

Reducing Poverty in China: An Analysis of Social Work and Financial Management

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Abstract

In contrast to broad reduction, focused mitigation of poverty involves the application of scientific and successful initiatives to identify and support disadvantaged populations and to manage the supportive system in line with the living conditions and backgrounds of each household. This report investigates the issues that arise when enhancing social work and financial assistance for the purpose of reducing poverty with precision in China. It makes recommendations for improving social work and financial assistance in low-income areas, as well as urging financial institutions to work more closely to government agencies to do so. In addition, social work has advanced with its idea of entitlement, its objective of aiding the underprivileged and attaining autonomy, and its premise of providing tailored services depending on the requirements. Social work is a good example of this. A social worker's job is to identify those in need, give them agency, and come up with practical solutions that will last.

Keywords- *Poverty Reduction, Social Work, Financial Assistance, Low-income Areas, Focused poverty reduction*

I. INTRODUCTION

In China, there are still more than 72 million individuals who are underprivileged. They are spread out across China's whole mainland and live in squalor. By 2025, the country focuses on improving living standards for those who are less fortunate [1]. In order to provide services to these demographic, social workers must be able to collaborate with government agencies. Since its inception, social work has been concerned with reducing inequality [2, 3]. The characteristic of social engagement is a background of human struggles over poverty, and its principles have evolved as a result of people's struggles to address social concerns. Social work has its origins in western culture.

An example of this is the enough that focused poverty reduction, which is the mirror image of broad reducing poverty [4]. Poverty alleviation that uses scientific and effective techniques to identify, support, and manages farmers in diverse poverty-stricken areas is known as "scientific and effective" poverty alleviation [5]. In finance, money is created; it is circulated; it is returned; it is issued and withdrawn; it is made and withdrawn; and so on. After the reunification of available resources, it is to achieve an equal flow of profitability in order to foster national economic development.

During the eighteenth CPC National Congress on 2012, China's campaign over poverty reached a crucial period. [6] China is aimed to deliver its objective of eliminating severe poverty by the end of 2020 after eight years of hard effort. This is a fundamental goal for the new age of establishing socialism with Chinese features. 98.99 million Rural residents living underneath the present poverty line have all been lifted out of it (Figure 1); 128,000 impoverished towns and 833 recognized poor counties have all been lifted out of poverty (Figure 2). Extreme poverty has been erased in large parts of China [7].

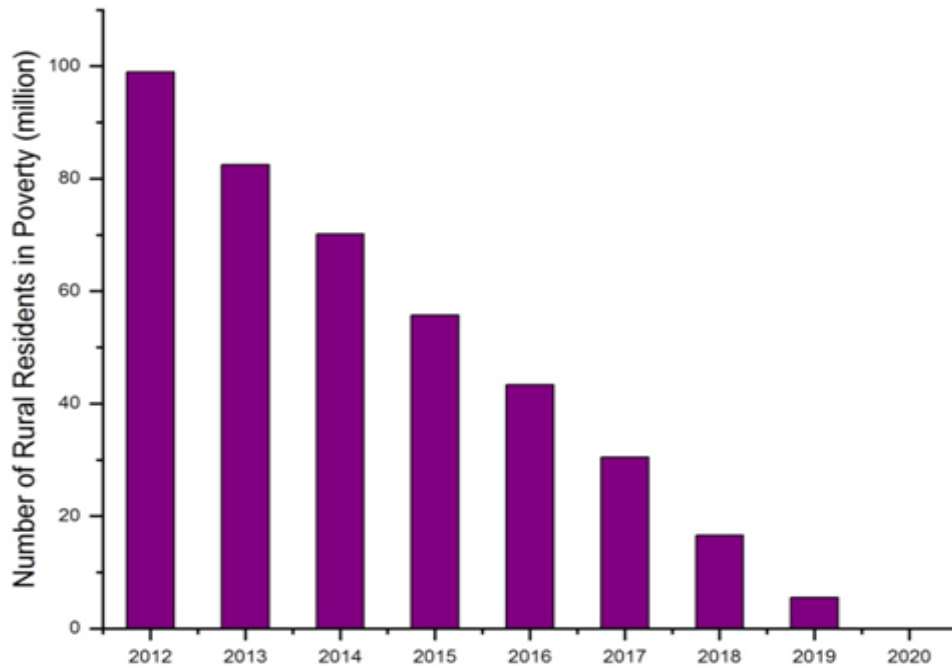


Figure 1: Poverty rates among people living in rural areas (2012-2020)

