



**RESEARCH PAPER**

**Social Impact of State Charity on Vulnerable Populations: An Ethnographic Study of the low income Families in Baltistan**

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**ABSTRACT**

This study explores the social impact of state charity programs and examines how such initiatives influence the well-being of vulnerable individuals. Baltistan's people who are in hardships which are associated with geographic isolation, traditional practices, and environmental problems, how charity programs addressed by the state correspond with the locals' and communities' experience and expectations. Ethnographic approach to explore the lived experiences and direct financial and material support in addressing immediate needs, identify the disadvantages of these programs with a specific focus on the Benazir Income Support Program (BISP) in Baltistan. The finding of this study show BISP provide short-term relief, they are not sustainable for long-term development. It highlights the need to enhance individual capabilities and expand opportunities. Recommended as a strategy to break cycles of dependency and encourage long-term societal transformation. The study advocates for a more sustainable approach to state charity, ensuring lasting social progress and improved livelihoods for vulnerable populations.

**KEYWORDS** State Charity, Ethnographic Study, Material Support, BISP (Benazir Income Support Program), Baltistan

**Introduction**

State charity programs provide financial assistance, healthcare, and former practices of support to vulnerable populations, aiming to reduce poverty and improve social well-being.(Kersbergen, 2011).work hard to support their families but remain perceived in ongoing financial struggles. While state charity offers temporary relief, a crucial question remains: does this support truly empower women in the long term, or does it simply keep them dependent on support?

State charity is basically a social welfare designed to address the needs of marginalized population groups who are excluded from full social participation. This type of support most often encompasses material assistance in the form of monetary or food, shelter and medical assistance with the purpose of eradicating poverty and lessening gaps in the class system. From (Barrientos & Hulme, 2016)state charity programs act as the main safety mechanisms especially in developing countries whereby structural hardship and lack of employment discriminates against vulnerable persons. Such programs aim not only to meet immediate needs but also to promote sustainable societal development, seeking to alleviate the negative impacts of hardship and discrimination. Charity has long been a key aspect of state practice, aiming to improve quality of life and support essential social programs. Such a program may seek to address the issues of hardship, lack of access to basic amenities and all-round social costs of inequality. For example, (Esping-Andersen, 1990)explained that the state welfare programs are not only for alleviating distress but also for fostering what can be referred to as inclusion policies. While in many developing

areas where poverty is structural, state charity becomes a vital safety net for those who are uninformed and have few opportunities to improve their circumstances.

Additionally, state charity helps to regulate societies and create trust between the state and society among people. Discussing the position of welfare recipients, (Gough & Wood, 2004) also stated that in the countries with predominantly low standards of living, social security, on occasion, is the only chance to avoid social isolation and exclusion. It assists in strengthening program sustainability and addressing social economic shocks and challenges affecting vulnerable communities. Nonetheless, people have argued about the consequences that such programs have in the future, including whether such programs assist beneficiaries to become sufficient or develop a culture of relying on assistance from others (Ahmed, et. al., 2015).

That is why state charity, unlike any other kind of state welfare, implies social incorporation as its major function along with delivering material essentials. Based on his analysis of the state welfare systems, (Deacon, 2007) observed that well developed state welfare systems help cement the social contract between state and civil society, by nurturing objectives of common tasked responsibilities and reposed confidence. This is especially important for developing parts of the world where these minorities are often heavily marginalized by their governments. For instance, charity focused activities can make these groups receive those resources so that they can get a more embraced chance to transverse in economic and social activities. Misdistribution and poverty exacerbate risks in regions like Baltistan, making state charity and material support even more critical. Implementing such programs are most effective in developing settings according to (Barrientos & Hulme, 2016) here, it is argued that the government's intervention serves as a function of a non-existent economy. In such areas, state charity is not only a question of existence but also an attempt to include those groups in other societal and economic processes.

