

The Influence of Cash Transfers and Remittances on Children: A Case Study | Text Transcript | CIRCLE

This is a text transcript for the recorded webinar “The Influence of Cash Transfers and Remittances on Children: A Case Study” presented by the Canada India Research Centre for Learning and Engagement at the University of Guelph. The guest speaker was Elijah Dalton. The event was recorded on November 25, 2020 and was moderated by Karine Gagné.

Transcript:

Karine Gagné:

Hello everyone! I hope everybody can hear me. Welcome to our webinar, it's 5 past 11:00 and we will start. Thank you so much for joining us today and I hope you are all keeping well and safe. As we are moving towards the winter I am speaking here from the city of Guelph and we had a lot of snow this weekend, so the landscape is quite different.

My name is Karine Gagné, and I will be chairing today's webinar with Elijah Dalton. To give you more information about me, I am an assistant professor in anthropology at the University of Guelph. I am also a member of the CIRCLE committee. Today's webinar is brought to us by CIRCLE which is the Canada India Research Centre for Learning and Engagement. CIRCLE was established in February 2020 at the University of Guelph.

CIRCLE aims to be an interdisciplinary nucleus in Canada for cutting-edge research on India and Indian diaspora, to showcase, advocate, catalyze and foster an equitable, respectful, and sustained exchange of the knowledge between Canadian and Indian scholars on complex and emerging and unexplored topics related to sustainability, and social and economic well-being. With that being said, we would like to welcome you to today's webinar we are very fortunate to have Elijah Dalton joining us and sharing his research with us.

I would also like to introduce Elijah and all his work today. Elijah Dalton holds a BSc in agriculture and an MSc in capacity development and extension from the University of Guelph. He carried out his thesis research in Bihar India after being awarded the Shastri research student fellowship. His research interests include agriculture, innovation, migration, and post-disaster recovery. Having grown up in Pakistan, Elijah can speak Urdu and is fascinated by the diversity and complexity of South Asia.

He enjoys experiencing new modes of transportation, reading biographies, and learning from ordinary rural people. Thank you very much for joining us today Elijah, and we are looking forward to hearing more about your research. So, before we dive in - and they're just a few logistical points for today's webinar - I will ask that you all keep your microphones on mute and turn off your videos so that we can establish a strong connection. Elijah will provide a presentation and we will have a question period after that.

To ask a question you can use the wave symbol at the bottom of your zoom screen to show that you have a question, and at that point, I will call your name to give you the chance to ask the question. Also feel free to type your questions in the chat bar and I will ask them on your behalf during the question period. I also ask that we keep the timing in mind in terms of the questions and comments. We would like to have as many questions as possible and we have until a quarter past 12:00 p.m. EST today. So, at this point, I will pass it over to Elijah, thank you.

Elijah Dalton:

Thank you very much Karine and thanks to all of you for being here today and wanting to participate. I also want to thank Dr. Sharada for inviting me to present today. So, let me just get up my slides here...There we are So, in this presentation I will briefly take you through the major points of my master's thesis, which is titled, "The Influence of Cash Transfers and Remittances on Children's Human Capital Accumulation." I produced this thesis as a master's student in the Capacity Development and Extension program in the University of Guelph school of Environmental Design and Rural Development.

Before we begin, I do want to acknowledge my excellent advisors, Dr. Helen Hambly and Dr. Ataharul Chowdhury, as well as my host professor in India at IIT (Indian Instituted of Technology) Patna, Dr. Aditya Raj. And I also want to mention my primary sources of funding which are the Shastri Research Student Fellowship, and the Queen Elizabeth II graduate scholarship in science and technology.

Now to start, I would like to define the key terms in my research title. So, cash transfers are defined as non-contributory safety net programs that give cash grants to poor and vulnerable groups to satisfy basic consumption needs. Remittances are intranational value transfers between resident and non-resident private actors. And last, human capital accumulation is a conceptualization of human knowledge and abilities as productive assets. The accumulation of human capital is seen as a critical pathway through which individuals move out of poverty.

All right, with those definitions taken care of, here is an overview of what I will present today. First, I will introduce the problem, outlining the background conceptual framework objectives and research questions. Second, I will describe what I did explaining my methods and the choice of the case. And third, I will present what I learned by summarizing the findings, discussing their meaning, and sharing my conclusions and recommendations.