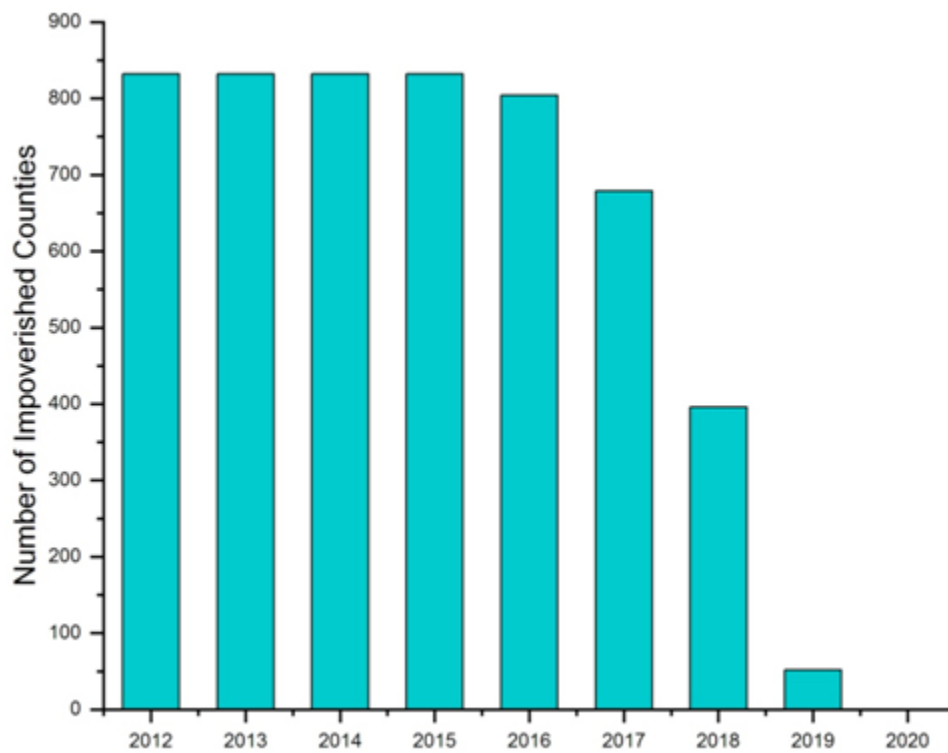


Figure 2: Counties with a high level of poverty (2012-2020)

The new five-year plan [8, 9] as well as the goal of constructing a moderately wealthy society by 2025 necessitates the government's full commitment for financial firms, as well as active guidance for financial firms to conduct effectively focused poverty alleviation and also provide greater financial support. Consequently, it's critical to understand the specific work of financial aid in alleviating poverty [10]. Using Hebei Province as a case study, we analyze the effect of financial precision reducing poverty in China and offer some recommendations for how to best advance the process of alleviating targeted poverty and achieving the dream of developing a prosperous society across all dimensions by 2025.

The additional detail of this study: Topic II illustrates that the social workers are often involved in reducing poverty. Topic III depicts the compatible insides. Topic IV describes the impacts of social work on poverty eradication. Topic V explains the current financial support issues regarding the focused poverty reduction effort. Topic VI discusses Hebei province's financial assistance for future era focused poverty reduction. Topic VII shows the financial exact poverty reduction development. Topic VIII summarizes the overall work.

II. ENGAGEMENT OF SOCIAL WORKERS TENDS TO BE ASSOCIATED WITH FOCUSED REDUCING POVERTY

Using the framework of political and social sciences, philosophy, ethics, and economics, Professor Amartya Sen saw famine and destitution in perspectives of right and strength, offering new tools for the study of poverty [11]. It marks an important turning point in the development of the notion of poverty. Poverty, according to Amartya Sen, is more than just a truth; it also refers to a lack of resources and opportunities as a result of one's surroundings and social circumstances. As a result, poverty and starvation can be traced back to disenfranchisement [12].

Particularly, in a market system, private ownership grants a person the right to produce, to work, and to sell, and allows them to retain or distribute such rights. An economic entity's freedom to operate and earn is protected by this set of rights. There will be a weakening of execution if any of these rights are lost or withdrawn. If a person's right to a portion of food is revoked or lost, a large-scale food shortage or famine is likely to ensue [13].

