capital to knowledge reproductive projects. It is based on a corporate and isomorphic institutionalization with respect to a matrix (Juarez, 2020). It is the documented case of the oriental companies that based on family traditions grew gradually until they reached the optimization of resources and in the end acquire the innovations and not only reproduce the knowledge of the West.

This is how the objective of the present work was to specify a model for the study of the perception of utility, considering the dimensions that literature contributes with respect to the acceptance of technology, the propensity to information and the motivation for achievement.

Formulation. Do perceptions of the level of utility and the degree of innovation have an indirect, positive and significant effect on the level of use?

V. Method

There were 100 students selected from the Metropolitan Autonomous University. 65 men (25 studied in CBI, 26 in CBS and 14 in CSH) and 121 women (22 in CBI, 59 in CBS and 40 in CSH).

In the first phase, the reliability and validity of the instruments that measured the five variables was built and established.

In the second phase, the likelihood of adjusting indirect and direct, negative and positive, and significant causal relationships between the study variables was modeled and demonstrated.

From the Opportunism Theory, twelve indicators were established that configured three dimensions for the five variables of the measurement model that were subjected to a confirmatory factor analysis of the main components with varimax rotation and maximum likelihood (Garcia et al., 2020). The results reject the hypothesis of factorial unidimensionality for three variables of the measurement model.

Scale of the perception of the level of utility. 12 items with response options from "strongly disagree" to "strongly agree". The table shows the convergence (indicated by the factor weight) of the reagents with respect to the factor (Bustos et al., 2021).

Scale of the perception of the degree of efficiency. 12 items with response options from "never" to "always". Considering the factor weights of the perceptual variable of self-efficiency, the convergence of four reagents is demonstrated (Garcia et al., 2017).

Scale of the level of use. 12 items with response options from "less than ten minutes" to "more than twenty minutes.

The psychometric properties of the instruments that measure the study variables are detailed in the table where they meet the requirements for multivariable analysis.

During the first week of the spring quarter of 2021 at the UAM-I library, students were asked how often they used their phone to download images, sounds and speeches to select the ideal sample. Subsequently, the questionnaire was provided indicating a response time of 30 minutes to answer it.

VI. Results

From the Mobile Consumption Theory, a new model was designed with the variables that met the criteria of reliability (alpha greater than .60) and validity (factorial weight greater than .300). Multiple linear regression was calculated to establish the determinants of the dependent variable and the non-linear relationship between independent variables. The scheme shows that the perception factor of academic utility is the main determinant of the level factor of Internet use for academic purposes (see Table 1).

Table 1: Component loadings

	RC1	RC2	RC3	RC4	Uniqueness
R1			0.522	0.529	0.322
R2		-0.869			0.248
R3	-0.930				0.091
R4	0.432	-0.582			0.243
R5		0.565			0.461
R6		0.444	0.647		0.388
R7	-0.935				0.055
R8	0.538		0.558		0.083
R9	0.742	0.402			0.223
R10		0.956			0.118
R11	-0.470	0.598			0.274
R12	0.625	0.445		0.423	0.175
R13	0.485	0.605	0.517		0.191
R14	0.811				0.130
R15				-0.903	0.263
R16	-0.444	-0.731			0.165
R17	0.486		-0.640		0.331

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R18	0.643		0.612		0.106
R19			-0.660		0.488
R20		0.713	-0.455		0.251
R21	0.836				0.165
R22		0.893			0.182
R23	-0.690				0.384
R24	-0.529	0.588			0.131
R25	-0.711			-0.403	0.348
R26				0.695	0.476
R27			-0.918	0.451	0.129
R28	0.816			0.443	0.170
R29	0.679	-0.402			0.120
R30					0.781

Source: Elaborated with data study, Method: Principal componets, rotation: Promax, R = Reactive, RC1 = Perception of entrepreneurial innovation (21% totl variance explained), RC2 = Perception of entrepreneurial optimization (18% total variance explained), RC3 = Perception of entrepreneurial exploration (14% total variance explained), RC4 = Percepton of entrepreneurial breakdown (7% total variance explained).

This finding indicates a modification of the TCM measurement model by proposing a direct, positive and significant effect of the utility factor on the use for academic purposes. That is, a person looking to buy for example a book, could get it if there was a virtual library connected to the mobile phone (see Table 2).

Table 2: Component correlation

	RC1	RC2	RC3	RC4
RC1	1.000	-0.054	0.140	-0.056
RC2	-0.054	1.000	-0.091	0.304
RC3	0.140	-0.091	1.000	0.182
RC4	-0.056	0.304	0.182	1.000

Source: Elaborated with data study, RC1 = Perception of entrepreneurial innovation, RC2 = Perception of entrepreneurial optimization, RC3 = Perception of entrepreneurial exploration, RC4 = Percepton of entrepreneurial breakdown

Similar reasoning would imply the perception factor of self-efficiency as a determinant of academic mobile use. An individual looking for academic information could find it through his mobile phone. However, the causal relationship lacking the required significance suggests the exclusion of the variable (see Figure 1).

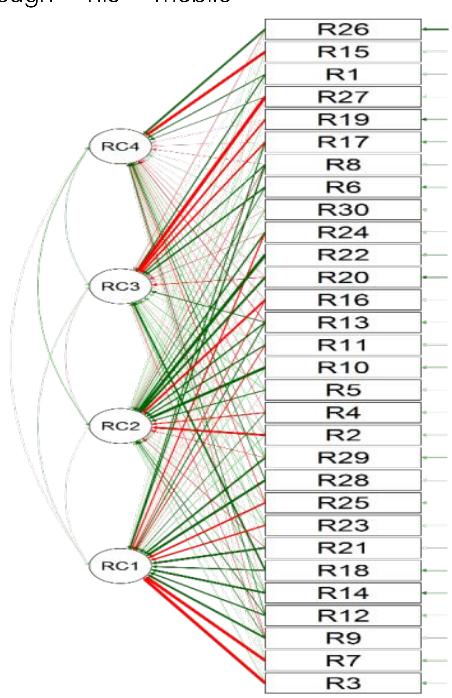

Figure 1: Path diagram

Source: Elaborated with data study, RC1 = Perception of entrepreneurial innovation, RC2 = Perception of entrepreneurial optimization, RC3 = Perception of entrepreneurial exploration, RC4 = Percepton of entrepreneurial breakdown

The strength of association between independent variables indicates its spurious implication.

Finally, the level of mobile Internet use for academic purposes is explained by the two independent variables in percent of their variability.

From the original measurement model only two variables maintain a causal relationship that selects them for inclusion in another measurement model. These consequences and implications are discussed below.

VII. Discussion

The objective of the present work was to specify a model for the study of the perception of utility, considering the dimensions reported in the literature, as well as those established in the present work, but its design limited the contributions to the analyzed sample, suggesting the extension of work towards other scenarios and other study samples.

In relation to the perception of utility that literature identifies as concomitant to the perceived ease of use (Martínez, Espinoza and García, 2019). The present work has shown that it affects, together with the perception of efficiency, the intensive use of electronic technologies, devices and networks.

Regarding the perception of effectiveness that literature links to the perception of control (Villegas, 2019). The present study has shown that when interrelated with the perception of utility generates a predictive structure of Internet use.

In relation to the use of the Internet, literature stands out as a result of the interrelationship between perceptions of utility, ease, efficiency and control (Villegas, Carreón and García, 2019). The present work has shown that the perception of utility associated with the perception of effectiveness generates a structure that determines the use of the Internet.

Research lines concerning the associative structure of the perception of utility with the perception of efficiency and these as determinants of the use of the Internet will explain the rational, deliberate, planned and systematic process of acceptance of technology.

VIII. Conclusion

The objective of this paper was to specify a model based on the theory of mobile consumption, which highlights the relationship between perceptions as determinants of the use of technologies, devices and networks.

However, the present work proposed a modification of the perceptual structure in order to increase the predictive power of the theory of mobile consumption, highlighting the association between the perception of utility and the perception of efficacy as predictors of behavior.

Research lines concerning the predictive structure of electronic consumption will explain the associative relationship between utility and perceived effectiveness, as well as its impact on the use of the Internet.

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Global Journal of HUMAN-SOCIAL SCIENCE: C
Sociology & Culture
Volume 21 Issue 7 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Preaching as a Language of Faith: Engaging Economic Preaching in the Context of Poverty and Unemployment of Northern Nigeria

By Nicodemus Pele Daniel

Abstract- This article argues that preaching may help people in northern Nigeria to acquire vision of a better life through faith in God because the Word of God have the capacity to give people in a situation of poverty and unemployment both vision and inspiration that may empower them to enhance their circumstances and bring about liberation from their situation of poverty. Stated differently, preaching may help people who feel they are hopeless and useless to see themselves as capable and having worth and value because the word of God have the power to inspire, motivate and drive people in the situation of poverty to open up new vistas, a vision, and hope to improve their situation. As such the article consider economic preaching as preaching that stimulates people to trust in God's ability, preaching that create awareness, preaching that motivate the practice of koinonia, and preaching that stir up hope in God.

Keywords: language, faith, economic preaching, poverty, unemployment.

GJHSS-C Classification: FOR Code: 370179

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Strictly as per the compliance and regulations of:

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I. Conceptualization of Poverty and Unemployment

Unemployment and poverty are so intertwine that one can easily confuse one for the other. Although, it is possible for one to be employed and still poor, this is likely to be a case of underemployment. Thus, by unemployment, it includes those underemployed. Pieterse (2001:30) defines material poverty as the "inability of individuals, households, or entire communities, to command sufficient resources to satisfy a socially acceptable minimum standard of living". The Free Dictionary (2012) pictures material poverty as "a condition in which a person or community is lacking basic needs for a minimum standard of well-being and life particularly as a result of a persistent lack of income". Some basic needs that constitute material poverty, according to the Free Dictionary, are food, clothing, shelter and safe drinking water. The picture of material poverty that characterizes the African continent is aptly captured by Chambers's (1983:109) description of absolute poverty: The household has few assets, its house or shelter is small, made of mud or grass, and has little furniture: mats, an iron or mud bed for sleeping, perhaps an old mattress, cooking pots, a few tools. There is no toilet, or an unsanitary one, commonly called a 'pit latrine'. The household's stock and flows of food and cash are low, unreliable, seasonal and inadequate. The household is either locked into dependence on one patron, in most cases a woman, perhaps a widow or one whose husband is irresponsible, for the work to be done. Food or cash obtained meet immediate needs and is soon used up. All family members work when they can, except the very young, the very old, the disabled, and those who are seriously sick. Women work long hours, both at domestic tasks and outside the home. Returns to the family's labour are low, and in the slack seasons often very low, if indeed there is any work at all.

The International Labor Organization (ILO, 2007) defines unemployed as the numbers of the economically active population who are without work, but available for and seeking work, including people who have lost their jobs and those who have voluntarily left work (Aiyedogbon 2012:270; Akwara et al. 2013:6). Adebayo (1999) puts it that unemployment exists when the labour force wishes to work but cannot get jobs. That is when the fit and eligible individual does not have a job or work to do for some compensation (Osakwe 2013:261). According to John O. Aiyedogbon and Bright O. Ohwofasa (2011:1) Nigeria is the most populous country in Africa and the eight in the world with a population of over 140 million people by 2006 census. With a nominal GDP of $207.11 billion and per capita income of $1,401 it has the second largest economy in Africa (Salami, 2011). As impressive as the above figures may appear youth unemployment has been one of the major problems facing Nigeria. A high level of underemployment is one of the critical socio-economic problems facing Nigeria. While the labour force grows, with an increasing proportion of youth, employment growth is inadequate to absorb labour market applicants. As a result, youth are especially affected by unemployment. Young people are employed in jobs of low quality, underemployed, working long hours for low wages, engaged in dangerous work or receive only short term and/or informal employment arrangements. The inadequate employment situation of youth has a number of socio-economic, political and moral consequences.

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II. Poverty and Unemployment in Northern Nigeria

In one hand poverty and unemployment cause a serious problem to the security of a nation. Awake notes that about 90% of all violence related deaths have occurred in the world's less prosperous nations, and that the poorer neighbourhoods of cities are often high-crime areas (Awake cited in Yusuf 2015:247). In addition, Akande and Okuwa argue that "youth's unemployment and poverty are playing a major role in African conflict experiences including Nigeria. The prevailing socio-economic environment is enticing youths to turn to war, crime and violence as a means of livelihood" (Akande & Okuwa cited in Adegoke 2015:14-15). Also, studies by ActionAid (2008:21) on the causes of conflict and violence in Nigeria reveal that youths are being used to foment conflict and violence because some of them are poor, not well educated or well exposed and they indulge in all sorts of vices like drug consumption and theft. They are easily mobilised to undertake any action, particularly when they are promised remuneration. They are a vanguard of ethnic and religious manipulation. They are unemployed or underemployed; some are poorly brought up by their parents; and they are incited by the teaching of doctrines by religious leaders who are interested in achieving their personal ambitions. This means lack of employment opportunities and poverty have contributed to kidnapping, banditry, Fulani herdsmen attacked and Boko Haram activities in Northern Nigeria. The increased rate of sectarian violence, ethnic and religious militias, crime and terrorism in Northern Nigeria is connected to unemployment and poverty. A lot of people in Northern Nigeria make themselves available for odd jobs to stay alive, which take any imaginable criminal dimension because they cannot get clean jobs to meet basic needs (Rotimi cited in Akwara et al. 2013:3).