Now the problem that motivated my research is the increasing exposure of children to climate-related hazards. In 2015, UNICEF warned that 180 million children live in drought-prone zones and 530 million children live in extremely high flood occurrence zones. The majority of these children live in the Indo-Gangetic Plains of South Asia as you can see on the map. Now the literature is clear that disasters affect children differently than adults. Disasters can leave long-term effects on children's health education and protection.

These effects can trap children in poverty by weakening the human capital assets that would help them succeed later in life. This point has been consistently raised by UNICEF in the wake of

the COVID-19 pandemic. For example, see the recently published advocacy brief on averting the lost cohort generation. In response to the reality of children's vulnerability, many governments use cash transfer programs in an effort to sustain investment in children's human capital accumulation by providing cash to needy households and households recovering from disasters.

Several studies have highlighted a need for better understandings of the pathways through which cash transfers influence children's outcomes particularly in humanitarian settings. In the wake of COVID-19, many organizations including the International Food Policy Research Institute, UNICEF, and the World Bank have advocated the use of cash transfer programs by governments. In contrast to cash transfers, many disaster-affected households are known to mobilize remittances through family member migration.

But there is a major debate in recent economic studies regarding the significance and influence of these transfers. Thus, the links between cash transfers, remittances, and children's human capital accumulation are poorly understood. Now in order to understand and visualize these concepts, I proposed the conceptual framework pictured here. I developed this framework by applying the soft systems methodology of Peter Checkland as a sense-making model this methodology looks at human actions as purposeful activities in response to a perceived problematic situation.

So in my framework, the disaster is a problematic situation which affects the health, education, and protection of the child. In response, governments employ cash transfers while households use remittances in an effort to sustain investments in the child. Though this framework requires further evidence, I believe it is an effective interpretation of the current literature regarding the four bodies of knowledge which it interlinks. All right so with this background, I set the objectives of my research both in relation to the research and in relation to the problem.

So, the objective in relation to the problem was to help improve children's chances of accumulating human capital by escaping poverty traps in disaster-prone contexts. The objective in relation to the research was to explore the relationship between value transfers and children's human capital accumulation in rural Indian households in a disaster-prone context. From this objective, I developed two research questions. First how do cash transfers and remittances influence children's human capital accumulation in a disaster-prone context?

I applied this question specifically to children's health, education, and protection. The second question was, what opportunities exist for governments and NGOs to support and develop the capacity for children's human capital accumulation? This question was a way of taking the findings of the first question and linking them back to the objective in relation to the problem by providing policy recommendations. I've already mentioned that I chose to focus the research on India but here I'll explain how I chose the specific case of Madhepura District in Bihar.

This purposeful decision was guided by the goal of exploring an extreme case in this regard, India was a natural choice because it is home to the largest populations of children and is also highly prone to climate-related disasters. Additionally, cash transfer programs are a common

government intervention in the country and remittances are a major part of the economy. Bihar state is a particularly extreme case because it is highly flood prone and has a high population of children.

It has high levels of migration and remittance sending and the current government is committed to development spending. Yet at the same time, Bihar lags behind other states on many development indicators. I also do want to acknowledge that Bihar is a very culturally significant state that was once the seat of pan-Indian empires and today boasts a population of over 100 million people. Finally, Madhepura district was the central and by many metrics, most devastated district in the 2008 Kosi floods.

Focusing on this disaster in the years since it occurred allowed me to have a long-term perspective of the influence of cash transfers and remittances on children. Health data from Madhepura district show high infant mortality rates, high rates of malnutrition, and very low literacy rates. Additionally, one study after the Kosi floods found extremely high rates of child trafficking in the region. These factors made Madhepura district in Bihar, India an extreme case in which to explore the topic.

I collected data using four methods. First, I conducted several informal meetings with experts and practitioners. Second, I held informational interviews with human accredited social health activist, two primary school teachers, and one NGO staff person. Third, I completed 52 survey interviews with participants belonging to community groups in five purposefully selected villages access to these participants was facilitated by working with a local NGO.

Of the 52 survey interviews, 18 were conducted with females and 34 with males this gender disparity occurred because few women in the communities felt educated or confident enough to participate. The majority of participants were farmers and farm laborers, and most participants were lower caste. Finally, I conducted in-depth interviews with four participants who were selected from among the survey interview participants, I used NVivo 12 software to code the data and then applied soft systems methodology to construct logic models of the key themes.