Efforts to reduce poverty with precision necessitate accurate identification of those in need, providing them with appropriate assistance, and managing and evaluating such efforts scientifically. Identifying and alleviating the causes of poverty is at the heart of this effort. Freedom and justice

are balanced in this system. Amartya Sen's concept of right and strength, which can be used as a foundation for this shift because it highlights the root of the problem of poverty, is in line with this principle. By this concept, the best approach to eradicating poverty lies in the empowerment and right to property of the poor.

III. COMPATIBLE INSIDES

A. Personalized social work is more effective at reducing poverty

It is much more difficult to help folks in need if you don't know who they are, compared to generic poverty alleviation techniques. As a result, social workers are urged to investigate the problems of poverty and identify the true needs of those in need [28]. According to Amartya Sen's multi-dimensional examination of China's destitute people, the group's poverty stems from a lack of education, a harsh environment, and a wide range of diseases. Despite the fact that they would be denied of rights and opportunities for growth, they represent to a wide range of areas, organizations, and households, and have a wide range of needs and demonstrate a wide range of abilities. To ignore these truths, rely on statistics alone, or promote empowerment schemes in their whole would result in missed opportunities to help people who need it most, and will weaken efforts to reduce poverty on a broad scale.

As a result, poverty reduction efforts should be carried out in small communities, households, and on an individual basis. For the sake of compiling a collection of private details on the causes of poverty, individual skills, social backgrounds, and needs, social workers should use their "unofficial" titles [14]. Each individual in the database can then have a unique empowerment plan [15] created for them, which can then be submitted to their home or town or country or county in where they reside. Each student will be given a social worker who will monitor his or her empowerment strategy and take appropriate measures to assist the student in dealing with major challenges.

When the Hong Kong Polytechnic Institute and Yunnan Institute collaborated in 2001, they came up with the "Green Stockade" concept [16]. Baseline research and verifiable managements of alleviation activities will inspire farmers (the disadvantaged group) to take action. These villages' situations and needs were investigated through interviews with social workers as part of this project. The villagers and social workers were able to overcome their psychological hurdles thanks to these discussions. Afterwards, gatherings were held at which the locals may air their concerns and wishes

regarding current events. Community funds were then formed to help the villagers produce and sell craftworks, as well as exercise administration and teamwork.

B. Encouraging others and ourselves is a concept that leads to long-term development

Efforts to alleviate poverty must take into account not only the needs of impoverished farmers, but also their talents and the potential for long-term growth. Both of the following options are available to social workers in order to aid in this endeavor:

Maximize opportunities and untapped potentials. For a social worker to use the notion of advantageous scope, they must identify the subject's competitiveness. In order to help others and ourselves, social workers must look for strategies to help their subjects grow and develop in a long-term manner. It is essential to begin with a realistic assessment of a client's needs and then to pinpoint any unique assets or resources that may be of assistance to the client. In order for poverty to be alleviated in a targeted manner, this is necessary. Linking resources and integrating abilities is a win-win situation. As a social worker, you'll need to examine the relationship between the demands of the poor and the resources that are accessible. [17] The exact alleviation of poverty requires resources that can be allocated in a variety of different ways. Poverty alleviation can be achieved through a wide range of means. In today's social work, a social worker must arrange and coordinate many resources to deal with the unique needs of each individual client. Experiences [18] from government purchasing initiatives will be available to social workers, who can then use this knowledge and government resources to increase their effect on poverty reduction and achieve the most cost-effective possible identification of the poor.

C. Social workers stick to equality and fairness to recognize poor citizens

Modern society and the socialist system are built on a foundation of social justice, and social workers think that social justice should be achieved across all ages, genders, occupations, and races, and that it should be enjoyed by everyone as a consequence of social development. Social workers have actively sought justice throughout the development of their profession. [19] Working in social services is regarded as more honourable than working in administrative positions because of its emphasis on promoting social equity and empowering those who are historically marginalised while also fostering good interpersonal relationships. For the poor and for the defence of their rights, social work is able to affect policies. Redistributing societal wealth, balancing competing interests, and upholding the rule of law are all possible outcomes of this system. Social workers are

concerned about the disadvantaged and fight to correct injustice, alleviate poverty, satisfy needs, and stand up for the rights of those who are unable to do so for themselves. The objective of socialism seems to be to eliminate poverty and achieve equity, and the approach for achieving this goal is focused reduction and elimination of poverty.

