

3.5 Social Policy Issues

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Third sector and the fight against poverty and social exclusion: the case of Greece.

by

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Abstract

This paper aims to open a new perspective concerning the landscape of the third sector. In particular, we discuss the development of the Greek third sector with regard to the fight against poverty and social exclusion. We propose a solid theoretical framework to better understand and measure the impact of Greek NGOs on poverty and social exclusion. We begin by discussing the main contemporary schools of thought for civil society, the origin of the third sector concept, and then we proceed by presenting the development of the Greek third sector and its institutional framework. We continue by highlighting the role of Greek NGOs in the fight against poverty and social exclusion by providing some stylized facts drawn from empirical research. Finally, we discuss the methodological challenges of building an appropriate model and we propose a possible and feasible solution.

Keywords: Poverty, Social Policy, Political Economy, Third Sector, NGOs, Social Economy

Introduction

This paper is part of a broader research project (doctoral thesis) aiming to shed light on the role of NGOs in the fight against poverty and social exclusion in Greece. Given that the landscape of third sector organizations has drastically changed over the past few decades as a result of the increased refugee flows but also the accentuation of social problems associated with the prolonged economic recession, it seems significant to explore the political economy of the Greek third sector, in particular its relation vis a vis the state in the fight against poverty and social exclusion. The period 2000-2020 has been selected, as this period best captures the development of NGOs in Greece while also incorporating the influences of the devastating international financial crisis of 2008. The main added value is to fill a significant gap in the Greek and comparative third sector literature and to propose applicable policies addressing poverty and social exclusion in the Greek context. At the current state of the research, we present the main findings of the literature review with regard to the relevant concepts in use and the empirical investigations of third sector activity, poverty and social exclusion in Greece. In the first section, we delineate the relevant concepts: we trace the origin of the third sector and its links to civil society, we present the different related concepts of social and solidarity economy and the various schools of thought supporting them respectively. In the second section, we present the development of NGOs in the Greek area and the institutional framework that regulates them. In the third section, we discuss the role of NGOs in the fight against poverty and social exclusion in Greece. We provide some stylized facts concerning the number of active NGOs, and we examine the main indexes concerning poverty and social exclusion in the Greek society. In the concluding section, we raise the technical and methodological challenges arising when delving into the relationship between NGOs and the state in the fight against poverty and social exclusion. We also propose possible ways for the overcoming of these challenges in order to proceed with quantitative research linking third sector activity and social outcomes in terms of tackling poverty and social exclusion.

Civil Society and Third Sector

Civil Society

The concept of civil society can be found in the early texts of political thinkers and yet, still nowadays, it remains a complicated and vague concept. The term civil society remains without a commonly accepted definition (Afouxenidis 2008). As Jensen (2006) points out, the uses of the term civil society can be understood only through the theoretical, practical, and historical context in which they belong. We will proceed by describing the general theoretical context in the framework of which the modern discussion concerning the essence of civil society is taking place. Of course, it is not possible to present under the scope of this project, a full historical evolution of the term, but instead we will concentrate on the latest developments.

With the collapse of “existing socialism” in countries of central and eastern Europe, civil society was briefly treated as the way to democratize the political life and help to better represent individual rights (Adam 2012). Nevertheless, the prevalence of neoliberalism in western societies shifted this course and twisted its early meaning by infusing it with the idea of the “ideological hegemony of the market”. In that context, civil society was restrained to a common space which simply contributes to a democratic government by monitoring and “restraining” the state (Baker 1999).

Another definition describes civil society as a layer of organizations and institutions that protect and promote civilians’ interests against state’s authority. Nevertheless, this

approach ignores the fact that sometimes this “in between” organizations and institutions rather undermine than protect the autonomy of individuals (Mouzelis 2001), while in addition many of them are supported and funded by the state.

One other definition derives its origins from the theory of the “third way” as it was developed by Giddens (Feronas 2008). According to this approach, civil society forms a space between state and market. Civil Society consists of a self-governing social space constructed by institutions, groups and organizations that are working against both state’s authority and the extreme individualism of the market. Civil society tries to succeed collective goals creating networks and participating to an open democratic dialogue. In this way a public open space is created that it is not regulated by the state, and it is not dominated by economic interests. On the contrary, this public space helps in building an active political citizen participation. Hence, the shortest definition for the civil society consists of a double denial: civil society is neither the state, nor the market (Reichardt 2004; Mittag 2004). This approach also means that civil society serves as the field of action for the creation of new social movements, NGOs and in general non-traditional forma of socio-political action (Voulgaris 2006).

Civil society is also related to post-Marxist thinkers like Cohen and Arato (1992). While Marx himself approached civil society as a part of the capitalistic superstructure that is not opposed to the state¹, the approach of Cohen & Arato introduce a new analytical approach which highlight a dual antithetic nature of civil society (Adam 2012). From the one hand, civil society is able to form a radical way of creating collective entities which are free from tradition, able to address matters such as the democratizing of economy and the state. On the same time, the “traditional” and “logical” forces, like the state and the financial system, try to undermine the radical nature of civil society and instead, use it to achieve their own goals for a systemic integration. This approach by Cohen & Arato allows us to better understand the place of third sector and its relation to social policy and the welfare state (Adam 2012).

Finally, another context in which civil society is placed, is that of the American conservatism. This approach sees civil society as a counterweight against the corruption, the demoralization and the loss of social cohesion that describe the democratic regimes of the globalized societies (Voulgaris 2006). In this school of thought we meet the theory of “social capital” and “trust”. These theories tend to emphasize on the power rather on the composition of civil society and highlight a positive relation between civil society and democracy. They get accused of being too idealistic (Eisele 2005).

Third sector

Since the dawn of capitalism two main economic entities were used by academics and public alike to address the problem of production of goods and services vital for the existence, maintenance, and reproduction of the human society. The first one describes the institutional collective action which is represented by the state. It is often called the “public sector” or “the government” or “the State”.

The second notion is used to describe the organization of productive activities by private initiatives. This economic entity has at its core the institution of the “firm” and it is often described as the “private sector”.

Private and Public sector, their size, function, and efficiency have been the debate for most economists, political scientists, sociologists, philosophers, and politicians for

¹ The state serves the interests of the bourgeois class and civil society actually serves as the space where social relations are formed and social “equality” is proclaimed which, in reality, is actually deceitful and false (Dimitrakos 2002).

more than three centuries. Without highlighting any particular school of economic thought, we could claim that the most decisive driving factor for the existence of the private sector is the maximization of the firm's profit. Accordingly, the driving factor for the existence of the public sector is social welfare and the need to maintain the sociopolitical status quo.

Nevertheless, another form of economic entity has long existed (even before the transition from feudalism to capitalism) that it is not affected from those driving factors we described above. Throughout the Middle Ages charity foundations, brotherhoods, and hospitals as well as mutual assistance organizations had seen considerable economic growth (Chaves-Avila and Monzon 2012). These institutions, even though they do not present many similarities with the entities we described above, they are "economic" entities as they belong to the sphere of production of goods and services. The boom of those popular associations, cooperatives and mutual societies happened during the 19th century through initiatives launched by the working class.

This third type of economic production is described as the "third sector" of the economy. The term third sector has been established to address a set of practices for the organization of the economy, which, however, are not strictly included neither in the public nor in the private sector (Defourny 2001) and are associated with the "Social and Solidarity Economy" (Hulgård 2014). Third sector is also used in continental Europe and other parts of the world as a synonym for the social economy (Chaves and Monzon 2012). The umbrella of third sector covers a range of different organizations with different structures and purposes, such organizational practices include, among others, cooperatives and non-profit organizations (Adam and Papatheodorou 2010).

Third sector organizations operate at all levels of society, from the very local to the national and the international. The growing importance of the third sector to public life and services is not just limited to Europe but is a worldwide phenomenon. For this reason, nowadays the third sector is an important factor in the shaping of public and social policy.

Typically, most third sector organizations contribute to social policy by devoting themselves either to a particular issue (for example, climate change or homelessness); or to a particular group in society (for example, dementia sufferers, or women facing cultural barriers to education) who requires support and representation. They may provide services related to these issues (for example, running a women's shelter, or providing legal advice). Some organizations (particularly think tanks and research institutes) may work on a whole range of issues but apply a particular philosophical and political filter.

Third sector (TS), social and solidarity economy (SSE) and non-profit organizations (NPO) are terms used to describe forms of economic entities which have clear differences from the public and private sectors, they are spheres with large overlapping areas, but still do not coincide exactly. We believe that the term third sector is a safe key – term which serves as a good starting point for the demarcation of these different concepts. These concepts all describe organizations which share the same fundamental elements (Chaves and Monzon 2012):

- a) Non-governmental: although they often work with or alongside government agencies, and may receive government funding or commissions, third sector organizations are independent from the government.
- b) Not-profit maximization: third sector organizations raise funds and generate financial surpluses in order to invest in social, environmental, or cultural objectives. They do not seek to maximize profits as an end in its own right.

c) Value-driven: third sector organizations pursue specific goals which are often aligned with particular social and political perspectives. They may be associated with or work with political parties, but a political party is not a third sector organization. Following the taxonomy of Adam (2011) we can get a clearer understanding of the differences among the different concepts from the table (A1.) below.

Table A1. Conceptual approaches of Third Sector			
Concept	Solidarity Economy	Social Economy	Non-profit
Definition	<p>Solidarity Economy includes economic procedures that aim to democratize the economy by triggering the active participation of citizens. There is a dual goal:</p> <p>a) The economic one, as solidarity economy aims at creating economic relationships based on mutual assistance combining market resources and state's redistribution policies.</p> <p>b) The political one, as it is aimed to create and preserve independent public spaces where means and ends are discussed.</p>	<p>Social economy is constructed by economic entities, "social enterprises", like cooperatives, associations, and mutual benefit societies. All the above share the following common values:</p> <p>a) Independent governance</p> <p>b) Priority in providing service to their members and community rather than profit maximization.</p> <p>c) Democratic procedures for decision making.</p> <p>d) Profit distribution based on work and participation rather than capital ownership.</p>	<p>Non-profit organizations have the following characteristics:</p> <p>a) They are legal entities.</p> <p>b) They have self-governing rules and procedures.</p> <p>c) They do not distribute any profits to their members, shareholders, or board members.</p> <p>d) Their activities are based on sponsors and volunteers.</p>

From the analysis so far, we can conclude that the third sector could be described as the economic expression of the forces of civil society. The links between those two notions are tight as the one emerges from the other.

Third Sector in Greece and its institutional framework

The development of Greek NGOs

In Greece, the main representatives of the third sector are the Non-Governmental Organizations (NGOs). As NGOs we generally refer to non-profit organizations, foundations, and associations with charitable work, which have a legal identity, organizational autonomy, administrative structures and have a significant number of beneficiaries (non-members), while their activities are geographically wider than those of a small community (i.e., a neighborhood or a village). This definition is used by most researchers in empirical projects in Greece (programs "Thales I" and "Thales II" 2019).

The first NGOs made their appearance in the 1980s, seeking to improve the life quality of the people, differentiating themselves from political parties. It was the first phase of the political period after the junta of 74' (often referred to as "metapolitefsi"), where it looked like a restarting of social movements within a context of abruptness decompression of the political restrictions posed by the junta.

The re-establishment of democracy and the country's entry into the European Economic Community (EEC) were the milestones of the era, which led to the establishment of a new order of things but, on the other hand, also led to the creation of a strong opposition towards the negative effects that began to appear. e.g., unemployment, environmental pollution and destruction, outbreak of violence, etc. For this reason, despite the apparent prosperity of the country at that time, there were serious actions taken by several social movements, as were the movements for peace (e.g., the "Greek Committee for International Recession and Peace"), against racism, as well as the trade unions of the wider public sector, which were strengthened during those years (Vamvakas and Panagiotopoulos 2014).

Following, during the 1990s, NGOs acquired a more organized structure, better networking, and greater collective representation (Kiosi 2017). They began to represent in the public space the interests of broader social groups and started taking more significant action against the problems they wanted to confront.