Alright, so what did I find? I will briefly go over the findings of each data collection method. First, the informal meetings brought to light contextual factors such as gender and caste-based discrimination. Participants also discussed the high burden of disease malnutrition and medical expenses which often result in high debt. Others argued that government programs are excluding the neediest regarding remittances. Some participants highlighted the ills of distress migration.

These meetings also help to identify MKUY or Mukhyamantri Kanya Utthaan Yojana and Fasl Sahita Yojana as two cash transfer programs in Bihar. MKUY is a cash transfer program for girl children intended to elevate their status, protect them, and support their education. Fasl Sahita Yojana is a crop loss compensation transfer available to farmers. The informational interviews provided a more local perspective.

First, they revealed that a cash compensation of around 2,000 rupees had been given out after the floods. This amount was equivalent to about 48 Canadian dollars at the time. This compensation constitutes another form of cash transfers according to the definition that I used. On children's indicators, the participants said that most children got adequate nutrition and were attending school regularly, but when asked about the nutrition of low-caste Mahadalit children, one teacher said that they have their own way of life.

Participants also said that child marriage and child trafficking had been reduced. The NGO staff person and one teacher pointed out that village child protection committees or VCPCs had made a big difference in this regard. They claimed that these groups helped people become aware of the dangers of trafficking and report traffickers to police. In relation to remittances, participants described migration as difficult but necessary for many households. They just they explained that there was no better option for most.

Data from the survey interviews showed that most participants received the between 2,000 and 2,500 rupees as compensation after the floods. They mainly reported using this compensation to purchase food and spend on household health several also mentioned purchasing supplies with this money. A large majority of the participants reported coping with financial need in the past year by taking a loan only two had received a cash transfer in the past year and very few were aware of MKUY or had accessed it.

Most participants said that someone in their household currently or formerly would migrate for work and send remittances. They primarily reported spending remittances on food, health, and schooling. When asked about children's indicators, most participants reported girls and boys receiving adequate, food, attending school regularly, and doing some work at home, but some reported early marriages or children working outside the home. A few also reported that girl children did not get as much food as boys.

Now the in-depth interviews proved to be particularly insightful. Two women and two men participated all were farmers and parents and belonged to the lower castes. Two were involved as leaders in their community groups. Three participants reported using the post-flood compensation for spending on food and health, but one participant described how she and her husband had used the money to start an ice cream selling business because they could no longer get work on the farm.

All the participants described family members migrating for work either recently or in the past often. This migration was associated with debt and the need to pay off a money lender in such cases, the majority of remittances would go to pay this debt and children and women left behind would be made vulnerable to further exploitation. Participants described facing major barriers in accessing several cash transfers. These included time costs, discrimination, and lack of knowledge.

One participant described the Cycle Yojana, which supports students to purchase a bicycle upon graduating eighth grade. She said that it was very helpful for supporting her children's school attendance and safety, but that her youngest daughter had been unable to access it because of

caste-based discrimination at the local level. All participants mentioned getting Indira Awas Yojana or IAY.

This was a 55,000-rupee cash grant to support house reconstruction after the floods. Several said this grant was very helpful for avoiding debt and rebuilding their homes. Most of the participants said traditional loans from money lenders are very dangerous and likely to make children vulnerable. They clearly associated these loans with human trafficking. Participants discussed selling animals as a financial coping strategy, mainly saying that it was good to sell excess animals but not productive livestock.

All participants also reported that they now had bank accounts and indicated that these were helpful for keeping money safe and for increasing savings. So, based on these results I constructed a logic model of the cash transfers that were encountered in the data we saw that post flood compensation had supported spending on food and health and in one case, it had supported livelihood adaptation. IAY had also supported spending on health and helped families avoid debt.

Fasl Sahita Yojana, MKUY, and Cycle Yojana were partly or fully encountered as inaccessible by participants who said that there were time costs and discriminatory barriers for accessing them. When it was accessed through Cycle Yojana did contribute to safer and more regular school attendance. So, cash transfers can influence children's human capital accumulation, but we can see that marginalization works to create barriers for those who are often most in need of cash transfers.