As the Chinese government poured money into alleviating poverty and developing rural areas, a slew of problems arose, including systemic flaws, pointless relief efforts, poor service quality, and a general lack of efficiency. As a result, poverty alleviation policies must be fine-tuned, and limited resources must be allocated to the most disadvantaged. All individuals must feel like they belong, poverty must be eradicated, financial disparities must be narrowed, and social justice must be promoted.

D. Social workers can use scientific ways to alleviate poverty

A social worker is meant to adhere to specific beliefs, use expert techniques, assist marginalized communities, coordinate social interactions, solve genuine difficulties, regain group functions, and encourage social well-being. As a career, social work relies on a variety of professional practices, including teamwork, casework, and community service. Additionally, case guides, team working, allocating resources, consultancies, and training courses are available to aid in the process of problem solving. [22] The goal of social work is to learn about the plight of underprivileged populations and provide them with personalized and compassionate assistance. Furthermore, focused poverty relief approaches strive to categorize impoverished groups, take into account regional variations, find poverty reasons, and study poverty groupings. Targeted poverty relief is the best way to identify those in needs, plan initiatives, allocate cash, aid households, and assign employees. The strategy is intended to lift marginalized groups outside from poverty by engaging them in production plants, transferring them to other places, safeguarding their environment, providing education opportunities, and giving subsistence pensions. Authorizing assists, expert trainings, modest loans, cross-regional activities, e-commerce engagements, tourism expansions, Photovoltaic panels' constructions, tree plantings, entrepreneurial cultivations, and corporation assistance could also be used to alleviate poverty. These laws, tactics, techniques, and projects demonstrate the structure and reason that distinguishes targeted poverty assistance.

IV. POVERTY ERADICATION IMPACTS OF SOCIAL WORK

As per figure 3, "We don't have freedom to consider concerning poverty, much less help those in need." Reflexive performance and management can be severely limited by heavy workloads and overstretched services. It's imperative that we have a firm grasp of the material we're discussing. In the field of social work, there is no one accepted upon concept of poverty. In our opinion, what should we do? As the saying goes, "We learn how to support the poor, but our other jobs take precedence." In order to serve those in need, social workers with heavy caseloads must first take care of their statutory and other obligations. "We're impoverished, too." Working in an anti-poverty manner requires financial resources. "We should avoid mentioning the link connecting poverty with child safety because it is demonizing."