A variety of initiatives are included in these programs, such as cash transfers, healthcare subsidies, in-kind aid, and educational help. Their main objectives are to reduce poverty, provide access to necessary services, and provide communities and individuals with the means to live honorable lives (Al-Mawla, 2021) These programs aim to promote social participation and resilience among vulnerable populations by offering financial stability, social safety, and resource access. A few notable examples illustrate the many ways in which direct financial and material assistance initiative function. Comparably, the BISP, which aims to reduce poverty, empower women, and enhance social well-being.

Baltistan is a region of northern area of country Pakistan which considered to be very backward in term of socio-economic structure. Located in the Karakoram range, the area is relatively remote, which contributes to its general underdevelopment, especially regarding transport and communication systems. The physical geography of the region pays another negative dividend in terms of economic development because the area's geophysical features like steep slopes, arid climate with low temperatures, low precipitation, and extended periods of winter affecting business activities (Soomro et al., 2018) The low availability of access, the scarcity of the industrial or commercial sectors, and the regional topography also provide constraints to large-scale farming, thus the Baltistan people are still engaged in marginal cultivation and grazing, and petty trading (Ali et al., 2023)

The isolation faced by the population in Baltistan significantly worsens the existing challenges they encounter, particularly in terms of accessing essential services such as markets, schools, hospitals, and job opportunities. Due to the geographical and infrastructural barriers, people in these areas often find it difficult to engage with broader economic systems or to benefit from external developments. A large portion of the

population belongs to the ethnic group of Baltistan, who traditionally rely on agriculture for their livelihoods. (Bano et al., 2019)

State charity have made significant steps in alleviating hardships, enhancing social protection for marginalized groups, and improving access to education and healthcare."(Clarkin & L. Cangioni, 2016). These initiatives not only alleviate hardships but also promote a greater sense of unity and mutual care within the community (Kirera, 2012)). This study aims to understand how state charity, especially BISP, impacts the lives of people in the Baltistan region. We examined how these programs influence people's independence, social inclusion, and the resilience of their communities. By exploring the social, emotional, and practical effects of charity support, this research seeks to determine whether state charity can be a step toward self-sufficiency and long-term development in vulnerable areas. In conclusion, the purpose of this research is aimed at capturing the raw experiences of the poor in Baltistan. The research design of choice for the study is an ethnographic research design because it encompasses the social and cultural as well as the economic aspects of life from a holistic point of view. This aspect of ethnography is important because observation and the active participation of researchers in the sites they study yield in-depth detail that is not normally obtained through other research approaches (Hammersley & Atkinson, 2019). Ethnography allows Baltistan's people who are in hardships which are associated with geographic isolation, cultural and traditional practices, and environmental problems and understanding how charity programs addressed by the state correspond with the locals' and communities' experience and expectations.

A potential downside of state charity programs is that they can foster dependency, where individuals rely on support rather than pursuing self-sufficiency through skill development or employment. While these programs help in the short term, they might not lead to lasting change unless there are also efforts to create jobs and empower local economies. Over time, people may become dependent on the aid, making it hard to break the cycle. For true progress, charity programs should also focus on helping people become self-sufficient in the long term. This means combining immediate help with opportunities for growth and independence.

## **Literature Review**

The literature review aims to assess past research to identify gaps in the field and expand upon existing data. Meanwhile, the theoretical framework highlights the fundamental ideas and hypotheses guiding the study. The importance of archetypal positions in the preparation, collection, and analysis of data for research is emphasized. The literature review section provides a critical analysis and summary of relevant academic publications and findings pertaining to the study issue, based on a survey of pertinent literature and analysis of recent research findings. It fills gaps in literature, demonstrates the current work's significance, and extends previous research.