Today, we are witnessing the third generation of Non-Governmental Organizations, those of the 21st century. These Non-Governmental Organizations are not limited to the defense of citizens' interests but promote the active participation of citizens in the commons and fight for a new configuration of the public space, in which public power will be exercised by more actors. The goal of the Non-Government Organizations of the 21st century seems to be the promotion of new forms of consultation and participatory democracy. The State should cease to be the dominant actor in the political system and, in the new order of things, the co-decision and co-shaping of the political and social map by more equal actors should prevail (Frankonikolopoulos and Proedrou 2015).

The legal framework

With regard to the institutional recognition and supervision of NGOs in Greece, until very recently we could not in reality speak of a structured, complete, and applicable operational institutional framework. NGOs first appeared in Greek legislation regarding international development aid in the 1998-99 biennium. NGOs also found a legal basis for their operation in article 11 of the Convention for the Protection of Human Rights and Fundamental Freedoms which provides that "everyone has the right to free and peaceful assembly and the right to associate with others" (Sisilianos 2003).

However, the Greek legislation in practice never included the definition of NGOs in the sense that we attribute to it today, but mainly it delineated the eligible fields of action. It is with the introduction of the law 4873 of 2021 that a more structured and clearer legal framework is shaped in Greece concerning NGOs. The law is built in order to "protect and reinforce volunteering and the action of the Civil Society" in Greece. In addition, the latest legislative act towards a better regulation of third sector in Greece, was introduced by the Greek parliament in December 2022. The bill for the "protection of volunteering" specifies obligations of civil society organizations to receive state funding and other monitoring procedures in order to achieve a high level of transparency. Towards this direction, the bill describes the creation of a single register for every third sector entity and the creation of a public data base with basic economic information for every organization.

Organizations, which are established in Greece, can have a variety of legal forms: association, civil non-profit company and foundation. In terms of legal status an organization can be a “Social and Solidarity Economy Actor” or a “Civil Society Organization”.

In practice, the most common legal forms chosen by Non-Governmental Organizations are the association and the civil non-profit company.

A) ASSOCIATION

Association is a legal entity of at least 20 persons, which pursues a non-profit purpose and has legal personality, and its operation is governed by articles 78-106 of the Civil Code. A necessary condition for the valid establishment and operation of the association is its founding statutes have been signed by at least 20 people-founders of the association. The association has legal personality, which gives it independence from its members - even the founding ones - and allows it to have property in its name. The purpose of the association is not allowed to be profit-making, it usually pursues a cultural, social, religious, philanthropic, etc. purpose, as long as it does not contravene the law (Papasteriou 1998).

The association is governed by two main bodies: the General Assembly and the Board of Directors, while in several unions there is also a third body, the Audit Committee. The General Assembly is the highest governing body of one association, is convened in a regular meeting once a year and in an ad hoc, whenever the Board of Directors requests it, or 1/5 of the members of the association. Main responsibilities of the General Assembly are the drawing up of the Organization's goals and policy, the modifications of the association's statutes, the election of the members of the Board of Directors and the Audit Committee, the approval of the accounts of the past fiscal year and, consequently, the discharge of the members of the Board of Directors from any responsibility for the deeds and finally the approval of the budget of the next fiscal year (Georgiadis 2012).

The Board of Directors is responsible for the implementation of the decisions and guidelines drawn up by the General Assembly, as well as for the conduct of all administrative acts of the Organization (Georgiadis 2012).

B) CIVIL NON-PROFIT COMPANY

The Civil Association is established by contract, by which two or more persons undertake the mutual obligation to pursue a common purpose, especially financial (art. 741 Civil Code). A special form of this company is the civil non-profit company (AMKE in Greek) whose purpose is to pursue charitable, artistic, scientific, ideological, cultural, or other altruistic or public benefit goals. It should be noted that the existence of a non-profit nature does not imply that companies of this type cannot seek financial profit, but that any profits that arise are intended to serve the social purposes of the company and only and therefore the company's profits are not distributed to the stakeholders. The operation of AMKE is governed by articles 741-784 of the Civil Code for the civil company and its administration is made by all stakeholders collectively, unless otherwise agreed in the statute (Alexandridou 2007).

Greek NGOs in the fight against poverty and social exclusion

Mapping the Greek Third Sector

During the last decade the quantitative study of Greek NGOs has experienced a considerable growth. Three main research projects (Afouxenidis & Gardiki 2015; University of Peloponese and HIGGS Institute 2019; Institute for Economic and Industrial Research 2023 – IOBE in Greek -) helped plotting a more detailed map of

the Greek third sector. The first academic effort of mapping the Greek NGOs was done by Afouxenidis and Gardiki back in 2015, followed by the two “Thales” programs in 2019 and 2021 by a team of researchers under the supervision of professor Chouliaras at the University of Peloponnese and the “HIGGS” Institute. Currently, over 700 active Third Sector organizations exist in Greece (Thales 2019). The following charts depict the structure of NGOs according to their sphere of action according to each research program².

Figure B1. Structure of Greek NGOs organizations by category of action – Afouxenidis & Gardiki (2015)

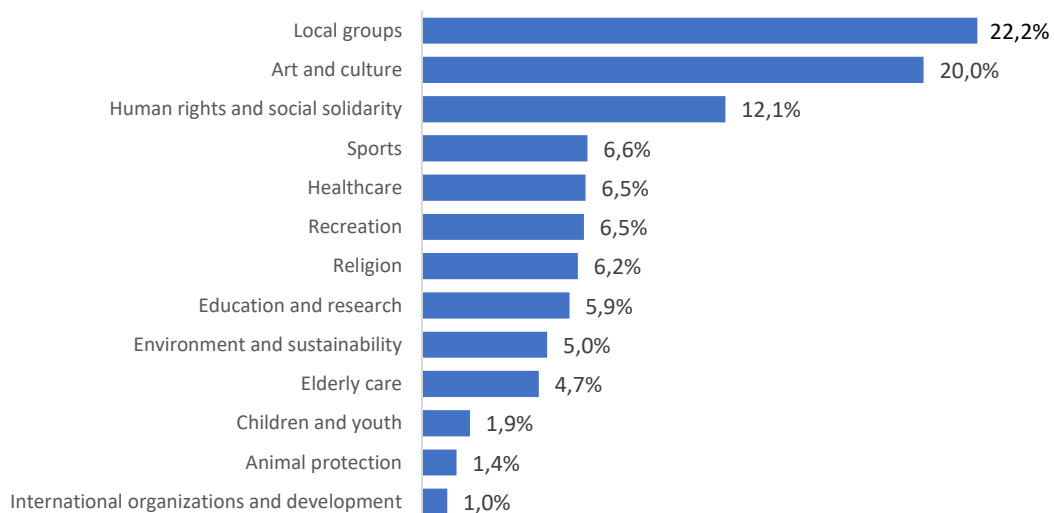
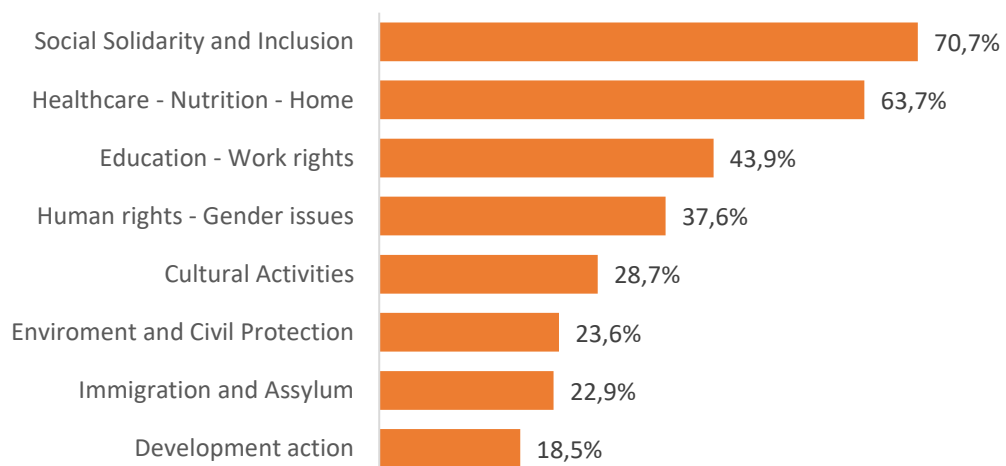
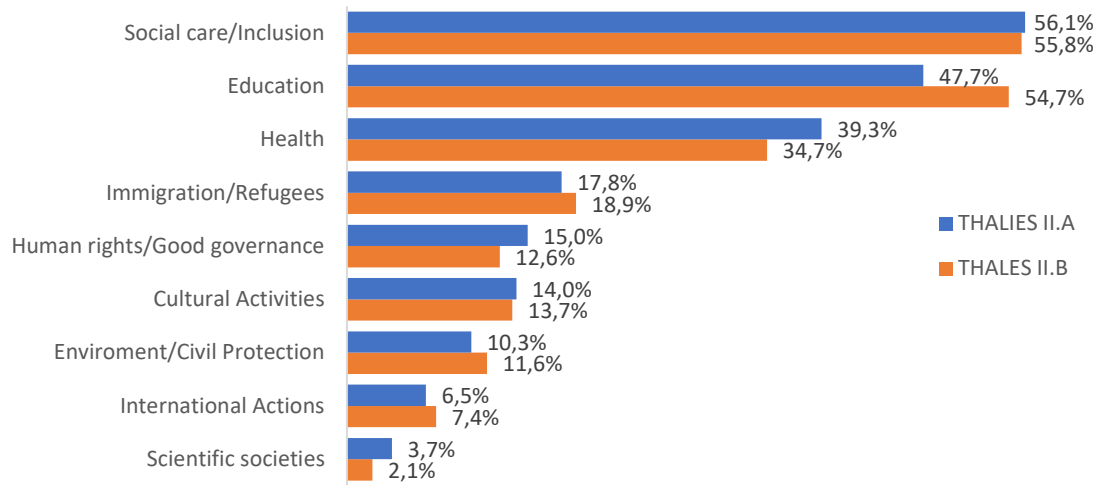


Figure B2. Structure of Greek NGOs organizations by category of action -Thales I (2019)



² We should note that while over 700 active organizations were recorded by the research program of Thales, only 32% were willing to cooperate and provide data for the research. On the other hand, Afouxenidis & Gardiki recorded 263 organizations.

Figure B3. Structure of Greek NGOs organizations by category of action -Thales II (2021)



As we can clearly deduce from the above charts, the broad sphere of social inclusion and poverty reduction has been the main category of action for most of the Greek NGOs.³

At the same time, if we are to better understand the development of poverty and social exclusion in Greece and the way it is treated, it is necessary to examine the other great factor contributing to the fight against them: the state. As a first step, it seems necessary to examine government's expenditure towards the fight against social exclusion and poverty. In that way we can have a first assessment of government's social policy.

In reality, it is quite difficult to extract from the official data the exact amount or percentage of government's expenditure on policies that aim to fight these two problems. Nevertheless, by using the accounts of "social benefits other than social transfers in kind and social transfers in kind as a (%) of Greek GDP" we can make a first rough approximation.