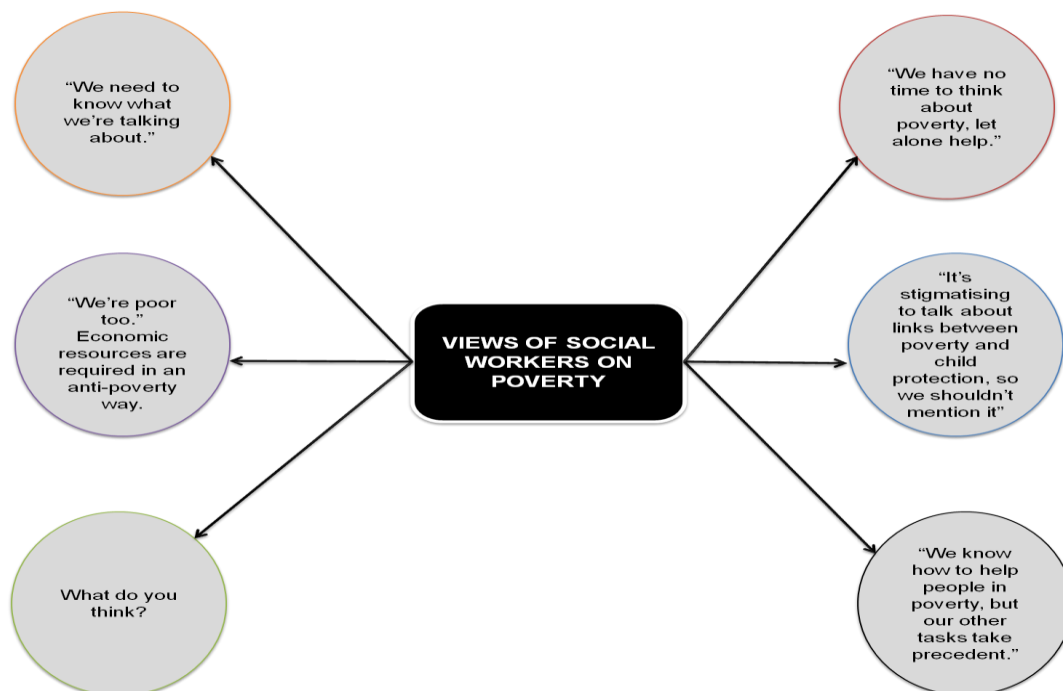


Figure 3: Perspectives on poverty held by social workers

A. The subject of 'who to aid' can be answered via social work

It's a way to identify those who are truly destitute. When China's President, Xi Jin Ping, stresses the importance of addressing poverty, he is referring to measures that help those who are actually in need. This is a time when social workers have to focus on diagnosing specific issues and refining policies in order to achieve targeted poverty alleviation, a mission that must be founded on refined efforts. [20] Workers in the social services field must be able to recognize and assess the difficulties

faced by marginalized groups in order to pinpoint the root causes of poverty. Farmers with annual disposable income of less than CN ¥2,300 are considered destitute by the Chinese government. The problem is that it's almost impossible for village/county authorities to precisely estimate the earnings of each farmer. As a result of their training and experience, social workers have an advantage in this endeavor. For example, they are able to look at the farmers' family background and living environment as well as their working hours, paid efforts, and other objective aspects to see how the farmers feel regarding poverty and their desire to get out of it. There are several ways that social workers can help alleviate poverty, such as identifying the causes that have created and will continue to cause poverty. When conducting interviews or creating a scale to quantify poverty, social workers can avoid errors and inaccuracies.

B. By organizing society's resources, social work can resolve the point of "who assists"

Poverty relief efforts in China have entered a critical phase and are now focusing on the poorest citizens. Even though helping this group is the most difficult part of the job, the country's overarching aim of prosperity cannot be achieved without addressing the plight of this particular subpopulation. As a result of these efforts, the country is on the verge of ending poverty, speeding economic growth, enhancing the ecology, and reducing regional disparities in growth. China's effort to alleviate poverty is a political one, unlike other countries' efforts to alleviate poverty. [21] This mission can be refined through the coordination of social resources and the coordination of poverty alleviation efforts by social work. Social workers think that people are interrelated with the society and that aid to the impoverished classes should include cultivating the subjects' capacity, improving the environment, and activating social resources. In addition to providing social resources and better settings, social work will assist economically disadvantaged groups in resolving their issues and strengthening their ability to cope with adversity.

V. CURRENT FINANCIAL SUPPORT ISSUES FOR FOCUSED POVERTY REDUCTION EFFORT IN THE FUTURE PHASE

Enhanced economic support is essential to alleviating poverty because it acts as a catalyst. Over the past 3 decades, China's attempts to elevate the poor out of poverty have been aided by China's poverty laws, as well as the country's financial resources. There have been a number of phases to China's poverty reduction efforts since reform and opening-up began in 1978, and the role of poverty funding has changed throughout each of those phases. Finance for alleviating poverty has

shifted from a relief effort focused on handing out money to one that is more market-driven and focused on improving the poor's own resources and capabilities (Figure 4). This is known as a "development" strategy.