On the other hand kidnapping, banditry, Fulani herdsmen attacked and terrorism are fertile ground for poverty and unemployment. For example, studies on the impact of ethnic and religious divisions, conflict and violence, exacerbated by the activities of Boko Haram revealed that the Northern Nigerian economy, which used to be a thriving economy, has been ground to a halt. Road transport by some commercial buses used to fetch hundreds of thousand naira weekly. Commercial trucks also used to fetch hundreds of thousand naira and provide job opportunities to hundreds of youth weekly. The Nigerian airline industry was estimated to be making billions of naira every day. However, analysts say that more than half of what used to be realized is lost daily because passenger traffic to the north has reduced drastically. Some busy roads have been shut down and have become completely a no go area because of bandits and kidnappers. Furthermore, some tourism centres, which ranked first in Nigeria and generated approximately billions of naira annually, have come to a standstill by conflict and violence, banditry, kidnapping and terrorism. The famous Argungu fishing festival, the Yankari Game Reserves, the Mambila Plateau, the tomb of Othman Dan-Fodio, Plateau state tourism centres, and others that attracted tourists from within and outside Nigeria, have been paralysed. In addition, conflict and violence, banditry, kidnapping and terrorism have devastated the infrastructural subsector of the northern economy. Workers at construction site are sometimes attacked and killed or are kidnaped and millions of naira are paid for ransom. As a result, a good number of foreign and local contractors across the various northern states who had been engaged in the construction of roads, bridges, housing estates, dams, national integrated power projects and railway track rehabilitation, have either abandoned the sites or relocated to other states. This had caused a real setback to the economy of the region and pushes unemployment higher, as thousands of youth who would have been engaged by them now remain idle (Chukwurah et al. 2015:376).

The most disturbing aspect in Northern Nigeria is how unemployment and poverty are generating clusters of area boys, gangsters, thugs and associations of drug addicts. In other words, unemployment and poverty have given rise to loosely organised gangs of street children, teenagers and adults, composed mostly of males, who roam the streets of virtually every city in Northern Nigeria. They extort money from passers-by, sell illegal drugs, perform odd jobs in return for compensation and engage in anything that brings in money. The odd jobs include killing, kidnapping and breaking into people's home. In every city and some rural areas there are too many young men hanging around, waiting for some action. All it takes is to meet them and pay them and they will do anything and one cannot blame them because they want to eat. This means the high increase in area boys and gangsters is a threat to the security of Northern Nigeria because they are easily used as machinery for religious and ethnic conflicts, they are easily used by kidnappers, bandits and terrorist as collaborators and machinery. It is on record that a lot of religious and ethnic conflicts, banditry, kidnapping and terrorism in Northern Nigeria are spearheaded by youths, who are mostly unemployed and poor. Once they are under the influence of drugs they act mercilessly, they are not afraid to die and, above all, they loot people's property in the process of fighting an ethnic or religious war (Akwara et al. 2013:3-4).

a) *Conceptualization of Economic preaching*

According to Pieterse (2001: ix) "Preaching in its very core, is very situational: Preaching is the communication of God's word to people in their particular context." Hall (1971:109) say that "Preaching is a bifocal and two-dimensional activity, connecting both the realities of human existence and the content and meaning of the gospel of Christ. Hall further ague that "preaching happens when the preacher is both honestly involved in the conditions and situations of the listeners and genuinely identified with the source of Christian faith – the biblical text." The focus of this article is according to Pieterse (2001:3) the preaching that helps people acquire a vision of a better life through their faith in God. This means economic preaching is the used of the word of God to empower people to work and support themselves and fellow human beings with the fruit of that work and also experience the fullness of life, which includes meeting basic human needs. Economic preaching is rooted in helping people to have a proper grasp of God's ability to change every situation and that help and deliverance in all situations comes from God. Economic preaching is the preaching that helps people who feel they are hopeless and useless to see themselves as capable and having worth and value. In Economic preaching, people in a situation of poverty and unemployment are inspire, motivate and empower to open up new views, visions, and hope to enhance their situation and thus to collaborate in God's work of liberation (Payne 2005:12; Wilson & Letsosa 2014:6).

b) Economic Preaching in Northern Nigeria

Economic preaching can be approach in different ways. However, this article focuses on some of the ways economic preaching can help people in Northern Nigeria to acquire vision of a better life through faith in God. Therefore, the following are ways which economic preaching can be implemented in Northern Nigeria

III. Economic Preaching as Stimulating Trust in God's Ability

The Concise Oxford English Dictionary (2008:1418) defines 'stimulant' as "something that promotes activity, interest, or enthusiasm". Economic preaching as a stimulating trust in God ability therefore means the proclamation of God's word to help people develop interest in or enthusiastic actions of dependent on God's ability to bring about positive change in their life. Economic preaching is the proclamation of the Word of God to stimulate trust in God's ability to use human actions to bring about a better life. Through economic preaching, people in a situation of poverty and unemployment may be stimulated or motivated to take action, believing that God is able to use human effort and actions to bring about liberation.

The focus of this study, however, is the use of the word of God to help people in Northern Nigeria to acquire the ability to look inward for the solution to poverty instead of looking unto the elites, who manipulate them for their selfish interests. In other words, economic preaching should motivate and inspire people to focus their attention on some of the resources with which God has blessed them. The ability to look within for a solution to poverty may be seen in the narrative of Joseph and his brothers. God saved the family of Jacob and humankind from famine by using Joseph's actions of collecting all the food produced in the seven years of abundance in Egypt and storing it in the cities (Genesis 41:48). This means God, in his sovereignty, brought about great deliverance from famine through the human effort and actions of Joseph. In the same manner, economic preaching should motivate people in a situation of poverty and unemployment to trust in God's ability to use their efforts and actions to bring about liberation. In other words, the proclamation of God's word should helped people to acquire what this study calls a "cando spirit" of dependence on God's ability to use human effort and action to bring about change in their situation of poverty and unemployment.

Therefore, the key component of stimulation in economic preaching is helping people to see what God has blessed their environment with and also the wisdom He had bestowed upon humankind to convert the blessing into basic human needs. The focus of this study is the used of preaching to stimulate people to depend on God's ability to bring about liberation from the situation of poverty and employment through human effort and the action of cultivating some commercial crops. For example, Chemonics International Inc.61 (2002:5) observed that "sesame is an important export crop in Nigeria, and Nigeria has a substantial role in the global sesame trade. Annual exports of sesame from Nigeria are valued at about US$20 million and Nigeria is the primary supplier of a sesame seed to the world's largest importer, Japan". However, the company laments that the potential embedded in sesame crops is poorly recognised. In addition, Nmadu and Marcus (2012:40) point out that "Nigeria ranked first in terms of the percentage of total hectares of ginger under cultivation but her contribution to total world output is too low compared to other countries." Nmadu and Marcus (2012) attribute the low ginger output of Nigeria to the fact that most of the production is undertaken by smallholders and traditional farmers with rudimentary production techniques and low yields. In addition, the smallholder farmers are constrained by many problems, as they do not see it as a business enterprise, therefore are not adequately focused on a profit-maximising motive.

The potential of these types of crops may be used as sermon illustrations to motivate and stimulate people to make an effort and take actions of trust in God's ability to bring about liberation from their situation of poverty and unemployment. This is because poverty is rampant among the farmers in the rural areas. In addition, in most cases, poverty is the root cause of the mass exodus of people, particularly youths, from rural to urban areas in search of greener pastures. This makes them vulnerable to the elite's manipulation to bring about ethnic and religious division, conflict and violence.

However, economic preaching is not about stimulating people only, but incorporates helping people to realise their strength and capabilities. The next section will look closely at this.

IV. Economic Preaching as Creating Awareness

Economic preaching as creating awareness in a context of poverty is well defined in the words of Bevans and Schroeder (2004:373), namely faith "using the word to assist people toward self-awareness of their own power, subjectivity, strengths, and capabilities". Economic preaching as creating awareness means using the Word of God to help people in a situation of poverty to become aware of their power, subjectivity, strengths and capabilities. The use of God-given power, strength and capabilities to transform a situation can be seen in the narrative of Joseph and his brothers. For example, Joseph said, let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt in the seven years of abundance. The food should be stored so that the country may not be ruined by the famine (Genesis 41:33-36). Elsewhere we are told that Joseph collected all food produced in those seven years of abundance in Egypt and stored it in the cities. In each city, Joseph put the food grown in the fields surrounding it. Joseph stored up huge quantities of grain, like the sand in the sea (Genesis 41:48-49). In these episodes, Joseph used his God-given wisdom to advise Pharaoh on how to plan against the famine. He also used his God given wisdom and ability to collect food during the years of abundance and stored it against the years of famine. This is very relevant for preaching in a context of poverty and unemployment because there is a need to help people to focus their attention on strategies of promoting human well-being. Therefore the following are strategies that may help to promote human well-being.

a) *Awareness about preserving God's blessings of food*

One of the ways economic preaching may promote human well-being is to help people see the need for preserving some of God's blessings of food. In other words, economic preaching should help people in a situation of poverty and unemployment to know that post-harvest food losses are one of the important sources of food insecurity in Africa. As a matter of fact, it can be argued that post-harvest food losses, besides being a serious threat to food security, exacerbate the condition of poverty in rural households, whose income stream depends on the ability to store excess farm produce for a later date (Okoedo-Okojie & Onemolease 2009:155). As such, an aspect of the proffered solution to poverty is to help people see the need to acquire knowledge and skills to preserve God's blessing of some food crops that become rotten within a short period of time. In the narrative of Joseph and his brothers, post-harvest food storage brought about liberation and generated income in the situation of famine. So we read in Genesis 41:56-57: "When the famine had spread over the whole country, Joseph opened all the storehouses and sold grain to Egyptians, for the famine was severe throughout Egypt. And all the world came to Egypt to buy grain from Joseph because the famine was severe everywhere." This means proper storage may enable people to overcome the fear of food losses and invariably minimise poverty and unemployment.

For example in Nigeria and in West Africa, yam (Dioscorea spp.) is a food and cash crop; it plays an important role in food security and in the livelihoods of millions of people. The crop is produced more for sale than for home consumption; in West Africa 60% of the harvest, after omitting for seed, is sold and only 40% is consumed in the farmers' households. The crop attracts a high price in the urban markets because it is patronised by high-income consumers (Mignouna et al. 2014:6). But, as Umogbai aptly observes, the most common problems faced by farmers are the losses of yam post-harvest and during storage. Wastage of yam generally occurs because the apparent surplus harvest during the harvest season cannot be consumed within a short period. Few months after the harvest there is always a diminishing availability of yam produce (Umogbai 2013:1). That is, yam tubers are generally abundant and sold cheaply, but later (especially during the planting season) they become scarce and expensive. This is because a lot of yam becomes rotten and, if it is kept on the farm it may be stolen. This sometimes creates a heavy loss for farmers and the people in the yam business. Verter and Becvarova (2014:39) say that, if there are a means of preserving the yam crop after harvest, it will improve the quality and quantity of production and create business opportunities for many unemployed people in West Africa.

The fact that the farming of yam plays an important role in food security and in the livelihoods of millions of people in West Africa becomes a point of departure in the economic preaching of creating awareness about the necessity for post-harvest storage of yam for long-time usage. Therefore, economic preaching should help people to see the need to explore various modalities of storing God's blessing of yam. For example, Adamu et al. (2014:28) suggest the technique of using wooden boxes in which yams can be stored for up to six months. He further argues that if yam could be stored in a wooden box without heavy losses, supplies could become steadier, the price would fluctuate less and farmers would be encouraged to grow yam by being assured of a steadier income.

In addition Ofor et al. (2010:1) argue that improvements in the indigenous systems of storage include low-cost storage techniques like proper selection of the crop for storage; curing of yams; provision of adequate ventilation using night-time air to reduce transpiration to the barest minimum; construction of shelves for storage of yam tubers to enable regular inspection and prevent damage; as well as construction of a well-ventilated shed over the shelves to give adequate protection from rain and sunlight. Ventilated pit storage with improved temperature ranges of 21°C to 24°C and relative humidity of 83.9% to 93%, are expensive when compared with those of the traditional barns, but cause a significant reduction in storage losses. Advanced storage methods include the use of refrigerated structures at about 15°C, in combination with the use of fungicides. However, the high capital cost and the need for technical support makes this method unfeasible. The use of gamma radiation to inhibit sprouting is also a promising alternative method of yam storage.

b) Awareness of post-harvest crop processing

Besides post-harvest food storage, economic preaching can create awareness that may bring about liberation from poverty and create employment opportunities through post-harvest crop processing. That is, preaching can be used to help people see the need to transform primary agricultural products into other useful products with the aim to preserve or improve the quality of agricultural products and thereby minimise losses. The motivation behind the use of preaching to create awareness about the need for post-harvest crop processing is based on Udoh (2009:78) and Alonge's (2011:58) observation that, in the past decades and to the present day, Nigeria has suffered a tremendous loss of food products due to lack of proper and adaptable processing and storage facilities. Losses have been estimated at 50-70% of production. This means people are sometimes poor not because they lack, but because of what they have gets lost due to a lack of processing facilities.