## **Charity**

Charity is often described as a consistent guiding principle for societal efforts aimed at assisting those in need. It plays a crucial role in the social sphere, focusing on social agreements and the protection of vulnerable populations within a welfare state.(Lynn, Jr., 2002) Direct social support, on the other hand, refers to the provision of emotional and practical assistance. The demand for direct payments support has increased with the emphasis on person-centered care, and it is likely that direct payments support need to be more widely available in the future (J Woolham, GUY Daly, TIM Sparks, K Ritters, N Steils, 2017). One impactful form of charity is financial distribution support, which involves the provision of cash transfers to individuals facing economic hardship. One study found that direct cash transfers, though modest in amount, were distributed to

residents of an area who had tested positive for a disease. This financial support effectively reduced their burden, enabling them to stay home and quarantine (Richards et al., 2023). In addition to financial support, direct social support also plays a vital role. Unlike financial aid, direct social support encompasses both emotional and practical assistance. A study by (Nicklett et al., 2013) found that individuals with diabetes who received more direct social support experienced better health outcomes over time, especially in areas such as medication adherence, physical activity, and healthcare utilization.

### **State charity**

State charity refers to government-led welfare programs aimed at providing support to vulnerable populations through policy-driven interventions. Unlike voluntary charity, which relies on private donations, state charity ensures a minimum level of assistance to address poverty, necessities and social needs. While charity complements state efforts, the government is responsible for systemic solutions. This form of charity plays a key role in promoting social welfare and equality within society. (Titmuss, 2018)

### **State Charity in Pakistan**

Charity in Pakistan is strongly influenced by religious teachings and cultural traditions, playing a crucial role in social welfare and poverty alleviation. The combination of different religious practices, especially Islam and Sikhism, shapes the charitable framework, with Zakat being key methods for community assistance. e.g. Zakat, a mandatory form of almsgiving, is integral to Islamic teachings, emphasizing moral responsibility towards the poor. (Seliuq, 2005) Pakistan is recognized for its significant charitable contributions. The country ranks sixth globally in the number of charitable donations. Pakistanis donate approximately PKR 240 billion (over \$2 billion) annually to charity. This culture of giving is deeply rooted in Islamic practices such as Zakat, Sadaqa, and Fitrana, as well as a strong sense of community compassion. (Osella, 2018) The effects of globalization, the decline in cultural traditions, and the influence of globalization. As well they have looked at how money functions in various communities and have debated whether prehistoric assets qualify as money. Anthropologists have studied the ways in which non-Western countries adapt contemporary money to their own social systems. (PJ Ferraro, A Kiss - Science, 2003).

### **Rationale for State Charity**

In Pakistan, nearly 29% of the population lives below the poverty line, which highlights the significant socio-economic challenges faced by a large portion of the population. This situation underscores the urgency of implementing effective poverty alleviation strategies to ensure equitable development and improve the living standards of vulnerable communities (Rizwan et al., 2023) The Pakistani government has introduced several key welfare programs, such as the BISP scheme, aimed at alleviating hardship and improving the living conditions of vulnerable populations. BISP, launched in 2008, provides direct cash transfers to low-income families, helping to meet basic needs and support financial independence. (Rizwan et al., 2023) There are advantages and disadvantages to providing financial and material support through charitable programs. While such assistance can be beneficial, excessive support may hinder young people's independence and their ability to make proactive decisions in their careers.. Direct payments provide individuals more control over their care, encouraging self-sufficiency and adapted approaches while improving efficiency and level of satisfaction with the healthcare system (PJ Ferraro, A Kiss - Science, 2003, 2003)

The assistance by charitable programs include getting sufficient finance, offering training opportunities and material supports. These elements help programs and the individuals they assist. Establishing feasible employment requirements is crucial for

preserving a positive work atmosphere. Setting these factors as our top concerns would improve results and support as a whole (Johnson et al., 2021a) Jonathan Bradshaw's work on child poverty focuses on the widespread prevalence of child poverty and its adverse effects on children's health, education, and overall well-being. His analysis emphasizes the role of state policies in addressing child poverty, evaluating their effectiveness in reducing poverty and improving life outcomes for children (Bradshaw, 2007).