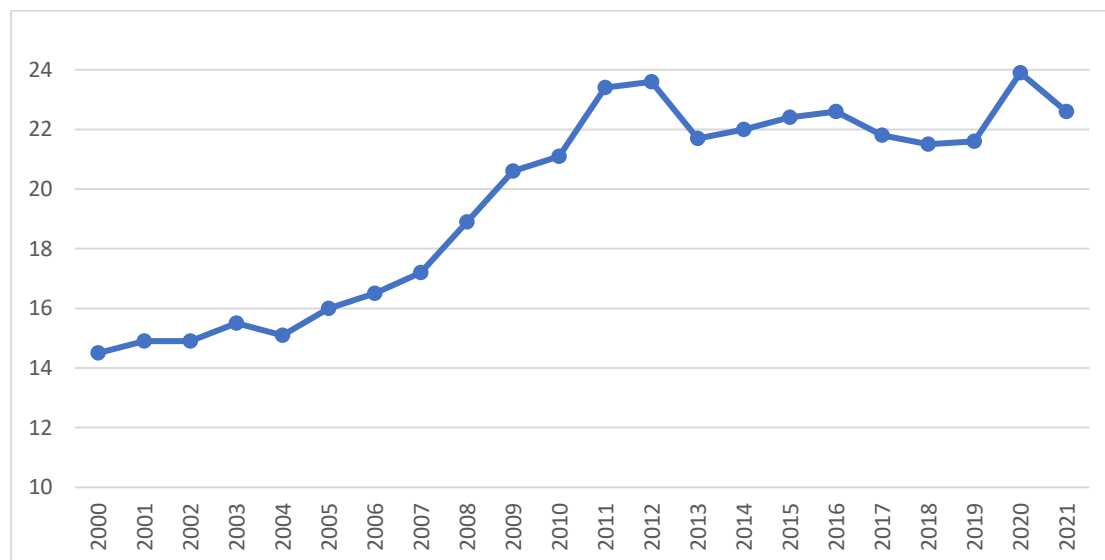
As we can observe from the next chart (Figure B4.), there is a steady growth in government's expenditure on social benefits and social transfers from 2000 to 2021. The steepest rise took place from 2004 to 2012 (from 14.5% to 23.6%). Then the expenditure was stabilized around 22% of GDP and remained to this high level during the years of the prolonged recession of the Greek economy. Finally, a peak of 23.9% happened in 2020 as an effect of the new crisis caused by the outbreak of covid-19.

Overall, we witness an effort of both third sector and public sector to address the serious social problems caused by the effects of the ongoing crisis in the Greek economy and society. Nevertheless, was that enough? To what extent did third and public sectors helped to mitigate poverty and social exclusion? What kind of links were created between them during those years? Where there any good synergies and to what extent?

³ In the categorization of Afouxenidis, there is not a specific sector dedicated to social inclusion, but nevertheless, sectors like "Human rights and Social solidarity" and "Healthcare" which are firmly linked with the fight against social exclusion, concentrate high percentages.

In order to further proceed with our research and evaluate their effort we will have to first delineate the relationship between these two sectors.⁴

Figure B4. Social benefits other than social transfers in kind and social transfers in kind as a (%) of Greek GDP



Source: Eurostat

Next steps: Measuring the impact.

Building the model: Data collection

The next steps of our research are the most decisive as they intend to shed light on the actual effects of NGO's efforts to fight poverty and social exclusion. The first step is to design a "blueprint" of our model and then, to proceed to the collection of the appropriate data. The central idea is to build an econometric model which links NGOs' actions with poverty and social exclusion. The results of an effort (e.g., a government policy against poverty) can be stated in terms of outputs and outcomes. For example, outputs are goods or services produced as a result of the effort, while outcomes are the results (the impacts) of the effort. While outputs in general can be measured easily, outcomes on the other hand are far more challenging to be measured. Our main concern is the establishment of a causal relationship between third sector actions and observed social change. E.g., how a change in the material deprivation index or the risk of poverty index can be linked with the specific action of an NGO and, not, for example, with a general improvement in economic conditions depending on the economic cycle? How can we disentangle the intervention of the public from the third sector, especially when the first usually addresses poverty and social exclusion through funding the actions of the latter?

In this direction, possibly the application of randomized control trial methodology (RCT), which is widely used in social economy research and is one of the leading tools of impact evaluation (Olofsgard 2014), could help us. While RCT methodology was first developed for medical research, there is a growing interest, during the last decade,

⁴ The decryption of the relationship between NGOs and State is one of the final goals of the larger thesis research project. For the time being, we choose not to further discuss the matter as it is off limits of this paper.

from the field of social sciences and especially development economics. A simple description of this method would be the study and comparison of two “groups”, one that is part of the “treatment” (or alternatively the beneficiaries of a policy) and the other group that is not receiving any actual treatment (often called as the “control” group). To make it more concrete in terms of economics; to evaluate the impact of so-called Self-Help groups in rural Rajasthan, Desai and Joshi (2014) investigated a random intervention of an NGO organizing such groups in 32 treatment villages, having 48 similar villages as a control group. Of course, as any methodology, RCT has its own disadvantages and challenges (like endogeneity), but the discussion of these does not belong to the scope of the paper at this stage of the research.

Concerning data collection, we will put in use the recent research programs from the University of Peloponnese and the “HIGGS” Institute which were able to draw a highly detailed map of Greek third sector. While the database of this research project does not contain everything we need, we will be able to identify all NGOs mainly involved in the fight against poverty and social exclusion. Thus, we will be able to build a list with the main contributors whom we will address directly in order to provide us with the necessary data for our model. We will proceed by administering specific questionnaires regarding their expenditures on actions and campaigns on poverty and social exclusion. In this way we will be able to build a specific specialized data set for our research purposes.

Measuring Poverty and Social Exclusion

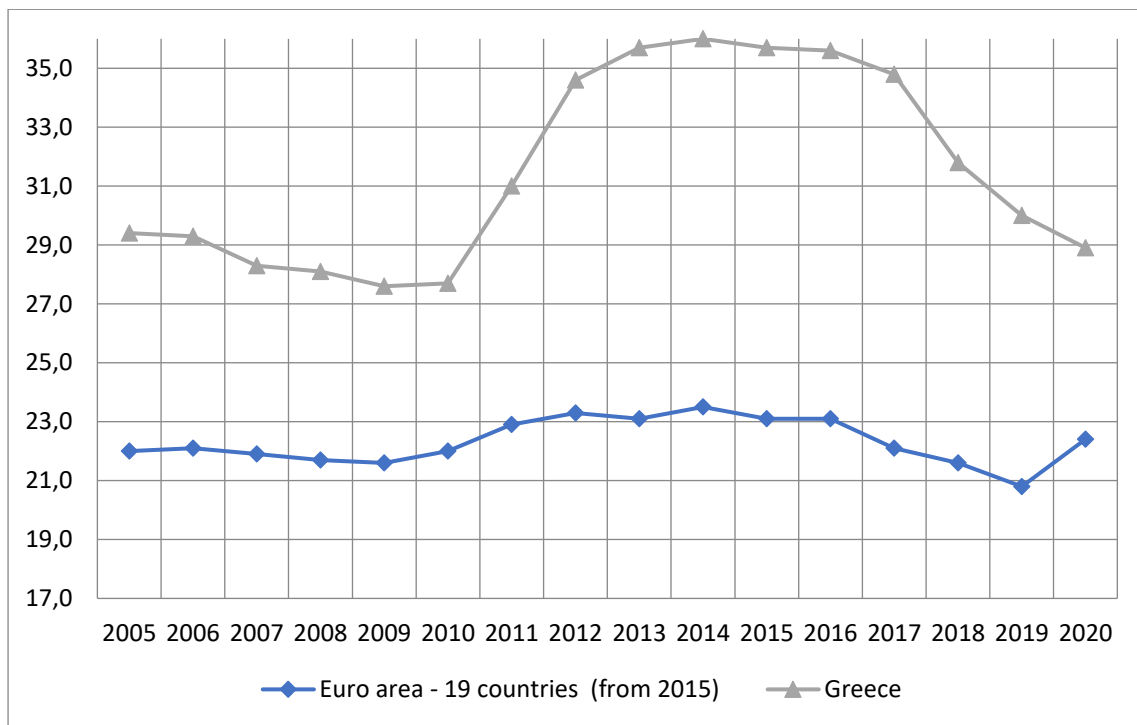
Defining and measuring poverty has been always a difficult task for social scientists. Luckily, there is a set of various indexes under the frame of Eurostat data that help us understand better these complex phenomena.

Back in 2010, under the framework of “Europe 2020”⁵, the indicator “People at risk of poverty or social exclusion” was introduced. This indicator corresponds to the number of persons who are at risk of poverty or severely materially deprived or living in households with very low work intensity. Persons are only counted once even if they are present in several sub-indicators (% of total population / 3-year change in pp). As we can see (Figure C1), Greece holds a high level of People at risk of poverty or social exclusion from the start of the examined period (29,4%) which hits a dramatic 36% at 2014 only to fall back on 28,9% at 2020. Meanwhile, the Euro area keeps a steady ratio between 21% and 23,5% with mild fluctuations over the years.

Another very important socioeconomic indicator for our review is that of “Material Deprivation”. The indicator is defined as the percentage of population with an enforced lack of at least three out of nine items in the 'economic strain and durables' dimension, i.e. they cannot afford i) to pay rent or utility bills, ii) keep home adequately warm, iii) face unexpected expenses, iv) eat meat, fish or a protein equivalent every second day, v) a week holiday away from home, vi) a car, vii) a washing machine, viii) a colour TV, or ix) a telephone. The index measures the percentage of the population falling under the description above. Figure (C2) represents the dynamic course of the indicator. Euro area follows a cathodic course for most of the examined period as it begins with 14,3% and reaches 11,2%

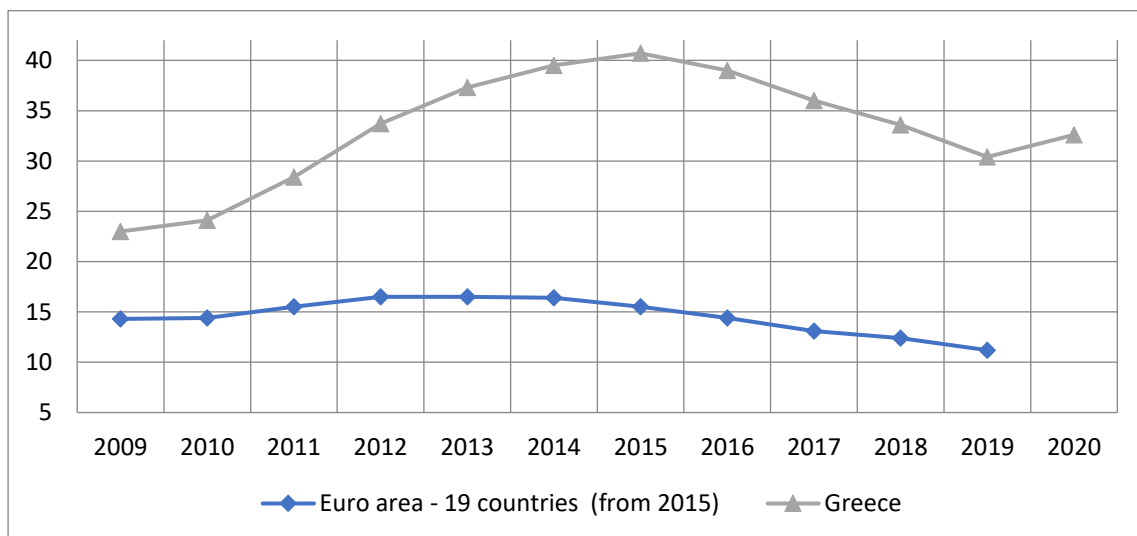
⁵ Europe 2020 was a 10-year strategy proposed by the European Commission on 3 March 2010 for advancement of the economy of the European Union.

Figure C1: People at risk of poverty or social exclusion (% of total population)



Source: Eurostat

Figure C2.: Material Deprivation rate (% of total population)



Source: Eurostat

Meanwhile, Greece follows a path of its own. The year 2009 finds the Greek economy with a high material deprivation rate as the indicator reaches the 23% of its population. The following six years present a dramatic increase with the indicator climbing up to 40,7% of the total population. A deflationary course in the following years leads the material deprivation rate for the Greek economy to settle at 32,6%, 11,1 points higher than the beginning of the examined period.