However, the necessity for economic preaching in Africa and Northern Nigeria in particular, is based on Udoh assertion that the food-processing subsector has the potential to enhance food production in African countries in general, and in Nigeria in particular (Udoh 2009:78). Also, Alonge (2011:58) averts that the processing and storage of these crops can be a source of income as well as create jobs for the unemployed, because the processing of agricultural products minimises waste, ensures safe storage of the farm harvest, and feeds agro-based industries with raw materials. This means economic preaching as creating awareness of post-harvest crop processing may help people of Northern Nigeria to see the potentials that are imbedded in processing some of the crops that God bless them with. The potentials embedded in crop processing can be seen in Solms-Delta Wine Estate located 15 km outside the town of Franschhoek in South Africa. In 2005, Solms-Delta established what they called the "Wijn de Caab Trust" to benefit 200 historically disadvantaged residents and employees of the Solms-Delta Wine Estate. The Wijn de Caab Trust now has a 33% equity stake in Solms-Delta, and the profit from wine sales has been used to build and refurbish decent and comfortable homes for the workers and their families, create recreational facilities, and provide a myriad other social services (including private education and healthcare) that benefit all (Societas Homiletica 2016:17).

Stories like Solms-Delta Wine Estate can be used as sermon illustration in economic preaching to help people see the importance of crop processing in Northern Nigeria. Economic preaching may even help people to see how having factories that process crops like ginger, yam, groundnut, sesame or benniseed and mangoes can encouraged the farming of such crops and create employment opportunities for many people. In addition, the processed products will also improve the living standards of the people in the region, where crops that are always available for only a season would be available throughout the year.

c) Awareness of God-given abilities and skills

Another way in which economic preaching may create awareness that brings about liberation from poverty and creates employment is awareness of God-given abilities and skills for self-employment. In the narrative of Joseph and his brothers, the display of God-given ability can be seen in how Joseph interprets Pharaoh's officials and Pharaoh's dreams, and it happened exactly as interpreted by Joseph (Genesis 40:8-23; 41:22-32). It can be argued that it was the God-given ability to interpret dreams that made Joseph have access to Pharaoh and also catapulted him into the exalted position of second-in-command of Egypt. There are similar stories in the Bible, like that of Bezalel and Oholiab, God filled them with skills and knowledge in all kinds of crafts to make artistic designs for work in gold, silver and bronze, to cut and set stones, to work in wood and to engage in all kinds of artistic craftsmanship (Exodus 35:30-35). Huram, the Bible tells us, was highly skilled and experienced in all kinds of bronze work (1 Kings 7:14). These people used their skills and abilities to constructs the Ark of the Covenant and the Temple that King Solomon built.

The abovementioned stories can be used in economic preaching to create awareness of God-given abilities and skills among humankind. That is, it can help people realise that God created human beings in his image and endowed them with all forms of abilities and skills for the betterment of humanity. This is relevant in preaching reconciliation, because there is a need to help people know that, if the determination, commitment, resilience and risk they employed in fighting ethnic and religious conflict and violence are converted into promoting the well-being of humankind, poverty will be alleviated and unemployment will be reduced. There are many people who lack self-confidence and the ability to believe in their God-given ability. As such, this preaching may help them.

The story below can be used as sermon illustration for economic preaching to create awareness of how a Kenyan who made a fortune by grafting apple trees he found in the forest with Israeli apples can provide great motivation for the use of God-given abilities for liberation from poverty and creation of employment opportunities.

Peter Wambugu, a Kenyan farmer, was challenged to create an alternative in farming apples. He heard stories from his village mates about apple trees, hidden in the forest by the Mau Mau fighters, to provide them with food. He went into the forest to search for the apple trees. He found them, uprooted them, and planted them on his father's farm. Out of curiosity, Wambugu grafted the apple trees he found in the forest with the Israeli variety that was already on his father's farm. After nine months, the apple tree seedlings thrived, matured and bore fruit, which were more than thrice the size of ordinary apples in the market. He sold the apples to the locals and they loved it. Within a short period, officials of the Kenya Agricultural Research Livestock Organization (Karlo) paid his farm a visit. The Karlo officials were so impressed they named the apple variety "Wambugu apple". So far, he has created eight apple varieties, which he grows on his 20-acre farm in Ihwa village nestled between Kinunga and Ihururu Hills in Nyeri County. Wambugu apples are in great demand; he is the major supplier to supermarkets, hotels and institutions. Recently, he won a tender to supply fruit to the Mt Kenya Safari Club in Nanyuki. And there have been requests for his fruit from Uganda, Tanzania, the Democratic Republic of Congo and Denmark (Nyawira 2015).

V. Economic Preaching as Motivation for the Practice of Koinonia

Economic preaching as motivation for the practice of koinonia is the use of the Word of God to help people practise community life in which they stand by each other in all affairs of life (Acts 2:42-45) (Wilson & Letsosa 2014:6). According to Lillie (2008:55), "Koinonia is variously translated as 'partnership,' 'communion,' 'fellowship,' taking its root meaning 'sharing' from koinonia, which means 'share in' and koinonia which means 'one who goes shares with you' or a 'participant' such as a 'partner.'" Economic preaching as motivation for the practice of koinonia relates to a situation in which the congregation can be addressed on the need for care of the poor in the immediate context of the congregation. From sermons, the congregation can be made aware of the needs of the people in their situation of poverty in the vicinity of the congregation (Pieterse 2012:3).

The focus of this study, however, is on the use of preaching to motivate the practice of a community life in which people enter into partnership or share with one another in the form of empowering one another. That is, the use of preaching can help people acquire the ability to use their position, wealth, knowledge and connections to empower one another. This study's understanding of koinonia is depicted in the narrative of Joseph and his brothers. For example, Joseph used his position to empower his brothers by settling them in the best part of the land of Egypt. In other words, Joseph empowered his brothers by creating a good environment for them to prosper as shepherds. Elsewhere we are told that the "Israelites settled in Egypt in the region of Goshen. They acquired property there and were fruitful and increased greatly in number" (Genesis 47:27). In the same manner, economic preaching as motivation for the practice of koinonia in Africa should focus on helping people to acquire the ability to practise fellowship, communion and partnership in which people will be empowered to be liberated from their situation of poverty. According to Pieterse (2012:3), preaching can be used to motivate and inspire people in the projects of the congregation in which they can practise their care for the poor as social capital. In northern part of Nigeria preaching may be used to motive the practice of koinonia in bada kaka (microcredit).

According to Oruonye and Musa (2012:66), bada kaka is a form of traditional microcredit scheme between small-scale farmers and agricultural farm produce traders (middlemen) in northern Nigeria. Bada kaka is the Hausa term for the borrowing of a certain amount of money or goods by farmers before or during the raining season from creditors, which they repay with farm produce worth about 100 percent or more during harvest (Yoms 2013:38-39). The traders usually approach the farmers whom they trust on the understanding that the farmers need credit for their farming activities in the season. They negotiate the amount the farmers will pay based on cost per bag of the crop – maize, beans or other crops as the case may be. The negotiation is usually done in the presence of the village/ward head and some elderly members of the community. These people serve as witnesses to the agreement in the event of default. After the harvest, the farmer pays back his debt in kind (based on the amount and number of bags agreed upon). This is done without prejudice to the current market price of the agricultural commodity (Oruonye & Musa 2012:66).

The point of departure in economic preaching as motivation for the practice of koinonia of bada kaka is Oruonye and Musa's (2012:66) observation that the practice of bada kaka is very exploitative. This is because farmers are made to dispose of their farm produce at a very low price that is not commensurate with their effort or labour. The amount of money advanced to the farmer depends on the number of bags he/she is certain to deliver at the end of the farming season. This trend often places the farmer in a disadvantage position, whereas the traders reap the fruits of the farmer's labour. Therefore, economic preaching should motivate the community of believers as a church to replace the exploitative traders by giving needy farmers credit for their farming activities in the season. Yoms (2013:89) says the role of the Christian church in community development is to integrate the proclamation of the Gospel with the obedience to the command to love one's neighbour. When the Gospel is preached and the hearers respond to it, the hearers who are in a situation of poverty and unemployment will be glad when the preacher also seeks to meet their physical needs. The amounts the farmers will be required to pay should be determined in a manner to empower them economically.

As a matter of fact, the practice of koinonia as bada kaka should include empowering those who lack the capital to put their God-given abilities and skills into the practices of catering, selling of foodstuff, electronics technician, graphic designing, laundering, painting, hairdressing, weaving, tea making, poultry farming, fish farming, vehicle mechanic, carpentry etc. The church, either through individuals, agency groups, connecting groups or the welfare committee of the congregation, should identify those who have an interest in the development of their abilities and skills and give them credit for their activities. The negotiated amount should reflect God and the church's concern for those in the situation of poverty and unemployment. This means the focus should not be on making a profit, but rather empowering people to liberate them from their situation of poverty and unemployment.

VI. Economic Preaching as Stimulating Hope

Economic preaching in a situation of poverty and unemployment demands the used of the Word of God to stir up and stimulate hope. This is because people in the situation of poverty are clouded by despair, anxiety, fear, doubt, sadness and uncertainties (Vos 2007:18). De Klerk (2007:177) says "poverty, hunger, and feelings of hopelessness are companions of desperate conditions. To be hungry, cold and without shelter, cannot contribute to the feeling of hope and well-being". The feeling of hopelessness in the situation of poverty is well illustrated in the valley of the dry bones, when the Israelites remonstrated that "our bones are dried up and our hope is gone; we are cut off" (Ezekiel 37:11). Vawter and Hoppe (1991:167) state that, "[t]o the exiles, Judah's future looked bleak. The nation, its institution, its political power were dead. There was nothing to suggest that circumstances would change". Clement (1996:147) adds that "it was the zero of Israel's existence, a catastrophe that was made all the more fearful because there now appeared to be no reasonable avenue of hope left". The people during the time of prophet Ezekiel were in a situation of despair and hopelessness. As a matter of fact, the exile during the time of the prophet Ezekiel can be compared with the struggles, inner feelings and unspoken language of poverty and those suffering in the situation of unemployment. It depicts how those in poverty felt and what ran through their minds. As such, one of the greatest needs of people in a situation of poverty is hope.

Hope is the feeling that what is wanted can be had or that events will turn out for the best (Dictionary.com 2016). Hope is action impelled by an assertion of confidence, that is, acting in the mode of 'can'. Hope is a feature of the emotional life. It is rooted in the sense of time, which gives us awareness of change. We imagine future events and relate to them. This relation affects the present, for it presupposes a view of reality and existence in the future (Stock 2001:594).

Hope rouses the attentiveness of all human senses so that people can grasp the chances for things they hope for, wherever and whenever they present themselves. When all the senses are attentive, reason is the vehicle that conveys the knowledge of change (Moltmann 2012:3). In the Scripture, hope is used synonymously with faith, for example: "Hope is the anticipation of what is yet to happen or not yet seen" (Romans 8:24-25), and "Faith is being sure of what we hope for and certain of what we do not see" (Hebrews 11:1).

Based on these definitions, this study considers the economic preaching of hope as the proclamation of the Word of God to stir up the expectation of a positive outcome in unfavourable conditions. The economic preaching of hope in the strictest sense means using the Word of God to stir up faith in God or to keep faith in God alive during unfavourable conditions. Pieterse (2001:115) asserts that economic preaching of hope is to tell people that God is on their side and that he will deliver them from the causes of poverty and from the situation of poverty. The sermon therefore must inspire and motivate people to find vision and hope to ameliorate their own situation and thus collaborate in God's work of liberation (Pieterse 2001:115). This means that, through

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preaching, people in a situation of poverty and unemployment may be giving a vision that what God has done in the past is a guarantee of what He will do in the future.

The Old Testament prophets give a vision of a guaranteed future in a hopeless situation or in suffering. For example, the prophet Ezekiel (Ezekiel 37:11-14) preached that:

This is what the Sovereign Lord says: O my people, I am going to open your graves and bring you up from them; I will bring you back to the land of Israel. Then you, my people, will know I am the Lord when I open your graves and bring you up from them. I will put my spirit in you and you will live, and I will settle you in your own land. Then you will know that I the Lord have spoken, and have done it, declares the Lord.

The prophet told the exiles that their situation was not hopeless because God's transformative Spirit blows through every situation in order to work newness toward life. The power of God's spirit is able to open graves and take the exiles back to their own soil (Brueggemann 1997:22). In the same manner, economic preaching should focus on helping people in a situation of poverty to acquire confidence that there is no hopeless situation in God's sovereignty and that even the dead can be restored to life. Vos (2007:18) says that preaching must give hope to the hopeless by encouraging the listener's longing and thirst for God. The sermon must chase away chaos and darkness and must convince people to trust in God.