## Material and Method

This study use Qualitative research approach. Qualitative data collection techniques were used to provide a richness of information from Baltistan, a region in the northern areas of Pakistan. These methods include interview guides' interviews, in-depth interviews, key informants, participant observation, rapport building, informal talk, different sampling sizes, interview guides. This study used a multistage sampling method, with purposive sampling being particularly significant. Participants were carefully chosen based on specific characteristics and experiences related to the research goals. The research aims to include fifty-one individuals as a sample. Out of these, 36 participants are recipients of the BISP. The sample size consisted of 51 participants, with each category of participants represented in the following distribution.

**Table 1**  
**No of Participants**

Category	N
Working	10
Non-working	12
Widow	5
Elderly	4
Male	9
Female	6

## Structured Interview

The study employs both structured and unstructured interviewing techniques. A structured interview is one in which the same set of questions were asked from all respondents in the same order before the interview even begins. (Patton, 2014) There were 51 interviews done for this research and each interview lasted between 25-30 minutes. to gain a better understanding. The number of questions that could be asked within the period of the interviews helped me to produce large but also brief answers as well. The structured approach allowed me to gather extensive information efficiently through standardized interviews

## Research Ethic

Anthropological research ethics focus on showing respect for the people being studied, their culture, and their community. Important ethical principles include keeping information private, avoiding harm, and getting permission from participants (Whiteford & Trotter II, 2008) I followed all ethical guidelines during this study. I protected the privacy and dignity of the respondents. For those who were not comfortable sharing their real names, I used pseudonyms to ensure their privacy. However, for those who had no issue with sharing their names, I used their real names in the study.

Some respondents, the female participants, were hesitant to sign a document for written consent, so I obtained verbal informed consent instead. Before starting the research, I provided the respondents with a brief explanation of the study's purpose and objectives and assured them of their confidentiality. I also gave summaries of the study's goals in their preferred language. Each participant received comprehensive information about the nature of the study, including its objectives, procedures, and possible results.

Each person was given the freedom to leave at any time without consequences, and involvement was entirely voluntary.

### Locale of the study

During my fieldwork in the communities of Skardu, Mehdi Abad, and Roundu in Baltistan, i took part in the daily lives of the residents to better understand their economic struggles and living conditions. Below, i have chronicled my observations, focusing on their homes, surroundings, and everyday activities.



Figure 1: The roads connecting Skardu to other regions of Gilgit-Baltistan

Heavy snowfall and icy conditions create slippery and hazardous roads, often resulting in closures or significant delays. Floods and falling rocks are frequent occurrences, which further complicate travel. Drivers must contend with steep and narrow passes, often lacking barriers along the edges, making travel quite risky.

### Results and Discussion

The research aimed to explore the impact of different charity programs, all respondents exclusively referenced BISP scheme, underscoring its importance and wide recognition in the region. The study focuses on understanding how charity programs like the BISP affect the lives of poor families, especially women, widows, those facing financial difficulties as well as deserving students. The research also looks at how cultural and social factors influence the experiences of people receiving state charity.

**Table 1**  
**Eligibility Criteria and Support Details under BISP**

Category	Details
Income Level	Must fall below the poverty threshold
Female Beneficiary	Preference given to female head of household with valid CNIC
Employment	No family member should be a government employee.
Asset Ownership	Should not own significant land or property.
Family Members	Families with more dependents (children, elderly) receive PKR 13,500 quarterly, with additional support for children's education and maternal health.

**Table 2**  
**Additional support for children's education and maternal health.**

Category	Age/ Level	Boy	Girl
Education Stipend (Waheela-e-Taaleem)	Primary School (Ages 13-22)	PKR 2,000	PKR 2,500
	Secondary School	PKR 3,000	PKR 3,500
	Higher Secondary School	PKR 4,000	PKR 4,500



Maternal & Child	Pregnant Woman	-	PKR 3,000
Support	Newborn Baby (Girl)	-	PKR 3,500
(Nashonuma)	Newborn Baby (Boy)	-	PKR 3,000

The information presented above reflects the latest eligibility criteria and support details under the Benazir Income Support Program (BISP). However, these criteria and the amount of financial assistance may change periodically based on government policies, socio-economic conditions, and new program initiatives.