Poverty as an urban phenomenon

The 21st century is characterized by a rapid urbanization, as the urban population exceeds the 50% of the world's population (United Nations 2018) and is expected to reach 70% by 2050 (United Nations 2020), contributing 80% in the global GDP (WB, 2022). The growing economic importance of cities is considered to be an important channel of reducing poverty and improving well-being (Goga 2016). However, at the same time the city is characterized by a high percentage of persons who face poverty or housing challenges (Pagiavla 2023), a fact which makes it imperative to properly understand today's inequalities in cities. In several western and Nordic member states the highest risk was recorded among city dwellers (Eurostat 2022). In 2014, in seven EU member states (Netherlands, France, Germany, United Kingdom, Belgium, Denmark and Austria), the proportion of the population at risk of poverty or social exclusion was higher among urban dwellers. Therefore, although Western European cities were generally more affluent, they were also characterized by a greater risk of poverty or social exclusion (Eurostat 2016).

The Greek case does not deviate from the general trend, with urban centers appearing more vulnerable to poverty than the country (Kathimerini 2016). The phenomenon of poverty is changing dynamically and from where it was primarily a question of rural areas, it is now observed more and more intensely in the cities. This is why the United Nations has set Sustainable Development Goal 11 which aims to renew and plan cities and other human settlements in a way that offers opportunities for all, with access to basic services, energy, housing, transport, and 'green' public spaces, while reducing resource use and environmental impact.

Perhaps, the above conclusion can help us build a more cohesive methodological framework for measuring the impact of Greek NGOs on poverty and social exclusion. Since Greece is a highly urbanized country, we could aim to investigate the impact of NGOs' actions on each major city separately, using a toolkit of mixed methods (RCT, quantitative and qualitative methods), rather than compiling a bigger sample which would be used to estimate a national contribution.

Conclusions

Though the landscape of Greek third sector has changed drastically over the last decade, the central role for most NGOs remains the fight against poverty and social exclusion. In a country like Greece where the indicators of poverty and social exclusion remain at a high level, depicting the persistence of these social problems and evaluating the actions and efforts of NGOs in this regard is vital in order to better address these problems and provide sound policy suggestions. The first step towards this evaluation concerns mapping the Greek NGOs and their spheres of action. The next steps involve the empirical investigation of the role of third sector organizations in the fight against poverty and social exclusion in Greece vis a vis the state. The main obstacle is to construct a solid quantitative model able to capture this impact. Approaching poverty and social exclusion as an urban phenomenon and the use of RCT methodology could help us tackle this obstacle.

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« The socio-economic background of the pregnant/postpartum mothers in relation to the lack/need of midwifery care in the community of Cyprus: Delphi Study with experts for Cyprus Community Midwifery Services (CCMS) ».

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Abstract

Midwifery services in the community play an important role for the general health of the population, as it provide holistic perinatal care with the aim of promoting the health of the woman during the reproductive age, the newborn and the whole family (WHO, 2015).

Midwifery care also includes educating and promoting preventive measures, encouraging women to give birth naturally, detecting of potential complications for mother and child, and management of midwifery emergencies (ICM, 2011). The role of the community midwife is related to the provision of advice, education and services to women, as also to the entire community in terms of perinatal health, parenting and child care (Doherty, 2010).

Qualitative midwifery care in the community contributes to the reduction of maternal mortality (Lack et al., 2016), maternal infections (Brocklehurst et al., 2013), perinatal pain (Smith et al., 2011), caesarean sections (Hodnett et al., 2012) and premature births (Brocklehurst et al., 2013).

Keywords: provision of midwifery care, socio-economic background of postpartum, perceptions of postpartum, midwifery care needs, community midwifery in Cyprus.

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1) Proposed Research Topic - Introduction

« The socio-economic background of the pregnant/postpartum mothers in relation to the lack/need of midwifery care in the community of Cyprus: Delphi Study with experts for Cyprus Community Midwifery Services (CCMS) ».

Midwife in a community plays a substantial role with regards to the general health of the population because it provides holistic perinatal care aimed at the consequential promotion of women's health during the childbearing age by concurrently offering assistance also to the newborn as well as to the whole family (WHO, 2015).

Midwifery care also includes educating and promoting preventive measures, encouraging women to give birth naturally, detecting potential complications for mother and child, and managing midwifery emergencies (ICM, 2011). The role of the community midwife is related to the provision of advice and education to women, but also to the entire community in terms of perinatal health, parenting and child care, always with sensitivity and respect of women and their families (Doherty, 2010).

Quality midwifery care in the community contributes to the reduction of maternal mortality (Lack et al., 2016), maternal infections (Brocklehurst et al., 2013), perinatal pain (Smith et al., 2011), caesarean sections (Hodnett et al., 2012) and premature births (Brocklehurst et al., 2013).

In consideration of the above, the main goal of the current thesis is pivoting around the exploration of the perceptions of women who have recently given birth concerning the existing imperative need for the reception of midwifery care in the community. Specifically, this project intends to proceed with the identification of the specialized needs of pregnant/postpartum mothers, who have recently given birth (within the last 12 months), after their departure from the obstetrics departments and if their specialized needs are associated with their socio-economic status.

Through a Delphi Study method, with experts from Cyprus, a survey will be conducted to investigate the steps being taken in Cyprus, towards the need for the establishment of Cyprus Community Midwifery Services (CCMS).

The researcher is intending to proceed with the consequential implementation of mixed methods research because of the dual purpose of the present thesis in terms of the investigation of pregnant/postpartum mothers, who have recently given birth, regarding their midwifery care in Cyprus and concerning the field of exploring best strategies that are related to the provision of quality services of midwifery care both at the national and international level in relation to their socio-economic status. Finally, considerable conclusions are going to be deduced.

2) Gaps in existing knowledge - Description of the problem - Importance of research

Gaps in existing knowledge

Only a few studies have addressed the question of the extent to which inequality in the provision of health care services can explain inequality in health (Morris et al., 2005). Based on the aforementioned, this study intends to thoroughly investigate the existing literature gap in relation to whether the socio-economic status that affects the lives of pregnant/postpartum mothers, who have recently given birth, in Cyprus are also the ones that contribute most to the formation of their attitude on the subject of midwifery care. In addition, we will investigate the existing lack/needs for further provision of maternity care in the context of the Cypriot Community.

Description of the problem

Taking into account the fact that midwifery care in the community of Cyprus was discontinued in 1980, it is important to investigate the experiences of pregnant/postpartum mothers but also explore the relationship with their socio-economic characteristics, on how these parameters tend in the Cypriot community to be determining factors related to the lack/need to provide community midwifery care in Cyprus.

Importance of research

The importance of the present study is related to the mapping of the socio-economic inequalities in Cyprus which constitute determining factors in the way of assessing the lack/need for community midwifery care in Cyprus and co-optedly contributes to the formation of the beliefs of pregnant/postpartum/mothers.

As pointed out by Morris et al., (2005) there is a limited number of studies on the extent to which the existence of socioeconomic inequalities in the field of health has an impact on the level of health services.

Given the suspension of midwifery care provision in Cyprus since 1980, the present study attempts to examine the attitudes of postpartum mothers to the extent that socio-economic factors influence the issue of the lack/need for midwifery care provision in the community. Furthermore, we aim to explore, through Delphi Study, the opinion of experts in Cyprus regarding the creation of Cyprus Community Midwifery Services (CCMS).

3) Purpose/Specific Aims - Goals

The main proposed research purpose of the present study is to explore the views of pregnant/postpartum mothers, who are pregnant or have recently given birth (within the last 12 months), concerning their lack/need to receive maternity care in the community and whether this is related to their socio-economic background. Also to study the context of antenatal and postnatal residential midwifery care in the community in Cyprus. Their socio-economic level is to be investigated and assess its impact on the attitudes of women towards the above services. In addition, this study is aiming to analyse best practices and strategies for quality community midwifery care at a national and international level.

The individual aims - goals and research hypotheses of the study

Aim - Goal: 1) Association of the socio-economic level of pregnant/postpartum mothers in Cyprus in relation to the Cyprus Community Midwifery Care Services (CCMS).

Research Hypothesis: H1) Pregnant/postpartum mothers with a low socio-economic level will have an increased percentage of needs due to the fact that they do not receive community midwifery care in Cyprus.

Alternative or Null Hypothesis: 0H1) Socio-economic level is not related to the provision of community midwifery care in Cyprus.

Aim - Goal: 2) Investigating the possible effect of the socio-economic level of pregnant/postpartum mothers women on their mental health.

Research Hypothesis: H2) Pregnant/postpartum mothers with a low socio-economic level will have an increased probability of occurrence or development of postpartum depression.

Alternative or Null Hypothesis: 0H2) Socio-economic level is not related to levels of postpartum depression.

Aim - Goal: 3) Investigation of potential Cyprus Community Midwifery Services (CCMS). In the context of this goal, a survey will be conducted using the Delphi Study method to investigate the steps taken in Cyprus. Data will be collected from experts (obstetricians-gynaecologists, midwives, health ministry bodies, academics - university professors) on their assessment regarding the provision of Cyprus Community Midwifery Services (CCMS). The aim is to develop a consensus recommendation on what services Cyprus should provide regarding the provision of Cyprus Community Midwifery Services (CCMS).

Research Priorities

The role of the community midwife is related to the provision of advice and education to women, but also to the whole community concerning perinatal health, parenting, and child care. (Doherty, 2010).

In the case of provision of quality community midwifery care, it can be ensured that families will be healthy, as women and their children will receive individualized midwifery care (WHO, 2015). According to Lack et al., (2016) quality midwifery care in the community can substantially contribute to the reduction of maternal mortality. Simultaneously it can eliminate maternal infections (Brocklehurst et al., 2013), perinatal pain (Smith et al., 2011), high percentage of caesarean sections (Hodnett, Downe & Walsh, 2012) as well as premature births (Brocklehurst et al., 2013).

Consequently all the aforementioned issues seem to perfectly coincide with the main principles of International Guidelines for Community Midwifery especially as regards to the necessity of the implementation of their vision in Cyprus. Furthermore, this vision is correlated to the establishment of a vibrant worldwide network of midwives who are being focused on the promotion of excellence regarding the provision of optimal health and well-being to patients that is to say to women who are pregnant, have recently given birth and they are young mothers.

4) Theoretical Framework and Review of Literature

Every year an estimated 289,000 women die worldwide from complications related to pregnancy, childbirth or the effects of childbirth during the postpartum period. Furthermore, up to two-thirds of these maternal deaths occur after childbirth (Dhaher et. al., 2008). Adverse outcomes of maternal and newborn care also include 2.9 million neonatal deaths per year (Lawn et. al., 2014). Of the maternal and newborn deaths that occur worldwide, 99% occur in low- and middle-income countries (Langlois et al., 2015).

According to the World Health Organization (WHO), the postpartum period begins immediately after childbirth and lasts for six weeks (WHO, 2010). In low-income countries, nearly 40% of women experience postpartum complications and about 15% develop potentially life-threatening health problems (Rahman, Haque & Zahan, 2011). Postnatal care services are a fundamental element of the continuum of delivery of essential midwifery care – which also includes antenatal care and specialized birth attendance – which reduces maternal and newborn morbidity and mortality especially in low and middle income countries (Gabrysch & Campbell, 2009).

In McNelis (2013) descriptive phenomenological research conducted with 8 midwives in Ireland, midwives reported satisfaction with their midwives. The provision of quality community maternity care, based on the needs of mothers, is important for their health. Low socio-economic status constitutes a fundamental cause, as characteristically underlined by Phelan et. al., (2010) of adverse birth outcomes including gestational diabetes, small for gestational age, low birth weight, intrauterine growth restriction, preterm birth, asphyxia and neonatal mortality as also not omitted to be emphasized in several other studies by AmJad et al., (2018); Blumenshine et al., (2010); De Grool et al. al., (2019); Joseph et. al., (2007). Are the causal pathways between low socioeconomic status and perinatal outcomes as varied and complex as the findings of the Curtis (2018) studies suggest? Kramer et al., (2000); Stowasser (2011).