The economic preaching of hope in the situation of poverty and unemployment should also stimulate and inspire people to think and act positively in their situation. For example, due to a negative perception of the self in the situation of poverty and unemployment, some youths in Africa have joined dangerous groups like area boys, gangsters, thugs and associations of drug addicts. This exacerbates their situation of poverty because such association imprisons them into believing that their situation cannot change. But, through the economic preaching of hope, this category of people may be helped to acquire the vision that nothing is impossible in God's Sovereignty. In other words, through the proclamation of the Word of God, people in a situation of poverty should be helped to acquire the vision of self-liberation from the shackles of poverty. For hope stimulates faith in God that leads to self-liberation. Clement (1996:148) argues that "only hope can counter depression. Only hope can revitalize shattered and exhausted bodies. Only hope can penetrate the darkness and uncertainty of the future to provide a beacon of light".

Furthermore, the economic preaching of hope should help people look beyond their present challenges. Economic preaching of hope should stimulate people to believe the possibility and even work toward the realisation of having processing facilities for some of the crops God have blessed their country and region with. Through the economic preaching of hope, some youths may be helped to avoid taking solace in joining area boys, gangsters, thugs and associations of drug addicts. Through the economic preaching of hope, some youths may be transformed from the perception and the psyche of the loosely organised gangs of street children, teenagers who aimlessly roam the streets of cities and even villages because they believe that there is no hope for them. The economic preaching of hope may motivate such people to stop extorting money from passers-by, to stop selling illegal drugs, to stop performing odd jobs that include killing, kidnapping and breaking into people's home. Through the economic preaching of hope, such people may be helped to acquire the ability to use their God-giving resources of time, strength, wisdom and knowledge to cultivate commercial crops and process some crops to create employment opportunities.

VII. Conclusion

Economic preaching as a stimulating trust in God ability therefore means the proclamation of God's word to help people develop an interest in or enthusiastic actions dependent on God's ability to bring about positive change in their life. That is economic preaching should stimulate or motivate people in a situation of poverty and unemployment to take action, believing that God is able to use human effort and actions to bring about liberation.

The focus of this study, however, is the use of the word of God to help people in Africa to acquire the ability to look inward for the solution to poverty instead of looking unto the elites, who manipulate them for their selfish interests. In other words, economic preaching should motivate and inspire people to focus their attention on some of the resources with which God has blessed them.

Economic preaching as creating awareness means using the Word of God to help people in a situation of poverty to become aware of their power, subjectivity, strengths and capabilities. The use of God-given power, strength and capabilities to transform a situation can be seen in the narrative of Joseph and his brothers. For example, Joseph said, let Pharaoh look for a discerning and wise man and put him in charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt in the seven years of abundance. The food should be stored so that the country may not be ruined by the famine (Genesis 41:33-36).

Economic preaching as motivation for the practice of koinonia relates to a situation in which the congregation can be addressed on the need for care of the poor in the immediate context of the congregation. From sermons, the congregation can be made aware of the needs of the people in their situation of poverty in the vicinity of the congregation (Pieterse 2012:3).

The focus of this study, however, is on the use of preaching to motivate the practice of a community life in which people enter into partnership or share with one another in the form of empowering one another. That is, the use of preaching can help people acquire the ability to use their position, wealth, knowledge and connections to empower one another.

Based on these definitions, this study considers the economic preaching of hope as the proclamation of the Word of God to stir up the expectation of a positive outcome in unfavourable conditions. The economic preaching of hope in the strictest sense means using the Word of God to stir up faith in God or to keep faith in God alive during unfavourable conditions. Pieterse (2001:115) asserts that economic preaching of hope is to tell people that God is on their side and that he will deliver them from the causes of poverty and from the situation of poverty. The sermon therefore must inspire and motivate people to find vision and hope to ameliorate their own situation and thus collaborate in God's work of liberation (Pieterse 2001:115). This means that, through preaching, people in a situation of poverty and unemployment may be giving a vision that what God has done in the past is a guarantee of what He will do in the future.

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Global Journal of Human-Social Science: C
Sociology & Culture
Volume 21 Issue 7 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Covid-19's Impacts on Bangladeshi Migrant Workers and Remittances: In Quest of Policy Suggestions

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Abstract- The article endeavours to explore the problems that the current, returning and the aspirant migrants have faced during the Covid-19 pandemic, and suggest some policies to address the problems. The article uses secondary sources of data. It finds that the pandemic has affected all employment sectors of migrants' host countries, particularly affected those sectors where migrants are employed that have exacerbated their pre-pandemic problems. The returning and aspirant migrants have acutely faced old problems including some new ones at their communities of origins. Consequently, migration outflows and remittance inflows are affected that might impede social and economic developments of Bangladesh.

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GJHSS-C Classification: *FOR Code: 370199*

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Abstract- The article endeavours to explore the problems that the current, returning and the aspirant migrants have faced during the Covid-19 pandemic, and suggest some policies to address the problems. The article uses secondary sources of data. It finds that the pandemic has affected all employment sectors of migrants' host countries, particularly affected those sectors where migrants are employed that have exacerbated their pre-pandemic problems. The returning and aspirant migrants have acutely faced old problems including some new ones at their communities of origins. Consequently, migration outflows and remittance inflows are affected that might impede social and economic developments of Bangladesh.

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I. Introduction

The world has witnessed four major financial crises in the 20th and 21st centuries such as the Great Depression in 1929-30, oil crisis in 1973, the Asian Financial Crisis (AFC) in 1997-98 and the Global Financial Crisis (GFC) in 2007-08. These crises were entirely associated with the economic factors and variably depressed the majority of economies in the world (D'souza, 2016; Kotte, 2010). On the other hand, the Covid-19 pandemic is solely associated with a disease but it has resulted an unprecedented threat to global economy (Gapinath, 2020). Although it is notoriously hard to accurately estimate the global economic loss induced by the pandemic, analysts presume that the loss the world has already experienced is overwhelmingly significant (World Bank, 2020). In total, there was a global employment losses in 2020 was 114 million jobs—50% of total working-hour losses—relative to 2019 (International Labour Organization [ILO], 2021). It further estimates that 71% of global employment losses, inactivity increased by 81 million and global unemployment increased by 33 million in 2020, indicating 8.3% decline of global labor income which amounts to US$3.7 trillion or 4.4% of global domestic products (GDPs). As the world economy has experienced its worst recession due to worldwide lockdown since the Great Depression, Gapinath (2020) has viewed it as the 'Great Lockdown'.

Accompanied with the locals, a significant number of migrant workers, particularly migrants with lower paid job out of 272 million global migrants, have faced the 'Great Lockdown' that has exacerbated their existing vulnerabilities (IOM, 2020a). During any economic recession or health crisis or political turmoil, migrant workers are not only exploited first, but also denied proper wages and repatriated by their destination countries (International Social Security Association [ISSA], 2020). They are targeted first to be victimized and stigmatized by the host countries; they fall victims to racists, xenophobic acts and hate crimes at the time of pandemic (Hennebry and Hari, 2020). Not only these, the social, economic and psychological problems millions of migrant workers faced in their host and origin countries before the Gulf Crisis, AFC and GFC, are faced by them again more acutely during these crises (Chowdhury and Chakraborty, 2021). Rather, migrant workers need especial care during any crisis because they are 'remittance fighters' or 'remittance warriors' (Partha and Sakib, 2020) and 'agents of development' (Sinatti and Horst, 2014) or 'agents of change' (Grabowska et al., 2017). They contribute to reduce unemployment, and increase export earnings, balance of payment and GDP growth for their countries of origins (Saadi, 2020; Sutradhar, 2020) and at the same time they contribute to grow GDP, and create employment opportunity and new knowledge for social and economic development of their countries of destinations (OECD, n.d; Noja et al, 2018).

International migration is a defining feature of Bangladesh economy because it officially sent more than 0.7 million people overseas and received more than US$18 billion remittances in 2019 (BMET, 2021) that turned Bangladesh the sixth largest migrant-sending country in the world in 2019 and the eighth largest remittance-receiving country, respectively (IOM, 2020b). The actual number of migrants and the amount of remittances are believed to be significantly higher when undocumented migrants and unrecorded remittance flows are included (IOM, 2014). Approximately 10 million documented Bangladeshi migrants of 165 million populations who are already in 150 overseas countries (UNDP, 2020) are facing appalling social, economic and psychological conditions-induced by the Covid-19 on the one hand (Hennerby and Hari, 2020; Perera, 2021; Sorker, 2020). The returning migrants and the aspirant migrants are facing almost the same problems that they have not

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faced before the pandemic on the other hand (Chowdhury and Chakraborty, 2020; IOM, 2020c). Out of all migrants, nearly 90% live in the GCC (around 75%) and the Southeast Asian countries (around 15%), and they send around 90% of total remittances (BMET, 2021). The remittances they send significantly contribute to macro-and micro-economic and social developments of Bangladesh (Akcay, 2020; Das and Chowdhury, 2019; Hasan et al, 2019; Kumar, 2019). Like the other zones in the world, the Covid-19 pandemic has hardest hit on the labor markets of GCC and Southeast Asian zones; particularly it has affected those informal labor markets where migrant workers are mainly employed. Due to economic recession-induced by the Covid-19 and other reasons Bangladesh has already faced a significantly declining trend of overseas employment and it is simultaneously projected that this declining trend will affect remittance inflows. As a result, Bangladesh may face a great challenge to continue the pace of economic and social developments (Alam et al., 2020; Mahmood, 2020) that the country could achieve before the pandemic.

In order to explore and understand the issues that impact greatly on migration and remittances the article is structured like this: first section has explained the background of the article; section two has briefly discussed the sources of data and methods of data analysis; the flows of migrant workers, and remittance and its contributions to pre-and-during pandemic situations are described in section three; the problems current migrants face in overseas countries, and the returning and aspirant migrants face in Bangladesh are explained in details in section four; section five has recommended some strategies to reduce the pandemic-induced problems; section six, the final one, recapitulating the focal points of the article draws conclusion.

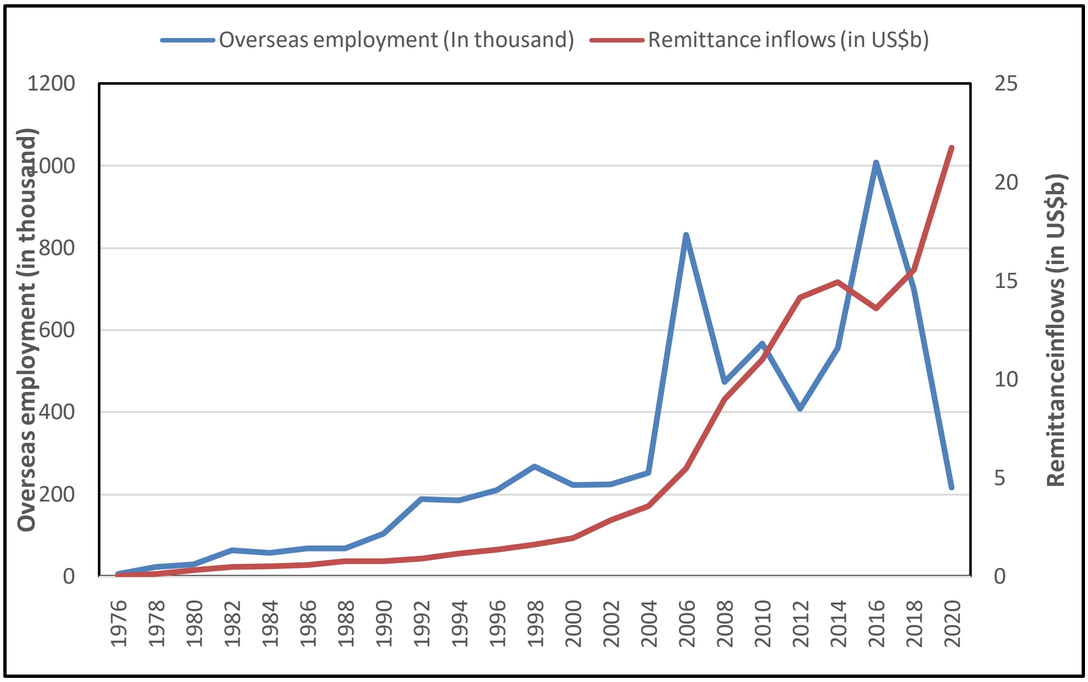
II. Sources of Data and Methods of Data Analysis

The article has used secondary sources of data. Data is collected from two major levels such as global and national/Bangladesh. Global level data are collected from a number of international organizations such as International Organization for Migration (IOM), International Labour Organization (ILO), the World Bank (WB), The Asian Development Bank (ADB)), United Nations Development Programmes (UNDP) etc. On the other hand, national level data are collected from the experts, newspaper articles, pre-pandemic study reports on migration, social and economic development and the study reports prepared by the national public and private organizations and institutes during the pandemic. Global and Bangladesh levels data are presented in the article both as absolute number and percentage forms in table and/or figure as well as narrative forms.