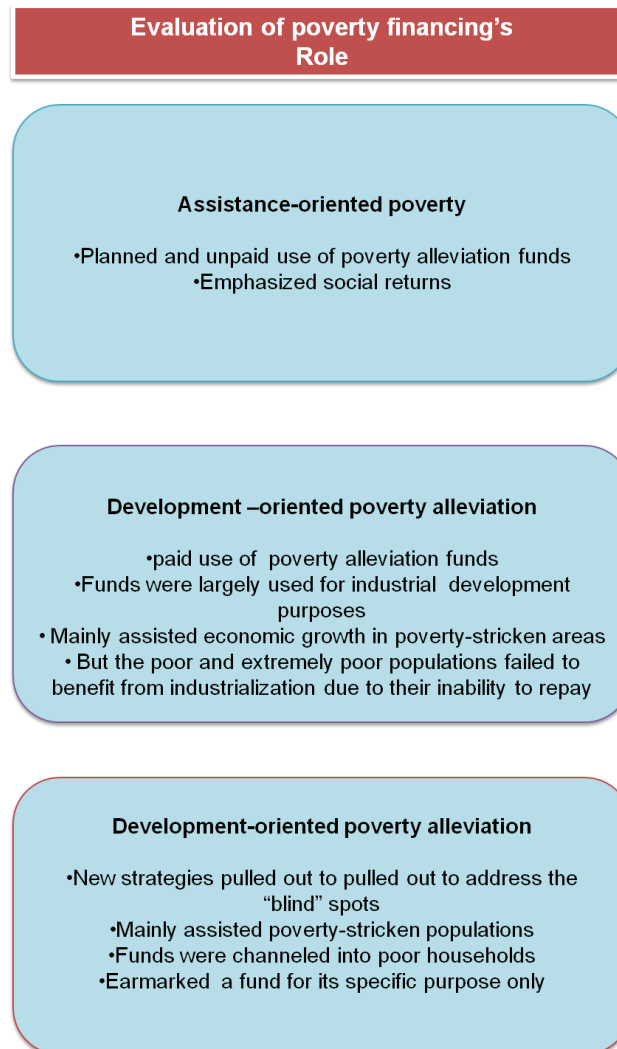


Figure 4: Development of the function of poverty financing

A. Credit source is inflexible to acquire

For farmers in Hebei province, money for basic living really aren't fixed, thus the funds for production are much more limited. However, despite their need for finance, their capital is not strong enough to withstand danger, and as a result, they are frequently unable to secure funding [23]. As a result, the development of the poor is slowed and also the impact of poverty reduction is not visible because of the lack of financing and collateral security for farmers. Some prominent businesses, professional cooperatives, and other economic entities with big credit are harder to meet

when it relating to economic assistance for focused poverty alleviation. As a result, genuine economies, such as leading companies and professional cooperatives, are hindered by the inability to meet long-term credit needs and substantial capital requirements due to inconsistencies in the loan terms.

B. Financial companies find it more difficult to reduce poverty in poor areas due to their own limitations

Poverty alleviation projects in Hebei province are expensive, and the liabilities are difficult to disseminate across counties. Microcredit, not donor relief, is the primary tool for reducing financial poverty. The natural factors in the poor areas increase the occurrence of economic poverty reduction. Natural disasters are more common in poorer places because of the fragile ecological environment. As a result of poor farming techniques, soil erosion is escalating. Farmers have lost their primary means of subsistence due to the disappearance of large tracts of land. It is also more expensive to alleviate financial hardship because the infrastructure in low-income neighborhoods is shoddy. There are no long-term expenditure plans for fiscal funds because of the unique geographical conditions. There is minimal water irrigation, little power equipment, little road coverage and bad conditions on the roads in disadvantaged communities [24].

Moreover, in poor areas, the structure of the agricultural business is solitary, making it harder to relieve the poverty. The poorest areas rely heavily on the economic system as their primary source of income. Lack of economic trade and competitive awareness and self-sufficiency are two issues that are frequently brought up. Food crops make up the majority of agricultural crops, while economic crops are quite rare. Furthermore, bad farming methods lag behind, which means that production costs are high and income is low. When natural disasters strike, food prices fluctuate, or other unforeseen circumstances arise, people in low-income communities are unable to feed themselves, making it difficult to build up savings [31].

C. Exchange of information for reducing poverty is inadequate, limiting effective financial poverty reduction

Because the government's departments tasked with alleviating poverty, financial institutions, and agencies charged with overseeing the financial system do not share information in a comprehensive and unified manner, financial institutions are unable to assess the financial situation of low-income families. As a result, targeted poverty reduction is impossible [29].

D. Financial companies are less eager to succeed, which prevents the effective application of financial focused poverty eradication

The financial infrastructure in underdeveloped areas is shaky, and the financial services available there are lacking. Due to the lack of simple deposit and lending services in rural areas, financial firms cannot greatly facilitate efforts to alleviate poverty in these areas.

E. The cooperation among governmental agencies is ineffective, thereby impacting the overall impact of financial focused poverty reduction

Fiscal policy by the state has still not been properly and effectively used to help reduce poverty, and financial firms have received less preferred subsidies. Local authorities, farming, finance, statistics, and other ministries all have a role in financial poverty reduction. Despite the fact that it covers a large area, no effective means of communication or coordination has been established between the various departments involved. As a result, there is some challenge [26].