I followed the same strategy looking at remittances and concluded that the difference between safe migration and distress migration is critical with a key deciding factor between these two being high-interest loans. When migration is safe it can provide support for children in a variety of ways, but when migration is unsafe it increases children's vulnerability. And though it may weakly support spending on health and food consumption, village child protection committees as well as self-help groups, bank accounts, and the sale of excess livestock could support safer migration by helping households avoid high interest loans and the sale of productive assets.

So, my key conclusions from this study, are that cash transfers influence children by supporting spending avoidance of debt and livelihood adaptation but accessibility is a major challenge. The influence of remittances was shown to depend on whether they were preceded by safe or distressed migration. Based on these logic models and these findings, I identified four key opportunities for governments and NGOs.

First, they could work to make cash transfers more accessible this could include designing cash transfers with less conditions providing more supports to help illiterate people access cash transfer programs and working against task-based discrimination. Second, I suggest using cash transfers to support livelihood adaptation after disasters. While further research is needed on this the opportunity, this study suggests that cash transfers can support households in changing their occupation to sustain incomes after a disaster and this is actually something that Dr. Craig Johnson has mentioned in one of his papers.

And then third, I'd suggest building capacity for safe migration through governance groups like village child protection committees. These groups help increase the safety of migration by keeping records of people's movements and supporting them to avoid traffickers. Last, I recommend building capacity for low-interest loans, bank accounts, and household savings. Access to financial institutions that can support these activities can help households avoid exploitation and cope in times of need. It is clear in the current crisis.

I want to close out with some recommendations on the current COVID-19 crisis and some recommendations for further study. It is clear that the current crisis is causing a massive disaster for low-class migrants, especially in the early days of COVID-19. In this desperate context, we can definitely expect a rise in child trafficking and distress migration especially as the pandemic continues onward.

Local actors should work in capacity building with returned migrants and people who are in need in this time to increase economic and social resilience in their communities. This could include strengthening self-help groups and village child protection committees. Meanwhile, macro-level actors should continue providing emergency cash transfers as long as they are able, in order to sustain households through this crisis.

For future research, I recommend first exploration of the barriers which marginalized people face in accessing conditional cash transfers such as MKUY. The strict conditions on this cash transfer can be likened to an elevated highway such as those that are common in Patna, the capital city of Bihar. Like an elevated highway, this cash transfer is very difficult for the marginalized to access and there is a need to make this transfer more accessible through low-barrier on-ramps into the program.

Second, further research should explore the use of cash transfer programs for livelihood adaptation like I just mentioned. And third, researchers should examine how high interest debt influences migration and how that links to distress migration. Fourth, future studies should explore the implementation and functioning of village child protection committees to further understand how they can contribute to children's well-being. There is very little literature at this point on community groups like this.

And then finally, I want to recommend further research to test the conceptual framework that I proposed in this study. Thus far it is just a rough sketch and effective testing of its concepts was far beyond the scope of my research and there's a lot to explore in that concept. So, increasing knowledge in these areas has great potential to contribute to human capital accumulation of children in an increasingly crisis-affected global context. Thank you very much for your kind attention and I look forward to listening to your questions. Thanks.

Karine Gagné:

Thank you so much Elijah, this was a really fantastic talk. We will now move into the question period so, just as a reminder, if you have any questions to ask, please feel free to wave or drop

them in the chat bar. And there are like already really nice comments coming. So, I have a message here from Sharada she has a question. So maybe we can start here, Sharada.

Sharada Srinivasan:

Thanks Karine, and thanks Elijah for this presentation and for a nice overview. When you started your presentation, you mentioned that you were looking at the impact of cash transfers and remittances on children's human capital particularly in relation to disasters. So, I wanted you to talk a little bit about your findings in the context of disasters, because I maybe I missed it. I just got a sense that you were talking about the influence of cash transfers and remittances more generally rather than in the context of disasters. If you could speak a little bit to that, it would be useful thank you.

Elijah Dalton:

I guess first of all I would say so there are two kinds of cash transfers that we encountered that were given in response to the disaster. So that would be the first cash compensation, just a very small amount of money and then the larger amount that was for the house reconstruction.

And so those the really interesting thing that we found with that first small amount was that one participant in the in-depth interviews who described how they had been able to use that small amount of money to actually transfer what they were doing as a livelihood strategy and to start selling ice cream which is fascinating. And I think it's something that bears a lot more exploration as to how cash transfers after a disaster like that can support livelihood adaptation in the short term and then the larger amount for the housing.