III. Migrant Workers and Remittances: Pre-and-during the Covid-19

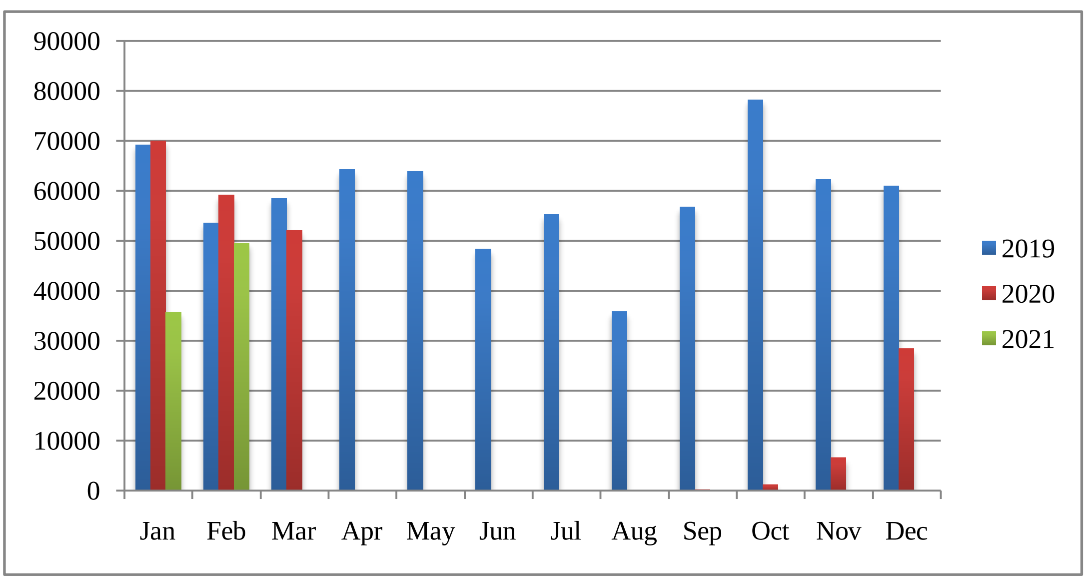
There has been a history behind Bangladesh to become one of the top migrant-sending and remittance-receiving countries in the world. Historically, the increasing trend of Bangladesh migration has been triggered by three successive waves of rapid economic growth experienced in particular parts of Asia. Japan led the first wave when the Japanese economy grew at 10% per year and the industrial sector expanded at 13-15% annually between the 1950s and 1960s (Ohkawa and Rosovsky, 1973). The second wave began when the rapid introduction of petrodollars in the 1970s transformed the GCC states into a capital-rich and labor-scarce region. The governments of the GCC countries initially sought to recruit 'temporary workers' to fill the demand for labor from labor-rich and capital-poor countries of the same region which were not affected by petrodollars and then from Muslim countries in South Asia and other parts in the world (Birks and Sinclair 1980). The third wave of migration in Asia started in the 1980s, albeit differently when a group of countries in Southeast Asia, including Hong Kong, Korea, Singapore, Malaysia and Thailand, maintained open economic policies and initiated export-led development that resulted in high economic growth (Kaur, 2010). By the 1980s, this group of countries was transitioned from developing to middle and high-income country status, which changed their labor market needs. The countries of this group of open economies have become capital intensive and foreign labor dependent (Hugo, 2005).

Bangladesh got these three waves as opportunity to send its population when the countries of these zones demanded foreign labor, especially low skilled and unskilled labors. Bangladesh gradually expanded its migrants' labor markets also out of these three zones in Asia and other parts in the world. Bangladesh started to document overseas employment from 1976 and officially sent 6,087 Bangladeshis in this year. Afterward, the number of migrant workers has been increasing every year that has resulted in a cumulative total of more than 13.2 million by 2020, as presented in figure 1. It also indicates that Bangladesh sent averaging more than 600,000 people per year over the last ten years from 2010 to 2019 (BMET, 2019) but due to the Covid-19 overseas employment abruptly dropped to 222,828 people in 2020—the lowest figure over the last 23 years. Out of 222,828 migrant workers, 187,585 (84%) migrated in the first quarter of 2020 when the virus was slowly spreading across the globe; none migrated in the second quarter due to the cancellation of all international flights but when the flights resumed from July a total of 35,243 (16%) people migrated in the third and fourth quarters, as shown in figure 2. In spite of Covid-19's hardest hit on the global labor market Bangladesh received US$21.75 billion as remittance income in 2020—the highest volume of remittances since 1976.



Source: Calculated by the author from the Bureau of Manpower, Employment and Training [BMET] (2020)

Figure 1: Overseas employment from Bangladesh to overseas (in thousand) and remittance inflows to Bangladesh (in US$ billion) (1976-2020)

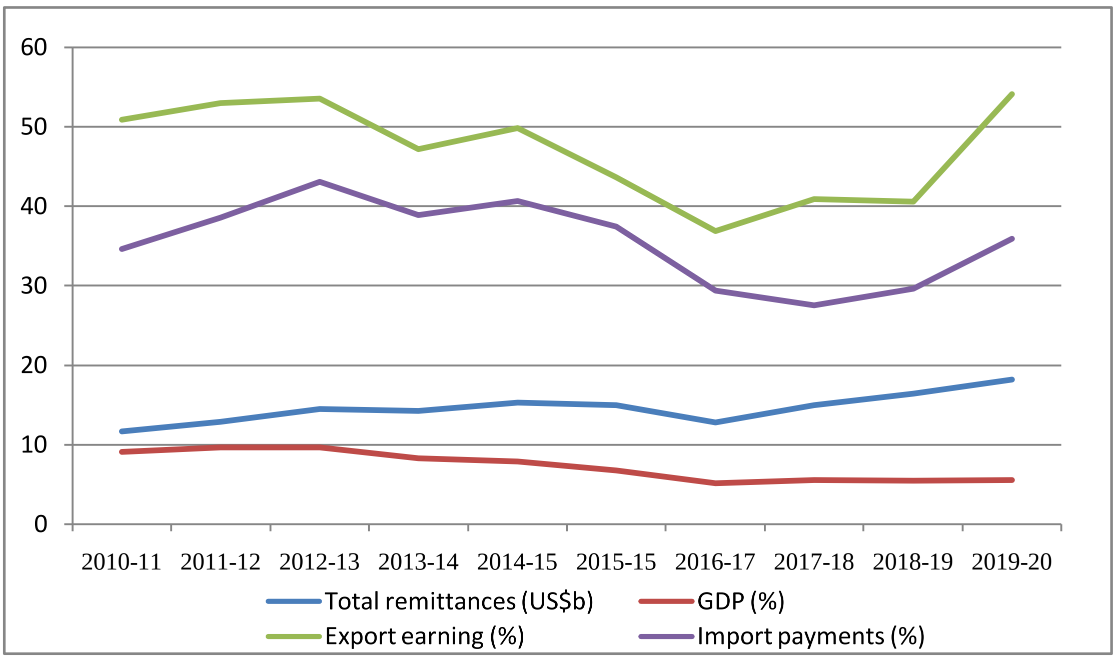


Source: Calculated by the author from the Bureau of Manpower, Employment and Training [BMET] (2019, 2020 & 2021)

Figure 2: Migration flows from Bangladesh to overseas (2019 to Feb 2021)

The empirical literature on migration reveals that a number of reasons provoked migrant workers to send more remittances amidst the pandemic situation. First, migrants generally send as much remittances as they can during any pandemic or natural disasters in order to meet the pandemic-induced crises of their families (Bettin and Zazzaro, 2016; Chaudhary and Timsina, 2017; Mohapatra et al., 2009). Second, before the pandemic a significant number of migrants sent remittances through *hundi system*—unofficial channel to transfer money—but during the pandemic they sent remittances through official channels in order to secure their hard-earned money. Third, migrants feared to lose jobs that promoted them to send all the savings they had in their hands. Fourth, the pandemic significantly reduced the business of the migrant workers who were engaged in gold smuggling and gave the migrant smugglers an opportunity to make black money white. Fifth, Bangladesh Bank's announcement of 2% cash incentive against the inward remittances encouraged migrants to send more remittances home (Hasan, 2020). However, it is being simultaneously predicted that Bangladesh will face the declining trend of migration outflows and remittances inflows in 2021 and the subsequent years due to the lingering of Covid-19 pandemic (RMMRU, 2020; The Financial Express [TFE], 2020; World Bank, 2020).

The declining trend of remittance inflows may impede the outstanding contributions of remittances to Bangladesh's macro- and-micro social and economic developments. Some macroeconomic effects of remittances, for example, have helped in addressing the balance of payments, enhancing national savings and velocity of money, and reducing the influence of development partners at the policy level of Bangladesh (Al Masud and Hamza, 2018; Das and Chowdhury, 2019; Sarkar, 2019). Another part of macroeconomic roles of remittances is presented in figure 3 below, which illustrates that there has been a substantial role of remittances to export earnings, import payments and Gross Domestic Product (GDP) of Bangladesh. Additionally, remittances have reduced the number of poor in Bangladesh by 6% (Ratha and Mahapatra, 2007) improving the standard of living and creating productive assets (Islam, 2011).



Source: Calculated by the author from Bangladesh Economic Review (2020)

Figure 3: Percentage contributions of remittances to GDP growth, export earnings and import payments

At the micro level, remittances have been playing a substantial role to improve the social indicators of development. Ghelli (2018), for instance, finds that non-migrant households living below the poverty line was 27% higher than migrant households in 2013. Remittances have also helped improving various indicators of social development such as nutrition, living condition and housing, education, healthcare, social security, and investment activities of remittance-recipient households in particular (Barai, 2020). Further, remittances are important in building economic capital through accessing land for agricultural production as well as investing in business (Sikder and Higgins, 2017). Remittances have worked as a coping strategy for the household to counterbalance food-related shocks that have reduced food uncertainties and improved the quality of diet in remittance-receiving households (Moniruzzaman, 2020).

To summarize, Bangladeshi migrants' preferred destinations are the GCC and the Southeast Asian countries but a group of Bangladeshis at the same time have preferred other countries in the world. Bangladesh has explored foreign labor markets and gradually increased sending its population overseas and thus finds a significant place among of the largest manpower-sending and remittance-receiving countries in the world. The remittance income Bangladesh has received considerably impacted on the macro-and-micro levels of social and economic developments. Although the Covid-19 has sharply reduced

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outmigration from Bangladesh, Bangladesh received the highest volume of remittances in 2020 due to some specific reasons that triggered migrants to send more remittances home. As the Covid-19 pandemic is lingering, outmigration from Bangladesh is projected to fall that might cause fall of remittances by 14% in 2021 compared to pre-pandemic year of 2019 (World Bank, 2020). The impacts of Covid-19 on Bangladesh migration may have adverse effect on the outstanding economic and social developments, and at the same time may set serious challenges for Bangladesh to achieve the upper middle class status by 2030 and a high economic nation status by 2041 Visions (Husain and Kamruzzaman, 2020).

IV. Covid-19 and Migrant Workers in GCC and Southeast Asia and Bangladesh

a) *Bangladeshi migrants in GCC and Southeast Asia*

The GCC and the Southeast Asia are the two major migration destination regions around the globe—the highest in the world in terms of the proportion of migrants to local workers. Approximately 35 million international migrants lived in the GCC countries in 2019 but due to the pandemic it was reduced to 31 million in 2020, indicating that four million migrants left these regions over the last one year (World Bank, 2020). The nationals and the foreign workers in the GCC faced 9.0% of full time job losses that indicate 8.4% of labor income losses in 2020 (ILO, 2021). The pandemic has also contributed to fall around 13% of employment with peak-to-trough job losses across the GCC countries (ILO, 2020a). Out of 31 million current migrants in GCC countries, roughly 4.2 million are Bangladeshis (98% male and 2% female), as presented in table 1, and it has turned Bangladesh the second largest migrant- sending country in the GCC region, after India (Sorker, 2020). Like the GCC states, the Southeast Asian countries have faced 8.4% of full time job losses that indicate 9.5% of labor income losses (ILO, 2021). In Southeast Asia, Bangladeshi migrants' preferred destination countries are Malaysia, Singapore, South Korea and Thailand where about 1.3 million low-skilled Bangladeshi migrant workers were living in 2020.