### Income Levels

The majority of those interviewed stated that their monthly income ranged from 25,000 to 50,000 rupees. In the current situation of increasing expenses due to inflation, this amount is supposed to be insufficient. A lot of families find it difficult to pay for necessities like food, medical care, education, and home bills. They get some state support, but not enough to meet all their expenses. They find it difficult to maintain an affordable standard of living due to increasing prices. People often must make difficult decisions, such as choosing off spending on school or prioritizing food before healthcare. Many households don't have any emergency savings at all. Some even take out loans to pay for unforeseen home or medical costs. Without further help, it can be difficult to get out of the cycle of financial hardship caused by growing costs and limited income.

### Socio-Economic Challenges

The socio-economic challenges faced by majority of respondents include limited access to education, economic marginalization, housing and living conditions, and health care access. Education is another challenge. The participants 'living in rural areas who have low levels of educational achievement are reflective of the challenges they face in achieving a higher standard of living. A significant portion of respondents say they were forced to drop out of school because of financial difficulties or because they need to provide for their family as well as themselves. Most households are unable to pay for their children's schooling or the required materials. The women in these homes are less likely to find better-paying employment because many of them barely completed their primary schooling or never attended school. It is difficult for the next generation to better their life in the absence of proper education.



Figure 3: Women working in the field



Figure 4: Respondent house

### Knowledge about charitable initiatives available in Baltistan

In Baltistan, most individuals find out about charitable initiatives through conversations with others. Some interviewees learnt about it through a relative or cousin who had received support. A few ladies said that they learnt about the programs they were receiving from their neighbors. In some cases, information on the support programs was provided by a family member who worked with the charitable organization. People usually find out about this information from friends or family. The primary method of distribution of news is word of mouth because there are no significant advertisements or proper or formal announcements. Because of this, unless someone informs them directly, some families might not be aware of all the resources available to them. Many people in the community keep informed about the charitable help they can receive through this informal sharing of information.

### Key informant interview

#### Negative changes in the behavior of the community

During my research, one of my key informants, Jaano, who is an active woman in the community, shared some remarkable insights. She told me that many women in the area feel jealous of each other when it comes to receiving financial support like BISP. Jaano emphasized that tension has been developed among the ladies because of competition for this support, and during our interview, I also asked respondent about the negative changes in people's behavior that they noticed since the support started. Their responses gave a deeper understanding of how this jealousy affects the relationships within the community. Mrs. Saira, 42 years old resident of Roundu, housewife and she has 4 children, her husband is doing private low paid job. She is living in a joint family. I asked her about the negative behaviors of community whether did she noticed or encountered any negative behavior from people?

She replied:

*"In the beginning, I was very happy when I started getting BISP support. It helped us a lot, especially with groceries and small household expenses. But soon, I perceived that some of my neighbors were not as happy for me. They don't get BISP, and they feel like it's unfair that I do. Some have even said things like, 'Why does she get money when we don't?' This has created tension. Before, we were close and supported each other, but now there's a bit of distance. People think that just because we get BISP, our life is easy, but that's not true. It helps, but it's not enough to solve everything."*



She further says:

*"One day, as usual happens, I went to borrow some sugar from my neighbor, but she appeared irritated and distanced. When I asked if everything was okay, she told me "You get BISP money, so you don't need our help anymore," It hurt to hear that because the support I receive isn't enough to live comfortably, but it made me realize that jealousy has created a distance between us."*

Mrs. Laila from Mehdi Abad mother of 3 children. She runs a small shop selling ladies' items in her village, and her husband also runs a small business.