In direct correspondence with the aforementioned, it is safe to conclude that the provision of appropriate prenatal care can improve outcomes (Canadian Agency for Drugs and Technologies in Health (CADTH) 2016; Rayment-Jones, Murrells, & Sandall 2015). However, even within a publicly funded health care system, people of low socioeconomic status are less likely to receive adequate antenatal and perinatal care due to a range of structural, economic, psychosocial and behavioral barriers (Heaman et. al., 2014).

Recent evidence shows that continued midwifery care is associated with lower risks of small gestational age, preterm birth, and low birth weight for people with low socioeconomic status as documented by McRae et. al., (2017; 2018). Midwifery care features, including longer appointments and a nonjudgmental approach, may help overcome barriers that prevent low-income women from accessing adequate prenatal care as highlighted by Heaman et. al., (2015). Informed choice, choice of place of birth, continuity of care and flexible community-based care that includes home visits are additional features of midwifery care that enhance midwives' ability to respond to the needs of marginalized people (Bennett & Burton , 2012; Rochon & Van Wagner 2004). Midwifery services in Canada for example are regulated and funded at the provincial level as pointed out by the Canadian Association of Midwives (2019c).

Midwives in the province of Ontario are self-regulated by a College of Midwives, and midwifery education includes a four-year degree or equivalent degree (Association of Ontario Midwives, 2019). The standard model of midwifery care in Ontario involves continuity of care, in which a team of up to four midwives is fully responsible for the woman's care throughout pregnancy, labor and the first six weeks after birth (Association of Ontario Midwives, 2019c). Midwives work in community-based midwifery practice teams and all provide intrapartum care in both hospital and community settings (home, birth center or clinic) to women with low-risk pregnancies (Association of Ontario Midwives, 2019a). For example, the cost of midwifery care is publicly funded for all Ontarians (Association of Ontario Midwives, 2019b). Subject to availability, individuals are free to choose between obstetrician, family physician or midwife care for their pregnancy and birth (Association of Ontario Midwives, 2019b). However, only midwives provide intrapartum care outside of hospitals, while only a minority of family physicians provide intrapartum care.

In 2017, midwives attended 16% of births in Ontario and 10.8% nationally (Canadian Association of Midwives (2019), and 83% of births in Ontario attended by midwives took place in a hospital setting (Better Outcomes Registry and Network BORN, 2019). Furthermore, it is worth underlining that the issue of low attendance of midwifery care in all populations is influenced by the relatively recent integration of midwifery into the health care system in Ontario in 1994 as highlighted by Hanson & McCrae, (2014).

Previous research not specific to low socioeconomic status has identified barriers to women's acceptance and use of midwifery care, including low levels of awareness and knowledge, misconceptions (DeJoy (2010); Hanson & Mcrae (2014); Heaman et al. al., (2015); Mattern, Lohmann, Ayerle (2017); Sangster & Bayly (2016) and concerns about the safety and expertise of midwives in emergency situations according to what DeJoy (2010) points out? Eaman et. al., (2015); Hanson & Mcrae (2014); Fairbrother et. al., (2012); Howell-White, (1997).

Access to maternity care in Ontario by socio-economic level has not been adequately described. In a 1999 survey conducted five years after the regulation and formal integration of midwifery into the Ontario health care system, midwives reported that public funding had increased the diversity of the midwifery client population, with 94% of midwifery groups to report increased utilization by low-income women (Rochon & Van Wagner, 2004). Although increasing access to midwifery care for women from disadvantaged groups was explicitly identified as a goal of obstetric regulation (Van Wagner, 2004: as cited in Bourgeault, 2004) unpublished work analyzed by the research group of Darling et. al., (2019) suggest that people of low socio-economic status in Ontario are less likely to access maternity care. Little is known about the barriers pregnant women may face entering publicly funded maternity care and how they can be overcome. The aim of the study by Darling et. al., (2019) was to understand the barriers and facilitators to accessing midwifery care experienced by people with low socio-economic status. Lack of awareness or knowledge, misconceptions and personal beliefs about risk and safety were evident in the research by Darling et. al., (2019) to constitute the predominant barriers to midwifery care provision identified by participants. The findings of Darling et. al., (2019) are consistent with previous research on levels of knowledge and misconceptions about midwifery, in addition to concerns about safety and level of expertise, and are in line with studies by Heaman et. al., (2015); Howell-White, (1997); Sangster & Bayly (2016). The findings of Darling et. al., (2019) are also in line with existing literature, which has found that caregiver choice

was associated with birth-related beliefs and expectations reported by by Howell-White, (1997); Wilson & Sirois 2010). Although the findings of Darling et. al., (2019) are targeted for the Canadian context, may also be relevant in other settings where midwives do not provide the majority of care within the midwifery care system or where midwifery-led models of care have recently been introduced.

While the barriers identified by the participants in Darling et. al., (2019) can be considered to reflect barriers to midwifery care that are common to people of all socio-economic levels, upon further examination, the interviews conducted through the research of Darling et. al., (2019) revealed several reasons why people of lower socioeconomic status may have poorer access to average spousal care. A key reason is that people of low socio-economic status may be less likely to meet people in their social networks who have experienced maternity care in the Canadian context. Participants under midwife care recognized that learning about positive experiences of midwifery care through word of mouth is an important factor in convincing them of the benefits of midwifery care and dispelling their misconceptions about its safety. Previous research has also shown that prior experience is associated with more positive views of midwifery DeJoy (2010). Therefore, the lack of contact with reliable sources who have experienced midwifery care reduces the chances of alleviating the common barrier of misinformation about midwifery care for people of lower socio-economic strata.

Discussions about expected standards for pregnancy care in the research by Darling et. al., (2019) highlighted that many participants passively moved through the healthcare system along the path of least resistance. Participants who had access to midwifery care were the opposite, with 86% having sought midwifery care on their own before any consultation with their doctor. Previous research has shown that patients often delegate decision-making responsibility to their physician and take a passive role in their health care (Edwards, Davies & Edwards, 2009). This is especially true for people with a lower socio-economic level, who are more likely to have low levels of health literacy according to Berkman et. al., (2011); Curtis et. al., (2012) Furuya et. al., (2015) and also show lower levels of commitment (Komaromy et. al., 2018) but greater trust in the expertise of doctors as pointed out by Edwards, Davies & Edwards, (2009) and less participation in the receiving decision process in accordance with the findings of Komaromy et. al., (2018).

The study by Darling et. al., (2019) does not allow general conclusions to be drawn about family physicians' knowledge and attitudes towards midwifery care. However, previous research has found a lack of understanding and confidence in midwives' training and scope of practice, as evidenced by the studies of Behruzi et. al., (2017); Blais, Lambert J, & Maheux et.al., (2017); Ratti (2014). With 57% of participants with family physicians in the study by Darling et. al., (2019) to report that their family doctor did not even suggest the option of midwifery, the findings of the study suggest that some GPs are unwilling to refer patients to midwives. Given the lower levels of empowerment in relation to health care, the infrequent endorsement of obstetric care by family physicians may differentially affect those of low socio-economic status.

The limited availability of maternity care may also have a greater impact on access to care for people from low socio-economic strata. A total of 16% of all births in Ontario in the country of Canada are currently attended by a midwife as supported by the Canadian Association of Midwives (2018), but the demand for midwifery care is constantly outstripping the supply as argued by Behruzi et. al., (2017); Blais, Lambert

J, & Maheux et.al., (2017); Ministry of Health and Long-Term Care (2010). People with a low socio-economic level are more likely to have an unplanned pregnancy Cubbin et. al., (2002); Font-Ribera (2008); Nur, (2012) which can lead to delays in seeking care. In addition, lower levels of general awareness of midwifery before pregnancy may also contribute to those with lower socio-economic status seeking midwifery services later in pregnancy, at a time when midwifery practice teams are stretched with their caseloads to accommodate additional customers.

Despite these barriers, the participants in the study by Darling et. al., (2019) who had experience of midwifery services felt that the midwifery services they received were very suitable for people of low socio-economic stratification. A broad conception of access to care includes the idea that once services are accessed, they should effectively respond to the needs of the service user as characterized by Levesque, Harris, & Russell (2013).

Accordingly, the findings of the study by Darling et. al., (2019) suggest that there is a good fit between the characteristics of maternity care and its needs for people with low socio-economic status. For example, participants identified midwives as comprehensively coordinating care that facilitated access to additional resources for low socio-economic strata. Timeliness of appointments and satisfaction with interpersonal relationships were also elements of midwifery that were considered positive according to the findings of the study by Darling et. al., (2019). Previous research has identified long waits before prenatal appointments as a barrier to prenatal care for marginalized women as argued by Heaman et. al., (2014; 2015); Sword (1999) while shorter waiting times and longer appointments emerged among the top reasons for entering obstetric care as argued in their study by Buffer et. al., (2015).

Research by Sword (1999) also suggests that dissatisfaction with care and poor relationships with health care providers are barriers to antenatal care provision for people of low socio-economic status. The findings of the study by Darling et. al., (2019) align with previous work showing that continuity of care facilitates access to care for people of low socio-economic stratification, as it provides consistency and allows patients to build feelings of connection and trust as emphasized by Heaman et. al., (2015).

Other key features of midwifery care that have previously been identified as facilitators of access to care for people of low socio-economic strata include information sharing, patient education, linkage to the health care provider, support of the care provider, and lack of judgment according to the characteristics highlighted by Fairbrother et. al., (2012); Heaman et al. al., (2015). Overall, the appropriateness of maternity care leads one of the main facilitators of access to care according to what Darling et. al., (2019).

Postpartum care services are defined as preventive care practices and assessments designed to identify and manage or report complications for both mother and newborn. Typically, such services include a comprehensive package of routine maternal and newborn care as well as extra care for newborns who are considered particularly vulnerable because, for example, they are premature, have a low birth weight, are small for gestational age, or have mothers affected by human immunodeficiency virus (HIV) (Langlois et al., 2015).

Possible postpartum interventions for the mother include: (i) iron and folic acid supplementation for at least three months, (ii) testing and/or treatment for infection, bleeding, thromboembolic event, postpartum depression, and other conditions, (iii) prophylactic antibiotics given in women who have a third or fourth degree perineal tear and (iv) counseling on early and exclusive breastfeeding, nutrition, spacing between births and family planning – including any available contraception. Possible neonatal interventions include: (i) special care for preterm, low birth weight and HIV-infected neonates, (ii) screening and treatment of infections and postnatal growth restriction, (iii) assessment of factors predisposing to infantile anemia and (iv) educating the mother to seek additional care for her newborn if she notices alert signs such as convulsions or feeding problems (World Health Organization, 2014).

International literature

Compared to other maternal and infant health services, coverage for postnatal care tends to be relatively poor or insufficient. Improving this health need has been highlighted as a priority. In the Democratic Republic of Congo, for example, at least 93% of pregnant women receive antenatal care and skilled birth attendance, but only 35% of women who give birth receive postnatal care. (Ntambue et al., 2012).

In Kenya, less than 20% of women use postnatal care services (Jacaranda Health Organization, 2012). In 2014, the WHO recommended that every mother and her newborn child should receive postnatal care within 24 hours of birth and then at least three more times – that is, at least on the third day after birth, the second week after birth and six weeks after birth (World Health Organization, 2014).

According to Matthews et al., (2010) there are two fundamental forms of urban inequality in developing countries. First and foremost there is mass exclusion, in which most of the population has no access to services, and secondly, urban marginalization, in which only the poor are excluded. At the country level, these two types of inequalities can be further subdivided based on levels of rural access.

Furthermore, according to Matthews et al., (2010) urban inequalities should be studied alongside the corresponding rural inequalities due to the existing relationship between the two areas, as well as key issues of social equity. Correspondingly, the improvement of the quality of services is deemed imperative and it is necessary to be supported by regulations and standards in both the public and private sector. As pointed out by Shah More et al., (2009a) a characteristic of urban health care is the proliferation of private health facilities especially if there are no public services nearby. In some studies Shah More et al., (2009b) point out that poor urban women are more likely to use private than public services.

Another vulnerable category of mothers is the growing group of immigrants in Western countries (Naimy et al., 2013). Regardless of the length of education or the status of socio-economic inequalities in their country of origin, they may face poor living conditions with a limited social network and significant language difficulties.