Table 1: Bangladeshi migrant workers in GCC and four selected Southeast Asian countries, 2021

Countries	Total migrant stock (million) (a)	Migrant workers (% of population) (b)	Cumulative total of Bangladeshi migrants (c)	Total current migrants (Approx.)[1] (d)
GCC countries				
Bahrain	0.94	55.0	410,465	200,000
Kuwait	3.10	72.8	630,695	350,000
Oman	2.40	46.5	1529,269	800,000
Qatar	2.20	77.3	812,210	350,000
KSA	13.50	38.6	4276,360	2000,000
UAE	8.70	88.1	2373,138	500,000
Four selected Southeast Asian countries				
Malaysia	3.5	10.7	1057,185	800,000
Singapore	2.5	43.1	799,518	150,000
South Korea	1.7	3.4	41,760	17,836
Thailand	3.6	5.2	---	---

Source: Migration Data Portal (a & b); BMET (c); various sources (d)

Bangladeshi migrants who are employed in informal sectors in the GCC and the Southeast Asian countries have faced job losses and salary reductions. A recently conducted study reports that approximately 27% of Bangladeshi migrant workers have lost their jobs in GCC countries and more than 26% migrants' employment were dropped partially between April and July in 2020 (Perera, 2021). It is because many construction projects have been suspended in GCC states that have affected all types of labor forces— local and foreign—but foreign labor forces are more affected. The authorities of the Kingdom of Saudi Arabia (KSA), for example, have decided to cut wages by about 25-50% due to the suspension of major economic activities and also due to fall of oil prices. To avert economic downturn, the KSA has laid-off their workers, which have exacerbated unemployment and underemployment situations of migrants (Ahmed et al., 2020). Regardless of migrants' legal status, they have been trapped by the circumstances, and as many as one million Bangladeshi migrants could be deported from the KSA over the next three to five years (Sorker, 2020). However, the degree

[1]ARAB NEWS (2020a);ProthomAlo (2020); The Daily Star (2020); ARAB NEWS (2020b)

of vulnerability of undocumented migrant workers—approximately two million—is worse than the documented ones. Malaysia, for example, is the most preferred destination country for Bangladeshis where between 300,000 and 500,000 undocumented Bangladeshi migrants are currently living (Shibli, 2020). The employers are now completely reluctant to hire undocumented migrants because the Malaysian government is very strict in enforcing the law and penalties against those employers who hire undocumented workers. Traditionally, many employers purposively hired undocumented workers before the pandemic and paid them less than regular salaries (Palma, 2021).

As the Immigration and Labour Departments limits its services, many migrant workers in Malaysia have faced stigma, discrimination and xenophobia, especially on the issues of health, security, labor, and housing (Subramaniam, 2020) while a large number of workers are out of work there since mid-March (Jamil and Dutta, 2021; Islam, 2020). A study on Bangladeshi migrants in Malaysia also unearths that out of 64 migrants, the access to work and basic needs have reduced to 49 and 44 migrants, respectively while psychological distress has increased to 38 migrants (Siddiqui, 2020). Bangladeshi migrants in Malaysia have not only faced these problems, many Bangladeshi migrants—documented and undocumented—in the countries of GCC and the Southeast Asian zones have also suffered from these problems. In Kuwait, for example, a significant number of migrants have confronted food shortages and the fear of losing jobs (Ejaz, 2020). They are living in such an economic crisis that they have been surviving by taking loans from their fellow workers, and even from relatives in Bangladesh, but prospects for the future are dimming fast. The undocumented migrants who live on small daily wages have been in increasing distress and the situation might turn into a humanitarian crisis unless the host governments offer cash and food assistances (Sorker, 2020).

In order to curb undocumented migrants amidst the pandemic, some countries of these two regions have taken some harsh actions while some countries have shown liberal attitudes. The Bahrain government, for instance, has not deported any Bangladeshi undocumented migrants, instead it has documented the undocumented. It has deported those Bangladeshis who were in prison or in deportation camps under a general amnesty (Dhaka Tribune, 2021). Further, the government has not only decided to document all undocumented Bangladeshi migrants (Bhuyan, 2020) but has also concurrently decided to distribute vaccines among all, including Bangladesh citizens in Bahrain, for free (Dhaka Tribune, 2021). Similarly, the Thai government has also documented hundreds of undocumented migrants, albeit differently, by transferring undocumented migrants from other sectors to high-rise buildings and apartment complexes sector when the partial lockdown was exempted from the construction sector (Subramaniam, 2020).

The death of migrant workers and its associated causes is always a negligible issue both for migrant-sending and migrant-receiving countries. In the GCC and the Southeast Asia, a total of approximately 40,000 Bangladeshi migrants have died over the last 14 years due to brain stroke, heart attack, heat stroke and road accident (Hasan, 2020). Even the case of the infection and death of migrant workers by the Covid-19 still remains a negligible issue though the infection and the death rates of migrants are three times higher than the locals. More than 70,000 Bangladeshi migrants were infected in 186 countries by July 2020, and by December in the same year, 2,330 Bangladeshi migrants succumbed to Covid-19 in 21 countries (Shibli, 2020). The worst and the highest Covid-19 infection rates of migrant workers have been identified in Qatar, Bahrain, Kuwait and Singapore due to lack of free access to proper healthcare (Perera, 2021), congested, unsafe and unhygienic abode (Chowdhury and Chakraborty, 2021) as well as insufficient legal protection and limited access to healthcare (Hasan, 2020; Shibli, 2021).

The low-paid migrant workers lived in the squalid, overcrowded and unhygienic dormitories with inadequate access to sanitation before the Covid-19 but these conditions of dormitories are deteriorated more by the pandemic and infected migrants more than the locals (Sorker, 2020). The stay-at-home order in many countries has resulted in the opposite of social distancing and escalated the grim wave of Covid-19 infections (Subramaniam, 2020). The order has forced the migrants to move out of their congested living arrangements and they had to stay with friends or relatives in order to save on rent payments. In a typical labor camp a dozen migrants lived in one small room with multiple bunk beds but during the lockdown almost two-dozen migrants have lived together in the same size of room (Cornwell, 2020). The order has also forced migrant workers to stay in local mosques and survive on charities provided by the mosque authorities and the local residents (Ahmed, 2020). Even many migrants are living on the upper floors of construction subcontracting firms, in shipping containers, or other temporary housing on work sites – in some cases with cramped rooms housing up to 30 men, having no air-conditioning or appropriate ventilation, pestered by bed bugs and cockroaches, and often with just one toilet shared by up to 80 people or more (Subramaniam, 2020).

Along with the accommodation problems, hospital authorities have been reluctant to treat migrant workers amid the fear that the insurance companies might not compensate them or the payment may be delayed although the GCC states' policies entitle all workers, irrespective of their status, to get free medical treatment if they face any health related problems (Sorker, 2020). Further, migrants are recently viewed as 'front liners' because they are the forefronts of vaccine development, volunteerism to support local population and undertaking essential services such as health care in many countries (ILO, 2021) but the national Covid-19 vaccination schemes as well as social and public health measures that the migrant host countries have designed or implemented, are leaving migrants behind (IOM, 2021). All these factors together have made an environment to make migrant workers more prone to the viral attack than the locals.

Bangladeshi female migrants' exploitations are more diversified and acute than male migrants. Before the pandemic the recruiters and the employers exploited them economically, sexually and psychologically (Rahman, 2011; Sultana and Fatima, 2017) but during the pandemic exploitations have been heightened. In Oman, for instance, Bangladeshi female migrants are paid on average US$234 per month compared to Filipino workers who have received US$416, and Indian and Sri Lankan workers US$312 (Perera, 2021). He further reports that, about 67% of female migrants who were forced to return home were not paid salary, and 62% had to leave behind savings and other assets. On the other hand, female migrant domestic workers who tried to flee exploitation and assault are mostly re-victimized, but the fact is that at least 1.2% of those who flee are not abused but they are embroiled in extramarital affairs or plundered by the employers (Rangan and Shabnam, 2020). In addition to these, they are being sent out to perform duties such as tossing out the trash, cleaning toilets, taking care of a Covid-19 infected persons, etc. but they are not given any safety measures, especially when they need it most and thus they face higher risks of infection and death (Subramaniam, 2020).

To conclude, the types of exploitations and vulnerabilities that Bangladeshi male and female migrant workers faced before the pandemic in the GCC and the Southeast Asian regions have been aggravated during the pandemic and they have to face social stigma and exclusion. In spite of playing a significant role to the economic stimulus packages, roughly US$185 billion, adopted to combat the Covid-19, support their citizens and revive economic sectors; the countries of these two regions have not included the migrant workers. For this and other reasons, mentioned above, the majority of migrant workers in these regions are living with multifarious problems including infection, job loss, reduced working hours, nonpayment, and social stigma and exclusion while a significant number of migrants have returned to Bangladesh.

b) *Covid-19 and the returning and the aspirant migrants in Bangladesh*

The returning migrants have become unemployed and faced financial vulnerability because a majority of the returnees who were forcibly deported were not even allowed to bring back their belongings or arrears that totals to US$2059 on average (Hasan, 2020). A study conducted in between February and June 2020 on 1486 returning migrants in 12 districts of Bangladesh suggests that approximately 70% of returning migrants have faced unemployment, financial and health-related problems (IOM, 2020c). Another study conducted by BRAC in April and May 2020 reports that around 87% of migrant workers have no source of income upon their return home and 34% have no savings of their own (BRAC, 2020: Chowdhury and Chakraborty, 2021). As a result, their monthly household expenditure has dropped from on average US$200 to US$85, a 57% decline (Perera, 2021). So unplanned, large-scale returns of migrant workers have affected remittance-dependent households across the country where each migrant worker supports on an average three members of his/her household (IOM, 2020b). As returnee migrants have faced difficultly to emigrate, for lack of cash and unavailability of employment opportunity, they have passed days with extreme economic hardship (Need Assessment Working Group Bangladesh [NAWGB], 2020).

Debt is always a big burden for all types of migrant workers—the returning or the aspirant—because they managed a considerable amount of money in order to process migration and the main source of managing migration cost was loan. A study conducted during the pandemic reveals that more than 65% of migrants paid around US$3530 and another 20% paid more than US$5880 to go abroad (UNDP, 2020). They owed debt to family and friends (55%), and to micro-finance institutions (MFIs), Self Help Groups and NGOs (44%), and moneylenders (15%) in order to meet migration costs. In other words, over 65% of debt owed to MFIs, NGOs and private banks carried an interest rate of between 10-15% while the interest on 62% of debt owed to moneylenders was charged between 50-150% (IOM, 2020c). They have now no income but they have to manage their family on the one hand and pay loan on the other. Financial crisis and debt burden together have forced the returning migrants face starvation, indebtedness and other miseries (Perera, 2021; NAWG, 2020; Subramaniam, 2020). Like the returning migrants, the aspirant migrants have faced the same problems because they have also spent around the same amount of money for migration process and now faced challenges to run their families and pay loan.

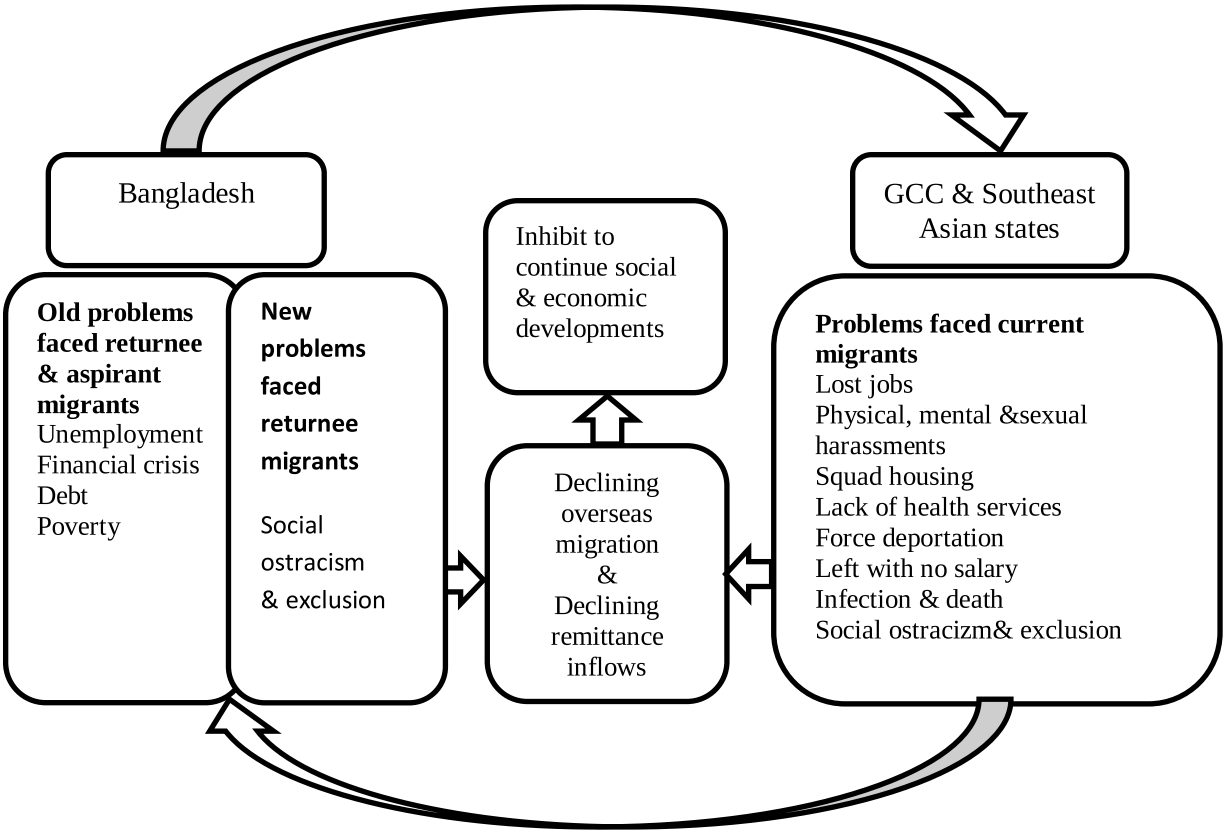

Figure 4: Relationships between the Covid-19, problems migrant faced and overseas employment and remittance inflows.