I think that that showed up in the data that proved to be useful and help people stay out of debt in order to rebuild their homes but, I think we do see that in a disaster context and in this context, in Bihar, the cash transfer is a short-term solution because there's a lot of reoccurring flooding and a lot of reoccurring needs that occur in this part of Bihar. And so the cash transfer doesn't solve those problems with the kind of infrastructure that's needed and so there's a whole other aspect of that. Yeah, does that answer your question?

Sharada Srinivasan:

Yes, it does thank you, yeah thank you.

Elijah Dalton:

Thanks for asking.

Karine Gagné:

Thank you, Elijah. I see that we have a question in the chat here, Helen is writing: “just to be clear could you tell us if the government of India’s COVID-19 policies have inserted more financial resources into the existing cash transfer programs?”

Elijah Dalton:

I actually haven't been able to follow this super closely. So, I don't know actually. Dr. Sharada Srinivasan probably has a more up-to-date answer on this, but I believe they have started some initiatives directed to COVID-19 that are cash transfer based.

Karine Gagné:

Thank you, Elijah do we have more questions? I have some questions if nothing is coming, maybe I can start with. That I would like to ask. Elijah you were talking about this. So, you have these two categories, right: safe migration and distress migration... I'm curious about how they are relating to national– like migration inside the country, and international migration. Do you see some pattern emerging here or what are your thoughts on that?

Elijah Dalton:

Between international and inside the country migration?

Karine Gagné:

Yeah, are you able to associate safe migration as something which is more related to migration for work in other countries? Or it's the things that you've been observing are all like migration to other parts of India? Or do you have a pattern in terms of how these things are going?

Elijah Dalton:

Within this case study, it was almost entirely migration within India because of the just the low economic status of people and so that was all they could afford to do, but I think that from what I've read about international migration as well it's the same issue of debt. And so when there's that leverage on someone and they're under this heavy the burden of debt and that's part of the transaction that happens for the migration.

It becomes much more difficult for them to actually use their income in a way that helps their family back home because they're just working to pay off that debt and they're kind of in an exploited situation where they don't have the control of where they're working. And what they're doing and how their money is being transferred back home and things like that so it's really a lack of control that they end up having because of that debt.

Karine Gagné:

Thank you for that. Since there is no there is no other question at the moment–

Sharada Srinivasan:

I have a question, Karine.

Karine Gagné:

Okay, please go ahead.

Sharada Srinivasan:

So Elijah, just to take the conversation forward – I mean you worked on cash transfers I was a little surprised that I didn't hear any reference to debates around universal basic incomes right especially during the and the early days of the COVID pandemic in India there are raging debates about the need for a basic income grant for poor families so I would like to hear your thoughts on cash transfers. And you especially said there are a lot of poor people the most marginalized are not able to access cash transfers sometimes, so I wanted to hear your thoughts on the basic income grant.

Elijah Dalton:

Okay, thank you for asking that. Yeah, I think what I was surprised by in my case study was the lack of access that there was, because MKUY is it's not basic income but it's kind of like that it's meant to be a universal thing for all girl children in Bihar and to provide for their needs in a lot of big ways and support them to keep going to school through to completion of school.

So, from understanding about that how little access there was, I think that's such a huge issue because there's these conditional barriers meant to keep people from exploiting the system but those same barriers actually keep out those people who are illiterate, who don't know how to fill out the correct forms and get into the system. Then they end up paying someone else who will help them fill out the forms and that person obviously will then take a cut or ask for money to do that and so it becomes a real barrier.

There was one person particularly who I talked a lot with in-depth interviews who was very adamant against just mistrusting government schemes like this because of the barriers and the time costs and so there needs to be a lot more work around how it would be delivered in a way that actually meets those people who are needy in a way that's effective.

Karine Gagné:

Thank you, do we have questions? I'm not seeing anything in the chat.

Helen Hambly:

Hi Karine, can I ask a question? It's Helen here.

Karine Gagné:

Yes, please go ahead.

Helen Hambly:

Elijah, I can say it in person, thanks again for a great presentation. You know, it's interesting, there's a lot of comparative research opportunities you mentioned you want to do some further work. What would be your thoughts looking at COVID-19 cash transfers around the world? Look at Canada with the CERB and similar programs in the US, where there were direct cash transfers and the evaluation results to date show that they haven't always gone to support or reduce vulnerability within households.