In the current era of economic precision poverty reduction, many of the same issues arise. The above-mentioned five elements are frequently found in initiatives to reduce poverty. Regardless of differences in geography, economic development is distinct in each country. A variety of issues afflicting various regions can be classified as "local." The following is compared with the existing financial assistance for Hebei province and explores the issues of economic precision poverty reduction throughout Hebei province.

VI. HEBEI PROVINCE'S FINANCIAL ASSISTANCE FOR FOCUSED POVERTY REDUCTION IN A FUTURE ERA

As per Hebei poverty data, there seem to be 62 poverty-stricken towns in Hebei province during 2016, among which 22 are located throughout the nation Yanshan-Taihang mountainous region, 23 are located outside the area, and 17 are significant towns in the province. The province has 7366 poverty-stricken villages, accounting for 15percentage points of the province's administrative villages. People in rural areas make up 8.5percent of the population, with 485,000 people falling into this category. [32] It's no secret that poverty is a major issue. To better alleviate poverty in specific areas, Hebei province has implemented a number of initiatives.

In addition, the provincial finance office, the Shijiazhuang central sub-branch of the People's Bank of China, the provincial poverty relief office, the Hebei banking supervision bureau, the Hebei

securities regulatory bureau, the Hebei insurance bureau, and the ministry all work together to achieve an innovative targeted poverty reduction framework and speed up targeted poverty alleviation efforts across the province. Financial poverty alleviation, however, still faces a number of challenges. For the financial poverty reduction demonstration county's achievements to be actualized, we need to integrate and disseminate what has been learned in a single location and make it widely known throughout the region [27].

VII. FINANCIAL EXACT POVERTY REDUCTION METHOD DEVELOPMENT IN THE MODERN ERA IN HEBEI PROVINCE

A. Build a strong financial infrastructure for underserved communities

Inclusionary finance provides affordable and convenient banking services to all segments of society. It's founded on the notion of equal access. It aims to aid farmers in low-income areas by increasing access to financial services, implementing financial poverty alleviation, reversing the decline of low-income areas, and making their lives more fulfilling [30]. We need to improve financial infrastructure in low-income areas and make the financial climate better for everyone. Financial firms and services may be found in every community, as long as you know where to look. Increase the number of county bank branches and the number of POS (point-of-sale) and ATM (automated teller machine) machines. Farmers don't even have to leave their houses to access basic financial services, which is a huge convenience for them.

B. The efficacy of poverty reduction is improved by banking institutions working closely with government agencies

Focused poverty reduction funding is a massive undertaking. Poverty alleviation is more effective when government agencies and financial institutions work together effectively and closely. The optimum use of earnings should be made by financial firms and government agencies working collaboratively [33]. A good place to start is for the federal government to create proper use of the financial sector's financing capabilities when it comes to combating poverty. Financial institutions should offer a discount and actively take on the responsibility to society of poverty reduction in order to achieve an efficient set of financial assets and financial capital. A sound system for creating files for poor households should be established by the governments; basic information about disadvantaged areas should be provided to financial institutions. A timely exchange of information

on strategies for alleviating poverty should occur between the government and financial institutions, as well.

C. Improve financial poverty reduction by creating a strong compensation mechanism for risk diversification

They are unable to pay back loans because of the poor areas' inability to reimburse them. It is also difficult for financial institutions to put up an assurance and danger limit because of the limitations of local finance. Initially, we need to enhance local social credit institutions and fight down on debt avoidance. Fiscal policies will be improved by the government departments in the second step. Financial institutions need to be more enthusiastic about providing low-interest loans to help alleviate poverty. Thirdly, we must aggressively develop the insurance industry in poor areas and offer poor areas with insurances including risk insurance to preserve microfinance for poor areas and boost lending activity of banking firms [25].

VIII. CONCLUSION

To attain the objective of developing a great society in all aspects by 2025, this report recommends broad financial and social support for focused poverty alleviation initiatives. By accurately identifying those who are disadvantaged, social workers can hone their poverty reduction skills. Poverty reduction relies on social workers' ethical principles, scientific approach and life experience to overcome a variety of obstacles. This aim necessitates government action, farmers' engagement, suitable anti-poverty strategies, and precise results. To improve farmers' living conditions and the rural environment, it seeks for fine improvements. The field of social work is well-suited to take on such a challenge. Many issues remain in financial and social assistance for targeted poverty reduction in the new period, and we must continue to improve our efforts in this area. Social work and financial aid for focused poverty reduction will be needed in the future to develop more answers.

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