After spending a substantial amount of money for migration process the majority of returning and the aspirant migrants have minimal property such as only homestead land or in some cases small agricultural land to run their families; rather they depend on remittances (YPSA, 2020). A study conducted in 2020 by RMMRU (2020) suggests that 57% of migrants' families were solely dependent on remittance before the pandemic but during the pandemic 39% have received remittances. Remittance dependent families spent approximately 85% of remittances for daily expenditures (RMMRU, 2020) such as food, health, education, cloth and housing (Asian Development Bank [ABD], 2020). The study also finds that about 60% of returnee migrants have already spent all their remittance money and about 20% would support their families and bear household expenses for over a month (RMMRU, 2020). As a result, a majority of migrants are forced to borrow money again from their relatives, neighbors and moneylenders for maintaining pandemic-induced livelihoods and others are trying to cut down the expenses (YPSA, 2020) while some migrants are engaged in distressed asset sales to get food and meet necessary livelihood demands (Siddiqui and Shishir, 2020). It is equally true for the aspirant migrants. So, all these factors collectively have ultimately put pressure on the rural economies and created pockets of transient poverty, mainly in the migration-prone districts in Bangladesh (ILO, 2020b; Kikkawa and Otsuka, 2020; RMMRU, 2020).

Accompanied with the economic depression, returning migrants and their families have not only confronted social ostracization and social exclusion (Sorker, 2020) they have also confronted xenophobia and discrimination (ILO, 2020b) because they are viewed as 'agents of spreading virus' or 'bearers of virus' or 'virus carriers and transmitters' by the government, neighbors and the relatives. Before the pandemic the returnees enjoyed high status in rural areas and earned respect for their family members, and villagers tried to make relationships with migrants and their family through different ways, especially through marriage (Partha and Sakib, 2020; YPSA, 2020). But the pandemic has changed these attitudes towards migrants because migrants were suddenly vilified and accused of carrying the virus into the country and contributing to its spread (NAWG, 2020; Partha and Sakib, 2020; Sorker, 2020) when Bangladesh identified its first case of Covid-19 on 8 March 2020 (Chowdhury and Chakraborty, 2021; UNDP, 2020). Panic spread rigorously when the local governments struggled to keep track of the whereabouts of the returnee migrants, leading to hurried, ad-hoc measures to "contain" them. Amidst this situation returnee migrants have faced problems in accessing health services, especially as

Covid-19 positive patients are reportedly suffering from social stigma, incitement to hatred and denial of treatment (UNDP, 2020). BRAC administered study in 2020 finds that 29% of returnees have felt their neighbors and relatives are unsupportive and unwelcoming. It is because the overall situations have created an anti-migrant psyche among the local people and this sentiment has unwelcomed them to stay in the concerned areas, and migrants and their household members are in some places subjected to physical assaults and extortion, and are labeled as 'the Other' (Uddin, 2020).

To sum up, both the returning migrants and the aspirant migrants are badly affected economically, socially and psychologically by the Covid-19 pandemic. Many migrants have returned home losing their jobs while many have returned on leave without or with a small amount of money. The migrants who brought money with them have exhausted it after some days of their return and the lack of employment opportunities have compelled them to borrow money further for maintaining pandemic-induced livelihoods. In addition to economic problems, migrants and their family are ostracized and excluded by society. On the other hand, the aspirant migrants have also faced almost the same types of economic problems as the returning migrants. So, both types of migrants have experienced multifarious problems and fallen in a cycle of poverty on the one hand and Bangladesh has faced a great challenge to meet social and economic developments and thereby meeting Bangladesh Visions 2030 and 2041 on the other hand.

V. Policy Suggestions

Bangladeshi migrant workers and the flows of workers' remittances are essential features of today's Bangladesh economy. In order to regain migrant-receiving countries' labor markets for Bangladeshi migrants as well as economic and social status of the returning and the aspirant migrants, and the country's economy as whole the Bangladesh government has to identify first the issues that are overwhelmingly important and then design stringent strategies in the light of the issues. The following issues and strategies may be helpful for Bangladesh to design policy.

a) *For current migrant workers in the GCC and Southeast Asian countries*

- *Increase cash incentive and number of beneficiaries* in Bangladeshi mission abroad and distribute incentives among those migrants who are truly affected by the pandemic and in this case labor attaches have to be increased because currently one or two labor attachés in each mission are providing ad-hoc support to migrant workers.
- *Ensure safety, security and welfare of migrant workers* by the host countries including social protection, employment-related support and social assistance, and health services.
- *Arrange safe accommodation through a joint initiative* by the migrant host governments, migrant organizations and Bangladesh missions abroad so that migrants are offered temporary transitional accommodation for migrants' health safety and security.
- *Organize multilateral forums and regional consultative processes for advocacy and negotiation* to solve the problems that migrants experience in host countries face.
- *Regularize irregular migrant workers* not only in the wake of crisis but also in normal situations in order to ensure the welfare of migrant workers in migrant destination countries.

b) *For returning and aspirant migrants in Bangladesh*

- *Recognize first the scale* of the returning migrants and the aspirant migrants and their vulnerabilities in consultation with the local authorities and make a database.
- *Initiate two separate social safety net programs* only for the migrant workers. A short-term program might be regarded 'immediate cash assistance' and the long-term program might be regarded 'social reintegration and social recovery assistance'.
- *Make an online database* on migrant workers targeting to recognize their skills, knowledge and experiences, and employ them accordingly during any unwanted situation like the Covid-19 pandemic.
- *Arrange training and financial assistance round the year* so that the migrant workers who have returned home permanently can reintegrate and rehabilitate themselves in society by engaging in income-generating activities.
- *Establish separate health service center* only for the migrant workers at the district level so that they can receive all types of health services including the test of Covid-19 virus and vaccination services provided by the government.
- *Increase existing remittance incentive rate* for a longer period of time in order to encourage expatriate workers to send more money through legal channels.
- *Create incentives* for the banks, remittance service providers, mobile operators and other enablers of remittance flows so that the service providers can financially sustain their operations, maintain the agent networks and extend benefits to the customers.
- *Make bank accounts more attractive to migrant workers* by providing value-added services such as linking remittances with savings, credit, insurance, payments, termination of remittances in digital wallets, incentives against cash-outs, and other

inclusive financial products tailored to the needs of migrant workers and their families.

- *Remove migrants' agony* through the rigorous monitoring by the local government and, if necessary, law enforcement agencies might be employed and given 'magistracy' power to take necessary steps against the conflict-making people.
- *Improve good governance and reduce corruption* to find guilty in misappropriation of cash packages, reliefs and other social safety net schemes.
- *Strengthen in and between public-private cooperation* for addressing the problems migrant workers are facing abroad and home during the Covid-19 and the problems they will face in the post-Covid-19.
- *Reestablish old labor market* in the GCC and the Southeast Asian countries and at the same time *explore new labor markets* in Africa, Europe or elsewhere in the world to minimize the disruptions of remittance inflows.
- *Initiate discussion with the Colombo Process and Abu Dhabi Dialogue* to develop appropriate short and long-term strategies for protection of migrants during emergency and in this case the Bangladesh government has to initiate discussions with these forums.

VI. Conclusions

The article has explored the Covid-19 pandemic-induced problems that Bangladeshi migrant workers have faced in their countries of destinations and in their communities of origins, and suggested some strategies to address the problems in order to keep the flows of remittances during and after the pandemic continuing. Economic recession of the GCC and the Southeast Asian states induced by the pandemic, among other things, has exacerbated the problems of job loss, underemployment, unemployment, accommodation, sanitation, food and health that all types of migrant workers—male and female, documented and undocumented— faced before the pandemic. In addition to these, the returning migrants have faced some new problems such as infection and death by the virus as well as force expatriation, social stigma and exclusion, xenophobia and discrimination by the host countries. Recently, both male and female migrants have fought against the virus because they have been employed as health caregivers but they are not included in any services related to Covid-19. On the other hand, the returning and the aspirant migrant workers have confronted unemployment, financial hardship, debt and poverty, that they did not meet before the pandemic, with extreme difficulties while the returning migrants have faced social stigma and exclusion by their communities of origins as like as the current migrants.

As the labor markets of the GCC and the Southeast Asian countries are severely affected by the pandemic, are still being affected, and due to this, among other things, the countries of these two zones have already witnessed economic depression, and the pandemic might linger, the economic situation will be more critical. The governments of these countries will face problems in absorbing the current, returning and the aspirant migrants from all migrant-sending countries including Bangladesh. Bangladesh has already faced the declining trends of overseas employment, and if migrant destination countries fail to absorb migrants, Bangladesh will face difficulty in sending its citizens and receiving remittances as the country could receive before the pandemic. In order to keep the pace of outmigration from Bangladesh and remittances inflows continuing and thus meeting social and economic developments Bangladesh government has to seriously take all but necessary measures, aforesaid, to tackle the problems in consultation with the public-private sectors of Bangladesh, migration destination countries as well as the regional and global forums.

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Global Journal of human-social science: C
Sociology & Culture
Volume 21 Issue 7 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Level of Awareness among Elderly Persons and Hinderances to Unconditional Cash Transfer Accessibility. A Case Study of Tharaka Nithi County in Kenya

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Abstract- There are notable cases in other developing countries where unconditional cash transfer programs have failed due to inadequate information of unconditional cash transfer. Within the context of these arguments, the purpose of the study is to establish the level of awareness of unconditional cash transfer among elderly persons in Tharaka Ninthi County in Kenya. The study adopted a descriptive survey research design. Target population was 1003 beneficiaries and employees of Ministry of Labour, Social Security and Services (Department of Social Development) where a sample of 102 respondents was drawn. The study employed simple random sampling to select the respondents who participated in the study. The study used questionnaires and interviews as the main data collection instruments. The study used test-retest to establish the reliability of each section of the questionnaires. The data collected was analyzed using descriptive and inferential statistics. Data from the interviews were analysed using scientific packages for social sciences and presented using thematic analysis.

Keywords: ministry of labour, social security and services (department of social development).

GJHSS-C Classification: FOR Code: 370299

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Kiburu Martha [α] & Dr. Peter Gutwa Oino [σ]

Abstract- There are notable cases in other developing countries where unconditional cash transfer programs have failed due to inadequate information of unconditional cash transfer. Within the context of these arguments, the purpose of the study is to establish the level of awareness of unconditional cash transfer among elderly persons in Tharaka Ninthi County in Kenya. The study adopted a descriptive survey research design. Target population was 1003 beneficiaries and employees of Ministry of Labour, Social Security and Services (Department of Social Development) where a sample of 102 respondents was drawn. The study employed simple random sampling to select the respondents who participated in the study. The study used questionnaires and interviews as the main data collection instruments. The study used test-retest to establish the reliability of each section of the questionnaires. The data collected was analyzed using descriptive and inferential statistics. Data from the interviews were analysed using scientific packages for social sciences and presented using thematic analysis. The study found that that 438 (62.3%) were aware of the unconditional cash transfer through chiefs meetings The study results revealed that there was a significant relationship between level of awareness unconditional cash transfer program accessibility. The study recommended that creating awareness among elderly persons should go beyond chiefs' barazars and church services and should aim to address the constraints imposed by knowledge inequality in order to realize economic welfare.

Keywords: ministry of labour, social security and services (department of social development).

I. Introduction

Creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives. In Mexico, the country started Progresa (Progress) program which was the first cash transfer program experience in the country (Kidd, S. 2017). Progresa had two primary goals: to improve elderly people education and healthcare and to transfer resources to the country's poor. Suffice to say, the cash transfer program in the country has also been delved with challenges that emanates from poor planning, improper coordination, frauds, slow dissemination of funds to the elderly as well as poor communication (World Bank, 2016).

In United Kingdom, the use of cash transfers strategy awareness went a level higher after its inception (Gentilini, U. (2020). Glassman, A. (2020), observed that after the program was properly introduced then it extended to elderly persons and also the vulnerable in the society such as those infected with HIV and other diseases that proved expensive to eradicate. As noted by de la Brière and Rawling (2016) the program yields fruits with a couple of years. However, despite its enormous benefits, the program has also experienced barriers that emanated from lack of sufficient information and servicing channels of distribution centers in the interior part of the country (Harvey, 2015). In Lesotho, the Old Age Pension scheme, benefitting persons aged 70 years and above has had ripple effects in the immediate community through informing beneficiaries about UTP (Lund, 2013) and as a result, it also led to a reduction in the rates of dependency as well as a high improvement with respect to livelihood.

In Colombia the program was known as the Families end Action (Families in Action) program which shares Progresa's goals of human capital development and poverty alleviation (Hanna, et, al. (2018). Nevertheless, the program has also faced myriad of challenges such as tough guidelines to be a beneficiary, unclear procedures and misappropriations of funds by various stakeholders as well as lack of adequate information about the program for the female elderly persons (American Institutes for Research, 2016).

Elderly persons living far from the collection points and who do not get the correct information on the arrival of fund sometimes missed the funds upon expiry of grace period allocated while others wasted transport fee to travel to the service points in vain. The lack of information therefore made it difficult for beneficiaries to plan, budget or negotiate for services that are accessed in far places which in most cases involves costs such as transportations and to some extent food related expenses.