So, I was just wondering if you get any thoughts on that – and I mean I'm pushing around COVID-19 primarily because we're in the situation and there's obviously a lot of policy questions right now around further investment in cash transfer programs everywhere in the world. So just any thoughts of you know maybe directions you take it for further research.

Elijah Dalton:

Thank you, Dr. Helen, for asking that. In COVID-19 I think that evaluation needs to happen and that's those are kind of large scale research projects that need to happen and should happen to evaluate where is that money actually going and what is it achieving. For people and how is it keeping how I was helping out those who are actually needy, but kind of again for me what this case study highlights is the importance of the local community and community groups like the village child protection committee and like the self-help groups and how valuable those were for actually helping people advance themselves and build their capacity up in the face of a crisis in the face of big needs.

To have that local community that responds quickly to their needs and I think if I was going to keep going in this research, I would really want to be looking at how looking at code if I was to be looking at COVID-19 to be looking at how community groups actually influence the well-being of people during COVID-19 and I'd really like to explore that further yeah.

Karine Gagné:

So I have something here in the chat, Sharada is asking “there are others who are opposed to any form of cash, and favour in-kind support– providing good quality education, healthcare and food. People like Jean Drèze championed this strategy. Cash is no substitute for actual public welfare that governments should provide.” Your thoughts on that?

Elijah Dalton:

I would absolutely agree with that. I wouldn't agree that no cash should ever be given but I would absolutely agree that it's not a substitute for good education and health care particularly good education and health care so in Bihar, they've been really successful at getting children into school recently because they're providing free meals and different incentives but because there's a really poor quality of education.

So that's definitely what I saw in the case study, there was a question of is this useful in any way why we wouldn't send our children you know our as they're getting older a way to work rather than do this which seems so useful and they're not learning anything so, I absolutely agree that the quality of those things is really important and needs to be there on the issue of food and the PDS system from the reading that I've done, just knowing the food issue and how much corruption there is and leakage there is in the PDS system. I don't know if I would agree to going against cash for that and sticking to the food system but that's a very complicated issue, so I won't get too far into that.

Karine Gagné:

Thank you. I'm going to refresh the chat. Do we have questions? Well, I can – if that's okay ask the second part of my question. I do research in a place called Ladakh in north India and the people who are building roads are in the region people who are migrating from Bihar. You will see people from Bihar doing all of the very difficult infrastructural work in the region in a very difficult place and then it's very difficult to see the poor work conditions for the people.

So, I was wondering – maybe we can even say curiosity – but from a perception of someone doing research in Ladakh, we always think that like Ladakh is the place where so many people from Bihar are migrating from for work. But what are they – is it only my understanding doing research there and – what are the other places where the Biharis are finding work in India?

Elijah Dalton:

The main areas that I encountered actually, Ladakh was not mentioned mainly they would go for harvesting in Punjab and Haryana and then as well for a variety of labour jobs in UP and in Delhi and it seemed like there was just starting to be a few more who were going south in India and finding a bit higher quality jobs in the south, but mainly that that kind of regular the high in debt, migration was to farms in Punjab and Haryana for harvesting. That's interesting that there's a lot of Biharis up in Ladakh as well.

Karine Gagné:

Yes, it's it has been like that like for many years yeah, it's not something new so yeah, it's interesting to hear about this from another perspective. Sharada has a question here related to

data collection: “so you had more male respondents and female respondents. Usually, it's women on topics related to children.

Is it because as a male researcher did you find a difference in responses between women and men?” Sharada, thank you because I really had this on my notes here that was another question that I wanted to ask so yeah I'm really curious about that as well.

Elijah Dalton:

Yeah, this is a good question and I think it would have been different if I could have put together a team with a female who would be collecting data, for women for engaging with the women. So, I think it's part of having the male researcher but also but also, was because the women— because it was a lot of the questions were about the use of finances, women would disqualify themselves and say “well, I don't know,” even though that's not really true.

I mean they do manage a lot of the finances, but they would feel like they can't say that they do, and so, they would say well you know, “my husband will talk about the finance stuff.” So, I think both directions would have been really helpful I think to have a female researcher who could engage deeper in those conversations with women.