The use of interventions is related to pathological conditions with sometimes different frequency in different groups of socio-economic inequalities. By analyzing subgroups with the same presentation of pathology, valid estimates can be obtained for possible

effects of short education or the prevailing regime regarding immigrants with regard to the use of midwifery interventions. One such subgroup constitutes the field of preterm births in which the degree of pathology appears to be independent compared to the conditions of socio-economic inequalities from birth (Liu et al., 2016). Consequently, the need for intervention in preterm birth would be expected to be more systematic regardless of the level of socio-economic inequalities (Gotz et al., 2020).

In earlier decades, extensive education among women was less common than it is today. As a group, women with limited education were more heterogeneous whereas today, these women represent a smaller and more homogeneous group with a greater burden of risk factors. Therefore, it is likely that more health problems are expected and there is a need for more interventions among these categories of women (Gotz et al., 2020).

The support and help from midwives are even more important immediately after childbirth (McNelis, 2013) when women are trying to balance their own needs and the needs of the child. However, as Antsaklis (2008) has underlined, there is always the risk of postpartum depression. As Matthews et al., (2010) have underlined (2010) two fundamental forms of urban inequality can be distinguished in developing countries. First and foremost, urban inequality can be discerned to mass exclusion, in which the majority of the population does not have access to services, and secondly, it can be divided into the marginalization of urban areas, in which only the poor are excluded. At the country level, these two types of inequalities can be further subdivided on the basis of rural access levels. According to Shah More et al., (2009a) a central feature of urban health care is related to the proliferation of private health facilities. Specifically, in the absence of nearby public services, some studies by Shah More et al., (2009b) have pointed out that poor urban females are more likely to use private than public services.

Following the above, O'Connor, McGowan, and Jolivet (2019) proceeded in the creation of a preliminary framework through studying the literature and noting the lack of appropriate tools concerning the existence of theoretical models as far as raising awareness of global health networks is concerned in terms of obstetric care issues. The study by O'Connor, McGowan, and Jolivet (2019) provide an example of how global health networks can create a movement that influences change globally and locally via concurrently providing an empirically-grounded framework to aid planning. At the same time, the coordination and evaluation of future campaigns are designed to raise awareness and create dynamic global health features such as the protection of human rights and the provision of quality midwifery care.

According to the findings of the study executed by Rubashkin et al., (2017) significant differences appeared in the model of care categories regarding informal payments, informed consent practices, and women's' perceptions of autonomy. In this questionnaire, a group of experts evaluated the data for clarity and relevance on a 4-point square scale while calculating the scores of the Content Validation Index (CVI) at the item level.

By taking into account that the midwifery care in the Cyprus community ceased to exist in 1980, it is considered useful to investigate, through the experiences of the mothers, if there is an urgent need for the subsequent redesigning of its application. It is also noted that in Cyprus it will be the first time to examine the usage of this respective tool.

The innovation of the present study lies in its subject and the methodology according to which it will be explored, as it is focused on the experience of mothers, while seeking to strengthen their voice. Moreover, for this reason, the present research is considered important for the academic sector, as it provides information on an issue that has not been sufficiently investigated, especially concerning Cyprus, while giving rise to further research. At the same time, the present research is considered important for both mothers and midwives, as on the one hand it gives mothers a voice to express what they want to have in terms of midwifery care in the community and on the other hand it provides midwives with the opportunity to understand their needs and thus individualize the midwifery care provided based on such needs (McNelis, 2013).

As a result of a better understanding of the experiences and needs of women, the need for legislation to provide midwifery care in the Cypriot community and to prepare programs by the Ministry of Health to ensure the provision of midwifery care in the community may become apparent. At the same time, the present research can have a significant impact in terms of education, practice and research, as it will enrich the existing literature with data that allowing the provision of such care.

Studies conducted in Cyprus

In Cyprus, Hatzigeorgiou, et al., (2012) in a sample of 55 postpartum, documented women's desire to receive community midwifery care. At the same time, the existence of limited opportunities to provide help and support to lactating women in order to breastfeed after leaving the hospital is highlighted. In turn, these limited opportunities make the need to develop and provide community obstetric care imperative (Hatziona et al, 2016).

Midwives have the appropriate training to provide care, support and guidance during the perinatal period to the mother and the newborn, both within the hospital and in the community, and are considered the most appropriate health professionals to promote breastfeeding and provide postnatal care (ICM, 2018).

Additionally, as Stylianidis (2016) points out in a research he did in public hospitals in Cyprus with a sample of 715 pregnant women, during the routine visit to the outpatient clinics, six weeks after giving birth, the pregnant women had no help after returning home. Correspondingly, in Cyprus, since 1980 obstetric care services have been withdrawn and the system has led to nationalization of childbirth in public hospitals. As Antsaklis (2008) points out, the provision of support and assistance by midwives is even more important immediately after childbirth, when women try to balance their own needs and the needs of the child, while there is always the risk of postpartum depression.

The results of the study by Gregoriou, et al., (2020), from data with a sample of 11 postpartum mothers, revealed 4 themes: a) Community midwifery care and Cypriot reality, b) Important evidence that mothers need help in the perinatal period in the community, c) Professional help for postpartum mothers in the community, and d) Reasons that make community midwifery care necessary. In conclusion, it is stated in the above research, that community midwifery care is much needed because the provision of care empowers the mother and promotes maternal and newborn health. Therefore, it is important to explore whether the health system of the Republic of

Cyprus requires the formulation of a new perinatal policy and the provision of community midwifery care.

Consequently, it would be useful to, in depth, investigate the views of pregnant/postpartum mothers on the need to provide midwifery care in the community, taking into account whether the parameters of the existence of socio-economic inequalities can determine to a decisive extent their attitudes on the specific issue.

5) Methodology and Approach – Research Plan

The bibliographic search for articles mainly concerns the last 20 years and will be based on the use, but not limited, of the following keywords: provision of midwifery care, socio-economic background of postpartum, perceptions of postpartum, midwifery care needs, community midwifery in Cyprus.

During the research, mixed methods of collecting research data will be used since the purpose of the present study is twofold and consists on the one hand, investigating the opinions of pregnant/postpartum mothers based on their socio-economic characteristics on the need to provide community midwifery care in the environment of the Republic of Cyprus with quantitative and qualitative methods, but also in citing best practices and strategies to encourage the quality of the provision of community midwifery care at the national level so that it becomes possible to remove the existence of social inequalities within the community midwifery care services in the Republic of Cyprus.

The data of the present study will be analyzed qualitatively and quantitatively according to their texture since both qualitative and quantitative data will be used in this study. Quantitative statistical analyses will be conducted using IBM SPSS 20 (Statistical Package for Social Sciences). It is noted that the research tool of the quantitative method will be an anonymous questionnaire which will be related to the topics of the thesis and will be distributed to a sample of pregnant/postpartum mothers, who have recently given birth during the last 12 months in Cyprus prior to the initiation of data collection.

i) Setting

The research will take place in Cyprus and specifically within the organizations that provide support to women in community midwifery care. Also, the setting of the research will be comprised of a variety of nursing and community midwifery care services in Cyprus both in the public and private sector. Additionally, questionnaires are going to be distributed to pregnant women/postpartum mothers who work and live in the country of Cyprus and have recently given birth to a child during the last 12 months in Cyprus prior to data collection.

ii) Design

Mixed methods will be used for collecting research material will be used since the purpose of the present study is twofold and consists on the one hand in investigating the opinions of pregnant women/postpartum mothers based on their socio-economic

characteristics on the need to provide obstetric care in the environment of the Republic of Cyprus with quantitative and qualitative methods. Secondly, we will examine best practices and strategies to encourage the provision of quality obstetric care at the national level so that it becomes possible to remove the existence of social inequalities in the community care services in the Republic of Cyprus.

According to Johnson, Onwuegbuzie & Toward (2007) the mixed research approach captures the intellectual and practical synthesis, which is based on a combination of qualitative and quantitative research. In other words, mixed research can be perceived as the third methodological research design together with qualitative and quantitative research (Chan, Fung & Chien, 2013. Zahavi, 2010. Lopez & Willis, 2004). The mixed method on the one hand recognizes the importance of traditional quantitative and qualitative research, while at the same time proceeds in the provision of the possibility of a strong third model choice, which in most cases can offer a wide range of more targeted and balanced findings with further potential concerning their possible use in the field of research.

iii) Sample

A sample of 200 individuals for the qualitative research will be comprised of midwives, as well as by representatives of organizations that provide support to women in community midwifery care. In terms of conducting qualitative research, in-depth interviews will be conducted with a sample of experts in the health sector, employed in the field of midwifery services, such as Obstetricians - Gynaecologists, Ministry of Health Agencies, Academics (professors of the universities of Cyprus and Greece). In-depth interviews that constitute the instrument of the qualitative study will also be conducted with a sample of representatives of midwives, employed in the field of nursing and community midwifery care services in both public and private sector in Cyprus. As well as in a sample of pregnant/postpartum mothers.

Hence, as regards inclusion criteria it is expected that in the current research, representatives within the field of community midwifery care in Cyprus will be included while experts who are not related to the examined matter will be excluded.

A second quantitative method will be based on a questionnaire which will be distributed to a sample of at least 300 pregnant/postpartum mothers, who have recently given birth the last 12 months in Cyprus.

Furthermore, in terms of ethical considerations for the proper conduct of the present research and with the intention of avoidance of possible risks concerning the participants, the researcher firstly will seek the written consent from each participant. At the same time, a relevant permit for conducting the research will be requested from both the Public Health Services Organization of Cyprus, and the Cyprus National Bioethics Committee.

Further in this research the power calculations will be used as they provide information to the researcher about how many pregnant women/postpartum mothers are required to minimize statistical errors. The power calculation is commonly used in reference to all sample size estimates in research. Therefore, in terms of inclusion

criteria, it is expected that only women who have recently given birth (within the last 12 months prior to questionnaire distribution) will be included in the current survey.

iv) Measures - Data Collection Procedures

Findings from previous research and all the secondary data collected will be analysed in conjunction with the findings of the current quantitative study in order for the researcher to proceed in the extraction of valid conclusions. The findings of the current quantitative study may at the same time be an indicator for future investigations that are related to the issue of investigating the attitudes and views of pregnant women / postpartum mothers with reference to their consequential need for receiving midwifery care in the community. In order to obtain primary data collection, the researcher is going to use the questionnaire research tool. The research questionnaire is going to be designed in order to be distributed to the sample of the present study and is going to heavily rely on the type of questionnaire that Rubashkin et al., (2017) developed and validated as a comprehensive useful questionnaire. This type of questionnaire will constitute an additional methodological tool for the present study since it is perceived by the researcher as substantially usable for calculating the provision of significant maternity care in the Hungarian environment and the region of Central and Eastern Europe and beyond.

Further, it is considered essential to mention that in order for the collected data through the contribution of the questionnaire to be correctly interpreted, the researcher is going to proceed in the subsequent verification of its reliability. In particular, the researcher will be assisted by a reliability analysis, in which its central aim is construed around the investigation of whether the individual parts of the questionnaire are reliable. In other words, it is going to be investigated whether the parts of the questionnaire are reliable and essentially count what they are supposed to count. The reliability test is going to take place through the contribution of the Cronbach alpha index, which receives values between 0 and 1 (Roussos & Efstathiou, 2008). It should be noted that in the case where the Cronbach alpha price exceeds 0.7, then the questionnaire which is examined is assessed as sufficiently reliable.

In the next stage the researcher, after reducing the variables and identifying the variable that causes a higher load for each examined agent, is going to proceed to Cronbach's alpha reliability testing concerning the agents. As a probable outcome of the above, the researcher is going to carry out a credibility check on the factors that probably no longer are satisfied and are related to the questions that are going to offer low prices of the total variance.