Physical proximity can also play a critical role in disseminating information in a way that is meaningful to people. For that reason, it may be useful to increase the number of physical access points, such as social security offices or information terminals where people may seek answers to their queries or obtain more information. Staff in such offices should be trained to disseminate information in an interactive and timely manner. To be closer to its beneficiaries, the National Social Insurance Fund of Madagascar increased the number of its regional-level agencies in 2012. In some

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remote areas, a mobile office was established to disseminate information and raise awareness about unconditional cash transfer programs and benefits. This facilitated access to information for populations that had previously been isolated. The staff of local offices provide advice, services and information that are adapted to elderly person's specific needs and they also receive and process claims. Being close to the insured population means that people have a way to directly access the information they need (Binstock et al 2018). The study at hand therefore tends to find out the level of awareness of unconditional cash transfer program among the older persons in Tharaka Nithi County. It is not clear to what extent does program awareness hinder accessibility of unconditional cash transfer program among the elderly persons.

II. Methodology

The study adopted a descriptive survey research design because it enabled the researcher to collect in-depth information about the population being studied. It looked to acquire data that portrays governmental policy regarding minorities in society finance by getting some information about their discernments, demeanor, conduct or qualities (Lewis (2015). In this study the populations of interest was elderly persons in Tharaka Nithi County. According to the Ministry of Labour, Social Security and Services (Department of Social Development) Ministry of Social Services, Tharaka Nithi County, there are 1003registered in the unconditional cash transfer program. As viewed by Lazar, Feng and Hochheiser (2017) a sample size of 102 respondents was achieved. The study employed simple random sampling to select the respondents who participated in the study. The study adopted the use of a questionnaire and interviews as the main data collection instruments. Quantitative data was analysed using SPSS computer package version 20, while data from the interviews were analysed using content analysis and presented using thematic analysis. To guarantee that the study adhered to the ethical issues relating to the study, all ethical approval we correctly done.

III. Results and Discussions

Table 1.1: Age of respondents

		Frequency	Percent
Age	60-64years	13	12.7
	65-69years	33	32.4
	70-74years	29	28.4
	75 and above	26	25.5
	Total	101	99.0
Missing	System	1	1.0
Total		102	100.0

The study results on the age of the respondents indicated that 12.7% were aged 60-64 years; 32.4% were aged between 65-69 years; 28.4.0% were aged between 25-30 years; 15.7% were aged 41-45 years; 14.5% were aged 70-74 years and that 25.5% were aged over 75 years. These findings indicate that majority of the respondents were aged 60-69 years.

Table 1.2: Occupation of the Respondents

		Frequency	Percent
Job.	Self employed	17	16.7
	Domestic worker	69	67.6
	Former Civil servant	6	5.9
	Casual laborer	10	9.8
	Total	102	100

The study findings indicated that 16.7% were self-employed, 67.6% were domestic workers; 5.9% were former civil servants whereas 9.8% were casual laborers.

Table 1.3: Education Level of the Respondents

		Frequency	Percent
Valid	Primary	48	47.0
	Secondary	34	33.3
	College	17	16.7
	University	3	3.0
	Total	102	100

From the findings 47% had primary level of education, 33.3% had reached secondary level where as 16.7 had reached the college level and only 3% of the respondents had had reached the university level. According to the findings, the majority of the respondents had reached the level of primary school.

The study results were as shown in Table 1.4 below

a) *Level of Awareness of Unconditional Cash Transfer*

The researcher was interested in analyzing the level of awareness among elderly persons and hindrances to unconditional cash transfer accessibility in Tharaka Nithi County.

Table 1.4

	N	Percent of Cases
Aware	438	62.3%
somewhat aware	95	13.5%
not aware	170	24.2%
Total	703	100.0%

From the study findings from table 1.4 above, the researcher sought to find out how lack of awareness about unconditional cash transfer can result to unconditional cash transfer implications on the economic welfare for the elderly persons. Field findings from interviews with key informants and participants in FGDs revealed that 438 (62.3%) were aware of the unconditional cash transfer through chiefs meetings, 95(13.5%) were somehow not aware and 170(24.2%) were not aware. Therefore; from the findings, some of the respondents responded they were aware of the program. However; the program managers need to create more forum to educate elderly persons of the importance of enrolling to the unconditional cash transfer. From the field analysis the majority of the respondents also said they are aware how much money they are entitled to take per month. Above 60% were aware of the program but still there is need to create awareness. About 56% of the older persons in the programme knew the eligibility criteria and they stated that one of these was "old age". It was however not clear to the older persons what the actual age for entry into the programme was. All (100%) the respondents believe that they are eligible for admission into the programme and cited several factors: old age (though they differed on the age limit; 60 years for some 65 years for others), and this they say limits them from accessing the programs.

During interviews, it was revealed that elderly persons got information from the Church clergies who identifies members of its congregation who were needy and enrolled them into the programme, other members who have been admitted into the programme have been recommended by their neighbors who are already enrolled in the programme. One of the key informants said that, "If you don't go to any church the clergy cannot recommend you to the program."

The study findings concur with those of (World Bank 2016) who found that creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives and enable vulnerable groups like elderly persons access the program easily. The research findings indicate that 62.3% were aware of the unconditional cash transfer, 13.5% were somehow not aware and 24.2% were not aware. Therefore; from the findings, the respondents responded they were aware of the program. In relation to the theories of change, it has been argued that the capability approach in theories of change and development as freedom approach are significant in explaining how cash transfers should not only increase levels of income. They should also be able to increase people's capabilities, promote human capital development and increase people's freedoms (Browne, 2013).This evidenced by most of respondents agreeing they were aware of the program.

Contrary to concern observed by Mathiu & Mathiu (2012) that in spite of the benefits, the political goodwill, and despite nearly a decade of cash transfer programs in Kenya especially with specific attention to Kajiado County, the program is still limited in sufficient information across the country. This is clear from the study findings some respondents responded they had not heard of the program before.

IV. Correlation Analysis

The study sought to establish the relationship between the level of awareness among the elderly persons and hindrances to access unconditional cash transfer program using chi-square, were as presented in table 2.0.

Table 2.0: Relationship between Study Variables

Table of Observed values

Accessibility / Level of awareness	Strongly agree	Agree	Uncertain	Disagree	Strongly disagree	Total
Conscious	18	20	5	2	1	46
preconscious	13	6	1	4	5	29
Unconscious	2	4	3	14	4	27
Total	33	30	9	20	10	102

There is no relationship between the level of awareness among elderly persons and hindrances to access unconditional cash transfer program in Tharaka Nithi County.

Alternate hypothesis (h_1). There is significant relationship between the level of awareness among elderly persons and hindrances to access unconditional cash transfer program in Tharaka Nithi County.

Table of expected value

Accessibility / Level of Awareness	Strongly Agree	Agree	Uncertain	Disagree	Strongly disagree
Conscious	14.9	13.5	4.1	9,0	4.5
Preconscious	9.4	8.5	2.6	5.7	2.8
Unconscious	8.7	7.9	2.4	5.3	2.6

Scale	Strongly agree	Agree	Uncertain	Disagree	Strongly disagree
Observed (O)	18	20	5	2	1
Expected (E)	14.9	13.5	4.1	9.0	4.5

Calculated of $(X)^2$

Observed values(O)	Expected values (E)	(O-E)	$(O-E)^2$	$\frac{(O-E)^2}{E}$
18	14.9	3.1	9.61	0.60
20	13.5	6.5	42.25	3.1
5	4.1	0.9	0.81	0.2
2	9.0	-7	4.9	5.4
1	4.5	-3.5	12.25	2.7

$\sum (O-E)^2$

E=12

Degree of freedom = (5-1) × (3-1)

=4 ×2 =8

Significance level of confidence (α) =0.25

Chi-square value at 0.25% is 10.22

The study results in table 2.0 above indicates that, since the calculated chi-square value of 12 is greater than the critical level of confidence we accept the Alternate hypothesis, thus the level of awareness has no significant hindrances on the accessibility of unconditional cash transfer among elderly persons in Tharaka Nithi County.

V. Discussions

The study sought to analyze the level of awareness among the elderly persons and the hindrances to unconditional cash programs in Tharaka Nithi County. The study findings concur with those of (World Bank 2011) who found that creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives. The research findings indicate that 62.3% were aware of the unconditional cash transfer, 13.5% were somehow not aware and 24.2% were not aware. Therefore; from the findings, the respondents responded they were aware of the program.

VI. Conclusion and Recommendations

Information is power to any age group therefore; it is evident that the creating awareness about the program has had significant positive effects on the economic welfare of elderly persons and those under their care. The trainings that are provided to elderly persons through the government of Kenya, though minimal have covered a huge information gap in terms of improving the level of understanding among elderly people and their basic needs.

The study also found out that Educational levels among elderly persons is quite low with very few of them having only primary education. Still this has not hindered them investing in the education of those under their care, that is the grandchildren whom they are living with. It is therefore evident that elderly persons are capable of making wise choices and hopefully this has enabled them to acquire skills and knowledge that will help to break the intergenerational cycle of poverty that illiteracy among elderly persons. The study recommended the advancement of staff capacity building and training for ministry officials involved in the implementation of the program. There is need for NGOs to be encouraged to set up day care centers for the elderly persons so that they can exchange ideas and share their experiences.

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ASSOCIATE OF SOCIAL SCIENCE RESEARCH COUNCIL is the membership of Global Journals awarded to individuals that the Open Association of Research Society judges to have made a 'substantial contribution to the improvement of computer science, technology, and electronics engineering.

> The primary objective is to recognize the leaders in research and scientific fields of the current era with a global perspective and to create a channel between them and other researchers for better exposure and knowledge sharing. Members are most eminent scientists, engineers, and technologists from all across the world. Associate membership can later be promoted to Fellow Membership. Associates are elected for life through a peer review process on the basis of excellence in the respective domain. There is no limit on the number of new nominations made in any year. Each year, the Open Association of Research Society elect up to 12 new Associate Members.

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Preferred Author Guidelines

We accept the manuscript submissions in any standard (generic) format.

We typeset manuscripts using advanced typesetting tools like Adobe In Design, CorelDraw, TeXnicCenter, and TeXStudio. We usually recommend authors submit their research using any standard format they are comfortable with, and let Global Journals do the rest.

Alternatively, you can download our basic template from https://globaljournals.org/Template.zip

Authors should submit their complete paper/article, including text illustrations, graphics, conclusions, artwork, and tables. Authors who are not able to submit manuscript using the form above can email the manuscript department at submit@globaljournals.org or get in touch with chiefeditor@globaljournals.org if they wish to send the abstract before submission.

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Authors must ensure the information provided during the submission of a paper is authentic. Please go through the following checklist before submitting:

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3. Ensure corresponding author's email address and postal address are accurate and reachable.
4. Manuscript to be submitted must include keywords, an abstract, a paper title, co-author(s') names and details (email address, name, phone number, and institution), figures and illustrations in vector format including appropriate captions, tables, including titles and footnotes, a conclusion, results, acknowledgments and references.
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7. Manuscript submitted *must not have been submitted or published elsewhere* and all authors must be aware of the submission.

Declaration of Conflicts of Interest

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2. Drafting the paper and revising it critically regarding important academic content.
3. Final approval of the version of the paper to be published.

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Unless specified in the notification, the Editorial Board's decision on publication of the paper is final and cannot be appealed before making the major change in the manuscript.

Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

Declaration of funding sources

Global Journals is in partnership with various universities, laboratories, and other institutions worldwide in the research domain. Authors are requested to disclose their source of funding during every stage of their research, such as making analysis, performing laboratory operations, computing data, and using institutional resources, from writing an article to its submission. This will also help authors to get reimbursements by requesting an open access publication letter from Global Journals and submitting to the respective funding source.

Preparing your Manuscript

Authors can submit papers and articles in an acceptable file format: MS Word (doc, docx), LaTeX (.tex, .zip or .rar including all of your files), Adobe PDF (.pdf), rich text format (.rtf), simple text document (.txt), Open Document Text (.odt), and Apple Pages (.pages). Our professional layout editors will format the entire paper according to our official guidelines. This is one of the highlights of publishing with Global Journals—authors should not be concerned about the formatting of their paper. Global Journals accepts articles and manuscripts in every major language, be it Spanish, Chinese, Japanese, Portuguese, Russian, French, German, Dutch, Italian, Greek, or any other national language, but the title, subtitle, and abstract should be in English. This will facilitate indexing and the pre-peer review process.

The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.

Manuscript Style Instruction (Optional)

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27" x 11'", left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word "Abstract" in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.

Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, "What words would a source have to include to be truly valuable in a research paper?" Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

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Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Social Science Research Paper

Techniques for writing a good quality homan social science research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of homan social science then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.

6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.

Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.
Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

19. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

20. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

21. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

22. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

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Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.
- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- o Single section and succinct.
- o An outline of the job done is always written in past tense.
- o Concentrate on shortening results—limit background information to a verdict or two.
- o Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.

Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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ISSN 975587