Karine Gagné:

Thank you for this, I have a question here coming from the chat. “Thank you for your presentation, Elijah. My name is Chantal, a PhD candidate at the University of Massachusetts Boston. I just got back from doing my fieldwork in Navi Mumbai on the human security of women construction workers, I would love it if you could talk more about barriers to the variety of government schemes you talked about. I found that the design of the building and other construction workers acts for example, led to extremely poor implementation.”

Elijah Dalton:

That's really interesting. Yeah, so, in terms of barriers to cash transfers like MKUY the main ones were the lack of literacy and it's a complicated process to apply and also, knowledge about the program and having that knowledge at the time when the child is born because it's a kind of program where you kind of have to get onto the onto the tracks early with the child.

By having your child born at a at a health facility and getting the right immunizations right away from the beginning and if you don't meet those conditions, then you can't get back on the tracks for MKUY. I think that's really a faulty design because there are so many people who get excluded because something was missed.

There should be mechanisms there and effective work happening there to bring people back onto the tracks and to be able to participate in this program and that didn't seem like that was happening or available at all. So, with that context there's no one helping illiterate people get their children onto this system and involved and meeting the conditions and getting the

resources that it provides and so I think that's a huge flaw that definitely needs to be addressed.

Karine Gagné:

Thank you. I see things moving here on the chat I will wait a bit if people are typing. Nothing is coming. I have another question I will ask if I may. You did a wonderful project here Elijah and you have like really interesting findings. I mean, what is next for you in terms of work? Are you still thinking about doing studies? Do you still want to work on this topic?

Elijah Dalton:

There's a lot of work that definitely could be done on this topic, but I actually chose to step away from it and leave it. I'm actually going forward to be working. I really have a desire to be on the ground and be working with local people and learning in that kind of a context and so at least for the next little while I'm heading towards working in Chad in Africa with a local organization and working in community health and agriculture there. So, I'm not really sure what it looks like yet but that's what I'm working towards. That's kind of where I'm at with that.

Karine Gagné:

Interesting, thank you for that.

Elijah Dalton:

Thanks for asking.

Karine Gagné:

I will refresh the chat here. Do we have more questions for Elijah? Things are moving a bit, I will wait for maybe two minutes to see if somebody maybe some people are typing in the chat. So, for how many how long was your field work, Elijah, in India?

Elijah Dalton:

So, I carried it out over about three months in the summer of 2019. I went in June and then came back in August.

Karine Gagné:

Good timing, it's very difficult for students doing research during COVID that many have redesigned their research project.

Elijah Dalton:

Yeah, I'm really glad I was able to go before that happened.

Karine Gagné:

Yeah so, I see nothing coming... does this mean we should perhaps wrap up? Is there anything that you feel you would like to add Elijah, based on the questions that you have?

Oh, I have something here, just a second... I'm going to ask to unmute. We have Karine Bates here asking a question. Ask to unmute— is it working? I'm clicking ask to unmute but it's not working... Maybe Shirley is – if Shirley is there could you help us with that?

Elijah Dalton:

I don't know. did the Karine Bates have a question?

Shirley Shanahan:

Yeah, Karine is unmuted, so...

Karine Gagné:

Yeah, okay, Karine you're unmuted if— “no question, just congratulations.” Okay it was a wave. Sorry. I'm still decoding the Zoom different like icons. There are so many things that I need to learn with the technology these days. Thank you, Karine. And by the way Karine was my PhD supervisor and she's with us today so it's nice to have you here, Karine. Okay so do we have questions otherwise uh we will wrap it up.

Well, thank you so much Elijah for this fascinating talk and that you had like many questions. Thank you everyone for being here today. I want to say thank you to Sharada, Shirley and Janice for being here and helping us with the technology today.

I would like to invite people to sign up to the CIRCLE email list by sending an email to, and I'm saying the email address here, is “indiaresearch” and it's like it's within one word, and then we have dash capital “L” at uoguelph.ca [indiaresearch-L@uoguelph.ca]. And then you have nice messages at Elijah in the chat. It was really nice to have everybody here for today and on this, I think we will I will ask Shirley how we close the discussion from now?

Shirley Shanahan:

I think if you're ready to close, we just all leave the meeting. I can shut the meeting off right now.

Elijah Dalton:

Okay thank you very much, really appreciate it.

Shirley Shanahan:

Thanks, Elijah. Thanks, Karine.

Karine Gagné:

Yeah, thank you, and congratulations!

Elijah Dalton:

Thank you.

[End of Transcript]