What is more, as regards to the collection of data of qualitative research, these are going to be collected through the consequential contribution of in-depth interviews. Given that the main research tool of the study of O'Connor, McGowan, and Jolivet (2019) was the conduct of semi-structured interviews with members of the World Council for Respect for Maternity Care, but also with mothers as well as with people working in authorized bodies to formulate strategies, accordingly in this study the researcher is considering to proceed in the use of the aforementioned methodological tool. Generally, the collected data of the present study will be analysed qualitatively and quantitatively depending on their texture from the moment that in the present study both qualitative and quantitative data will be used.

v) Procedures

The present mixed method research is going to take place in Cyprus between 2023-2025. Firstly, between September 2023 to December 2023 the researcher is going to undertake the execution of the qualitative study and the subsequent undertaking of the in-depth interviews. Then within the time limit of September to October, the researcher is going to distribute the questionnaires. During the last six months of 2023, the researcher is going to proceed with the implementation of data analysis plan. It should be noted that there may initially be some potential difficulties and limitations in locating Cypriot citizens employed in organizations providing support to women in the field of maternity care. Another potential difficulty may be related to identifying participants whose professional identity is related to the field of nursing and midwifery services in both the public and private sectors in Cyprus. Additionally, to potentially handle these upcoming limitations, participants will be informed by the researcher of their anonymity and asked to provide written consent to complete the questionnaire. Twelve minutes is estimated as the average time for each questionnaire to be completed by the respondents.

vi) Data Analysis Plan

In the present qualitative study, the theoretical framework of Grounded Theory will be utilized in combination with its basic analytical assumptions (Iosifidis, 2003). Also, ongoing comparisons will prove particularly useful in realizing effective correlation on the issue of the urgent need to provide obstetric care in the environment of the Republic of Cyprus (Iosifidis, 2003). At the same time, the quantitative data will be analysed through the subsequent use of IBM SPSS 20 (Statistical Package for Social Sciences). First the use of Cross Tabulation Analysis will be used, the help of which is found in the process of comparing the opinion among the respondents. Consequently, the subsequent derivation of the X-Square value comes from the comparison of participants' opinions. In addition, the significant value of the factor analysis is found in the identification of the factors among the variables to be observed, specifically through the Principal Components Analysis of the variables (Roussos & Efstathiou, 2008).

According to the aforementioned procedure, the researcher will attempt to extract a component that has the greatest possible variance through the subsequent variation of reduced variables and determining the variable that causes the greatest loading on each factor. Finally, after grouping the variables through the use of "reliability analysis", reliability and correlation analysis will be developed with the aim of investigating the existing relationship between the variables in conjunction with the aim of drawing meaningful conclusions.

Expected results

The results of the present study are expected to demonstrate how parameters are related to the background of the postpartum mothers from the perspective of their socioeconomic level, and whether this is likely to contribute to the formation of their perceptions on the need/gap in the field of midwifery care provision in the community midwifery care in Cyprus.

6) Budget (PhD students)

All costs will be covered by the researcher and from various donations.

7) Study Timetable

	A. SEMESTER 2021-2022	B. SEMESTER 2022-2023	C. SEMESTER 2023-2024
Finding a research field	2021		
Literature Research & Literature Review	2021	2022	
Formulating Research Questions	2022	2022	
Research methodology		2023	
Bioethics license		2022	2023
Fieldwork	10/04/2022 16/05/2022		2023
Statistical data analysis			2025
Interpretation of results and writing of a thesis			2025
First Edition of Doctoral Dissertation			
Second Edition of Doctoral Dissertation			2024
Final Text			2025
Presentation of Doctoral Dissertation Support			2025

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Restorative justice for Juveniles: the incorporation of Victim- offender mediation, compensation, reparation, or restitution to victims in the juvenile justice systems of Greece and Cyprus

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Abstract: *Restorative justice is a modern, positive approach to criminal justice, which views crime as a conflict, an offense against human relationships, and focuses simultaneously on the victim, the offender, and the community, aiming to create a harmonious and peaceful relationship between these protagonists. This approach has been successfully applied in several countries over the last decades, having demonstrated multiple benefits in juvenile justice systems. In Greece and Cyprus, the practices and institutions of restorative justice were introduced quite late compared to other countries. ‘Victim-offender mediation’ and ‘compensation of the victim’ are two institutions which, in different ways, embody the principles and elements of restorative justice. The present paper therefore, presents the restorative justice approach concisely and explores the integration and implementation of these two institutions in the Greek and Cypriot juvenile justice system.*

Keywords: Restorative Justice; Juvenile delinquency; Victim - Offender Mediation; Compensation of the victims; Juvenile justice in Greece; Juvenile justice in Cyprus

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A. Introduction

Restorative justice (“RJ”), sometimes described as a “new model” or “new paradigm” and sometimes as an “alternative response to crime”, is currently making an impact internationally in the field of juvenile criminal justice. It appears as one of the forces that could be a counterbalance to those repressive policies that lead to an increase in the rate of juvenile incarceration (Giovanoglou 2007).

The principles surrounding RJ (such as restoration/reparation of harm and relationships, respect for dialogue, rehabilitation of the offender, etc.) are reflected in several institutions/practices and strategies adopted by state justice systems internationally. Two basic institutions of restorative justice, namely victim–offender mediation (“VOM”) and compensation for the victim, were incorporated into Greek Penal Code by Law 3189/2003, which revised the reformatory and therapeutic measures for juvenile offenders provided for in Article 122 of the Greek Penal Code. Also, the Cypriot legislative framework has been enriched recently by Law 55(I)/2021 which applies exclusively to cases of children in conflict with the law and incorporates, to some extent, the principles, and values of restorative justice. Although the two institutions are not provided for in the same form as in Greek Penal Code, their presence is nevertheless evident in the context of extrajudicial procedures provided for in the legislation as alternatives to the criminal prosecution of the juvenile offender.

This paper puts under the microscope the legislative provisions and the way these two institutions are adopted and implemented in cases of juvenile offenders in Greece and Cyprus and attempts a first evaluation of their compliance with restorative theory and the texts of international and European organizations. Furthermore, some criticisms are presented based on the results of their implementation so far.

B. Origins aims and theoretical background of restorative justice.

As Braithwaite (2002) notes, “*RJ has been the dominant model of criminal justice throughout most of human history for perhaps all the world’s peoples*”.¹ Its reappearance in modern history took place in the 1970s under the influence of the crime victims’ rights movement and the restoration of their role in the criminal process (victimology) (Artinopoulou and Magganas 1996, Bazemore et al. 1997, Dimopoulos 2006, Gavrielides 2007, Zedner 2002), the adoption of ‘informal justice’ and the tendencies of subordination of citizens and communities (Giovanoglou 2007: 1053-1054). Another factor that positively influenced the development of alternative forms of treatment for criminals and the spread of rehabilitation programmes was also the failure of criminal justice systems and in particular prison systems to ‘control’ crime and recidivism (Artinopoulou 2011, Olson and Dzur 2004). In this context term “*Restorative Justice*” reappeared in three scholarly texts in 1977.² Subsequently, the action of the RJ movement and the spread of restorative practices was fed back by the work of

¹ The origins of this model go back to the ancient Greek civilization (Alexiadis 1992) and the ‘*epanorthotikon dikaion*’ (“restorative law”) of Aristotle (Artinopoulou 2010, Artinopoulou and Gavrielides 2013). Furthermore, the social control of crime in primitive societies (vendetta or blood feud) can be viewed as “a form of primary restorative justice” (Archimandritou 2007). Similar examples are found in Africa in the practice of Ubuntu, as well as in the values and practices of pre-colonial societies, e.g. Navajo of the USA, Maori of New Zealand (Artinopoulou 2010, Pratt 1996).

² In the works of Barnett, Randy (1977). ‘Restitution: A New Paradigm of Criminal Justice’, *Ethics: An International Journal of Social, Political, and Legal Philosophy*, 87:4, 279-301, Christie, Nils (1977). ‘Conflicts as Property’, *British Journal of Criminology*, 17:1, 1-15, and Eglash, Albert (1977). ‘Beyond Restitution: Creative Restitution’ in J. Hudson and B. Galaway (eds), *Restitution in Criminal Justice*, Lexington, MA: DC Heath and Company.

international organizations and by specific texts, resolutions, Council of Europe Recommendations and European Directives. Especially, the Recommendation R. (99) 19 of the Council of Europe regarding mediation in penal issues, as well as the relevant guidelines provided by the United Nations have played a significant role in the promotion of restorative practices in European criminal justice systems (Ghetti 2005).

RJ as a framework for dealing with crime and its aftermath offers great possibilities for changing the focus of criminal justice from simply incarcerating wrongdoers to focusing on the needs of victims, on repairing communities and on holding offenders accountable in meaningful ways. RJ is predicated upon a set of core principles. These include: 1. Crime is an offense against human relationships. 2. Victims and the community are central to justice processes. 3. The priority of justice processes is to assist victims. 4. The second priority is to restore the community to the degree possible. 5. The offender has personal responsibility to victims and to the community for crimes committed. 6. Stakeholders share responsibilities for restorative justice through partnerships for action. 7. The offender should develop improved competency and understanding because of the restorative justice experience (Lerman 2000: 1663).³

The impact of RJ on juvenile justice has been significant, since it was in the field of juvenile delinquency that this approach was first applied and where it is still mainly applied (Giovanoglou 2007, Zernova 2007).⁴ RJ practices found a suitable scope in cases of offences committed by minors, as it was considered that they are able to function educationally for the offenders, whose personality is being formed, giving them the opportunity to understand (Courakis 2013, Haines and O'Mahony 2006).

Most influential for RJ, at least as far as juvenile offenders are concerned, has been Braithwaite's (1989) theory of 'reintegrative shaming'. Braithwaite advocates that social disapproval should focus exclusively on the criminal or deviant act, which should be treated as distinct from the offender. The offender should be respected, without his or her social status being downgraded and stigmatised as 'bad'. They must be dealt with through procedures (rituals) which will make them accountable and, through a constructive 'shaming' process, will enable them to understand the consequences of their actions and lead to the 'gift' of forgiveness and the opportunity to reintegrate into society, while reducing the chances of re-offending. Restorative justice also draws on procedural justice (Tyler 1990) which emphasizes the perception and sense that individuals have of the legitimacy of the criminal justice system. Proponents believe that when individuals believe that the justice system processes are fair and legitimate, they are more likely to comply with the law. Similarly, several studies that have focused on restorative justice practices/programs indicate that participants in these

³ For the basic elements of RJ see also Giovanoglou, Sofia (2007). 'Η ενσωμάτωση της αποκαταστατικής δικαιοσύνης στα διεθνή κείμενα ή κείμενα αντεγκληματικής πολιτικής για τους ανηλίκους' (The inclusion of restorative justice in international or juvenile justice policy texts) in Hans-Jörg Albrecht et al. (eds.), *Τμητικός Τόμος για τον Ιωάννη Μανωλεδάκη (Honorary Volume for Ioannis Manoledakis)*, Volume II, Athens/Thessaloniki: Sakkoulas, 1053–1078 [in Greek].

⁴ The first contemporary case where the VOM method was applied to minors was in Canada, in the city of Elmira, in 1974 (Braithwaite 2002). Two intoxicated teenagers pleaded guilty to vandalizing 22 properties. At that time, a probation officer asked the judge to order the offenders to meet with the victims of their crimes. This meeting took place, and an agreement was reached to pay compensation from the offenders to the victims. This experiment led to the creation of the VOM program under the auspices of the Mennonite Central Committee in Kitchener, Ontario. Subsequently, the idea and the practice spread through the Mennonite community into other parts of Canada and the USA (Peachey 1989, Zehr 1990).

(offender-victim) programs believe the processes are more legitimate than that of the traditional criminal justice system (see for example Hayes and Daly 2003, Kuo *et al.* 2010).

Despite the systematization of its theoretical elaboration, especially after 1990, the concept of RJ still presents a remarkable fluidity. There is no unanimously accepted definition of RJ. In scientific literature, definitions proposed emphasize either the *process* or the content and *purpose* of RJ.