She told me:

*"My relatives' behavior towards me has changed since I began receiving BISP help. Whenever I go shopping for new clothes or other items for my kids, I often hear judgement and whispers. Some say, 'Why is she buying new things when she gets free money from the government?' and she and her husband also earn. She doesn't deserve it!' It is really distressing to hear that because BISP money helps cover basic needs, but it's not enough to give us a comfortable life. I want to improve my family's situation, and I get judgment. This attitude makes me feel ashamed of accepting help, even though I really need it."*

### **Case study**

#### **Case 1 (Stigmatization)**

Dolat B was 50 years old and was born in Roundu (Biala)

She narrated her story

*"I'm Dolat B, and I'm fifty years old. While I was born and raised in Roundu, I originally came from another area. There are three daughters and one son among my five children. My two daughters have both entered marriage. My husband is retired Fauji and receives a 15,000 PKR pension per month. We live in a traditional mud home. which is very simple and doesn't have any modern comforts. We do not own a car or a bike, which makes it difficult for us to travel. Life has been challenging for us, and our living conditions feel very confined. Sometimes, it feels like we are always struggling to meet our basic needs. It is hard to provide enough food and care for my children with the limited income we have. When I found out about the BISP from my sister's teaching husband, I decided to benefit from it. One of his colleagues informed him that the program supports low-income families. My family was going through a difficult time at the time, and I was hopeful that we might receive some support. I had to agree to apply to my sister's husband, who said I would probably be eligible for the help. With hope in my heart, I filled out the application for BISP. I wanted to believe that this could help us improve our situation. However, the process turned out to be more complicated than I expected. When I applied for BISP, I had thought that I would get regular help shortly away, Unfortunately, I quickly realized that this was not the case. I waited for a long time, feeling anxious and unsure about whether I would ever receive anything. I eventually learnt that I would get 12,000 PKR every three months. Although this amount helped me a lot but people in my neighbors, even in my relatives judge me. They think that I am getting "Sadqa" of Benazir and its haram. These comments make me upset. At this time, one of the hardest things I had to deal with was my brother's son's wedding held 3 years ago. Within our family, it's customary to provide an appropriate present to help with the expenses of the wedding. My sister, who has a stable government job, contributed 50,000 PKR, while another sister gave a goat, which is considered a valuable gift. I wanted to support my brother too, so I saved up and contributed 20,000 PKR from my own savings."*

*Unfortunately, rather than being acknowledged for my contribution, I got negative criticism. Some family members began to whisper among themselves, questioning my choice to give that amount. They labeled my contribution as "haram," suggesting that it came from charity money and that I didn't ask for help in that way. They judged me, saying things like, "Why is she giving money from charity? She should have contributed more."*

## **Conclusion**

This study has provided a comprehensive understanding of the impact of state charity programs, especially BISP, on vulnerable communities in Baltistan. The findings revealed state charity programs that provide a financial support towards needy families and individuals. State charity programs reported feelings of dependency, social stigma, and a loss of dignity in Baltistan. Psychological consequences, People of Baltistan associate with getting charity frequently discourages individuals from seeking help, as they anxiety judgment and isolation from their communities. This factor is important to analyze that how charity programs can help and harm depending on the broader social attitudes towards those receiving aid. Programs like BISP, while helpful in the short run, often lack the mechanisms for creating lasting change, such as vocational training or support for entrepreneurship. A key aspect of this research was cultural factors that how people of Baltistan perceive state charity and how religious identity influence their social standing. The study highlight cultural values and social norms impact on women that facing additional barriers to accessing or benefiting from these programs. Marginalized communities have internalized feelings of inferiority and social exclusion, which are exacerbated by the stigma of charity dependency. The study advocates for a shift in the approach to charity—from short-term palliative support to long-term development strategies that promote education, skills development, and self-sufficiency. This approach would allow beneficiaries to transition from dependency to self-reliance, breaking the cycle of poverty in a more sustainable and dignified manner.

## **Recommendations**

This research emphasizes the need to change, how state charity programs are designed and carried out. By consideration of complexities of charity programs and the unintended consequences may have design more holistic, sustainable programs and also contribute to long-term social and economic empowerment This would lead to long-term social improvements and better lives for the most vulnerable people.

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