The most prevalent definition (Walgrave 2008) has been suggested by Tony Marshall (1996: 37) who defined RJ as:

“a process whereby parties with a stake in a particular offence come together to resolve collectively how to deal with the aftermath of the offence and its implications for the future”.

According to Gavrielides (2007: 139), RJ is *“an ethos with practical goals”*. Zehr (1990: 181) has summarized its goals as follows:

“Justice involves the victims, the offender, and the community in a search for solutions which promote repair, reconciliation, and reassurance”.

RJ is often appearing as an alternative approach to the administration of justice *“the overall purpose of which is the restoration into safe communities of victims and offenders who have resolved their conflicts”* (Van Ness, D.W. 1993: 258).

Lastly the Recommendation CM/Rec(2018)8 of the Committee of Ministers to member States concerning restorative justice in criminal matters defines that:

“3. “Restorative justice” refers to any process which enables those harmed by crime, and those responsible for that harm, if they freely consent, to participate actively in the resolution of matters arising from the offence, through the help of a trained and impartial third party (hereinafter the “facilitator”).”

A definition subsequently adopted by the Venice Declaration on the Role of Restorative Justice in Criminal Matters (2021).

The literature on RJ is extremely wide and brings together various views in relation to the effectiveness of its methods, its scope of application and more (Johnstone 2011, Levrant *et al.* 1999 and for a different opinion see Morris 2002). However, RJ is gaining ground both at the level of implementation of its procedures internationally and at the level of its incorporation into national legislation and international anti-crime policy texts in general.

One issue with an extensive debate in theory concerns the scope of RJ. This is also reflected in the proposed definitions of RJ. The two main trends are: a) the maximalist approach towards formal criminal justice systems, which argues that restorative justice offers more reliable and effective procedures for the victim and the perpetrators of the crime and can be applied to all types of offences (including felonies). The claim is *“...a global justice metaphor for a kinder, gentler, more reasonable, hopeful and negotiated justice: a ‘good’ justice”* (Baldry 1998, Daly 2004) and b) the minimalist-limiting approach that focuses on the application of RJ as a complement and/or alternative to formal justice systems and is concerned only with the commission of misdemeanors (Artinopoulou 2011). For example, with specific reference to VOM (the term used in Greek penal code is “reconciliation”),

Courakis (2011: 142) points out that '*the scope of the institutions of mediation and conciliation should be limited to cases of crimes [...] that have little socio-ethical value*'. Besides, as Panagos (2016) points out, for mediation to take place there must be a direct victim. It is therefore de facto not applicable to all offences. Therefore, it cannot be the only formal social response to many offences committed by minors, such as traffic offences and drug law violations (Panagos 2016). This discordance could be interpreted because of the momentum that RJ has gained, both in terms of theory and implementation, its flexibility and adaptability or because in RJ, it is practicing that guides theory and not the other way around (Karagiannides 2013).

These two different approaches are linked to the way restorative justice is understood. Specifically, proponents of the minimalist approach adopt a process-based definition, limiting the scope of restorative justice programs (such as VOM) to cases deemed appropriate for a restorative approach. In such a process-centered definition, mediation or consensualism become key criteria for restorative justice (see for example Marshall's definition above). On the other hand, proponents of the maximalist approach adopt outcome-based definitions, including in the concept of RJ programmes, which although may result with restorative outcomes (such as compensation or community service), they might not be carried out respecting central procedural rules of RJ (Gavrielides 2007: 40).

Although the fundamental premise of RJ is clear (repairing damage between victim, offender, and the community), the term RJ itself involves multiple practices and approaches (Latimer *et al.* 2005: 127–144) which are diverse and varied depending on the country in which they are applied.⁵ Despite differences in application, however, RJ programs and practices often share core principles and values, such as the centrality of the victim in the process, voluntariness, restoration, respect, and empowerment (Vanfraechem *et al.* 2015). Moreover, all the methods share common features, including a nonadversarial and informal process, an emphasis on community-based sanctions, and decisionmaking by consensus (Bergseth and Bouffard 2007, Development Services Group, Inc. 2021, Wilson *et al.* 2017). Three intervention models have been said to “dominate the practice of restorative justice” (Zehr 2002: 47): victim–offender mediation, family group conferences and peacemaking circles (Latimer *et al.* 2005, Zehr 2002). Other programs are also: victim impact panels or classes, community reparative boards. Occasionally, practices from different restorative justice models are combined to form a single, comprehensive program (for example, combining family group conferences with reparative boards). These processes involve victims, offenders and communities and tend to result in agreements that involve programs or measures of restitution, reparation, community service etc. (Giovanoglou 2007).

Various studies have attempted to evaluate the effectiveness of RJ methods, but their conclusions are mixed. The study of Wong *et al.* (2016) which focused on juveniles found that RJ diversion programs are generally effective at reducing juvenile recidivism. Also, the study of Wilson *et al.* (2017) found

⁵ Two recent projects in Philadelphia, Pennsylvania, demonstrate the broad scope of these programs (Kimbrell *et al.* 2023). First, following the arrests for the George Floyd and WalterWallace death protests, the Restorative Response Program was created which offered approximately 600 nonviolent offenders - many of them young black men arrested on burglary charges - an alternative to taking their case through the courts, a course that would leave them with a criminal record and the challenges that come with it. those who were eligible were required to complete educational sessions, programming such as job training and community service programs, and participate in restorative justice cycles (Impact Justice 2021). The second, a recently launched diversion program, Healing Futures, aims to divert 25 youth felony and high-level misdemeanor cases from juvenile courts to a facilitated face-to-face meeting involving the person who was harmed, their support system, the defendant, and affected community members (Philadelphia District Attorney's Office 2021).

that evidence regarding the effectiveness of these programs in reducing continued delinquent behavior and regarding the non-delinquency outcomes for youth is promising. However, as stressed in both studies, the methodological weaknesses of the literature do not allow for a strong positive conclusion. According to the updated meta-analysis of Kimbrell *et al.* (2023), RJ programs and practices (especially victim-offender conferencing and youth involved in hybrid/other programs⁶) showed a small-to-moderate reduction in future delinquent behavior relative to more traditional juvenile justice approaches. Apart from this, RJ has the potential to keep youth out of the justice system, thereby reducing costs and other potential collateral consequences of justice involvement, without any evidence of increased delinquency. Victims indicated having both greater satisfaction and perceptions of fairness than their control group counterparts (see also Development Services Group 2021 and the studies cited there). Youth participants also indicated being more satisfied and had less supportive attitudes about delinquency, although these findings were not statistically significant.

Of course, there are also several objections as to the appropriateness and effectiveness of RJ practices. These are summarised in the work of Sofia Giovanoglou (2007) as follows: a) the undesirable extension of the network of social control, because the restorative procedures focus on young offenders with a low probability of recidivism, where no state intervention may be needed b) the risk of non-compliance with procedural guarantees or violation of the rights of offenders, due to the absence of formality in these procedures c) the risk of violating the principle of proportionality, as they are geared towards harming the victim, potentially being used exclusively as a means of financial or other satisfaction for the victim and as a punitive practice for the offender; d) the inability of its procedures to lead to real reparation for victims and offenders, and to truly transform the administration of criminal justice; e) its inability to significantly reduce recidivism, as well as its ineffectiveness in reducing the cost of the criminal justice system (Levrant *et al.* 1999). Apart from these, some authors argue that the victim may be 'instrumentalised' to achieve the rehabilitation of the offender, or that the victim may consider themselves morally obliged to participate in mediation processes to give the offender the opportunity to take responsibility (Gal and Moyal 2011, Kilchling 2005, Panagos 2017, Strang 2002).

These objections have not gone unanswered by the supporters of the RJ. In particular, with regards to the first reference, i.e. the extension of the social control network, the counterargument states that this refers to specific cases of implementation of RJ practices and not to all rehabilitation programmes. With regards to the violation of the rights of offenders, this is not the case as those involved are obliged to follow certain instructions or practice manuals, which are sometimes provided for by the law itself. Moreover, RJs supporters stress that compliance with the principle of proportionality becomes a particularly important problem for the conventional system of justice as well, and proportionality of punishment can be more effectively achieved by reference to losses than by reference to the "needs of the individual". They also point out that rehabilitation programmes are implemented for a relatively short period of time, and their in-depth evaluation requires long-term monitoring. At the same time, the reduction of recidivism is an expectation but not the main objective of the RJ. Recidivism must be seen as a multifactorial phenomenon and therefore the application of

⁶ In the study of Kimbrell *et al.* (2023) this category includes programs that were not strictly defined as a standard RJ program (e.g., VOM, circle programs) or one of the programs included in this evaluation (e.g., teen court, restitution) as well as hybrid programs that provided a combination of several RJ programs or practices (e.g., provided both VOM and community justice boards, or arbitration boards and restitution).

any one measure cannot be responsible for the recidivism or non-recidivism of the offender. Finally, it is argued that what this alternative approach seeks is not so many savings over the conventional criminal justice system as a more beneficial use of public resources (Giovanoglou 2013, Johnstone 2011, Morris 2002).

C. Victim – offender mediation or reconciliation in Greek juvenile justice system.

As mentioned above, VOM or reconciliation⁷ constitutes the most typical restorative justice practice in Europe, the United States and internationally (Umbreit & Armour 2010). As Aertsen *et al.* (2004: 18) have put it, mediation belongs to the “*methods for putting restorative justice into practice*” (Panagos 2020).

VOM is defined as a structured process of peaceful dispute resolution which allows the participants of a crime, i.e. the victims and the offender to meet face to face in a structured and safe setting for (open) dialogue, negotiation, and problem solving (Council of Europe 1999, Pavelka and Seymour 2019, Umbreit and Greenwood 2000) the presence of at least one third party who serves as a neutral mediator (Umbreit & Armour 2010, Umbreit *et al.* 2006). The goal is to hold the justice-involved youths accountable for their actions, learn about the full effect of their actions and seek ways to make up for the damage they have caused to victims. The aim is to develop empathy in the offender (with a view to preventing the commission of further offences in the future). Moreover, among the objectives of mediation is the assumption of the responsibility of the offender towards the victim, with his or her apology being considered as a form of symbolic restitution or reparation (Braithwaite 2002, Dignan 2005, Lerman 2000, Levi 1997, Newburn 2007, Proietti-Scifoni and Daly 2011) while the apology should be accompanied by an active attempt to repair the damage on the part of the offender (Messina 2004-05 as cited in Panagos 2016). At the same time, the victim is provided with the opportunity to have their voice heard (Umbreit and Armour 2010), to meet their emotional needs, to provide answers to their questions, and in this way the victim's sense of power is strengthened (Amstutz 2009, Choi, Bazemore and Gilbert 2013, Development Services Group 2011, Kimbrell *et al.* 2023). Moreover, direct participation may well be therapeutic in restoring them to their condition before the crime (Olson and Dzur 2004). The conflict is resolved through the alternatives put forward by both sides and the development of mutually acceptable plans on how to repair the damage (or the negative consequences of the conflict) (Villanueva *et al.* 2014, Zehr 1990). Example outcomes include restitution, community service, or apologies, but are uniquely decided by the participants.

Participation in VOM requires adherence to certain basic principles, such as: (a) voluntary choice, i.e. agreement by both parties to participate in the process; (b) trust and respect between the parties; (c) the common admission of the basic facts constituting the critical event, which requires full and substantial information of the parties regarding the critical event and the specific facts constituting it - which implies implicitly the admission of the perpetrator's guilt (Alexiadis 2013, Lawrence and Hesse 2009), d) equal rights for both parties in the process (e) the joint acceptance without reservations of the final outcome that the relevant discussions during the mediation will lead to (Alexiadis 2013) and f) the right of both parties to withdraw from the process at any time if they do not feel satisfied.

⁷ On the preference in Greek bibliography for the term "conciliation" see Alexiades 1996, p. 199.

Nevertheless, perhaps the most important prerequisite for a successful mediation is a properly trained mediator (Cottam 1996). The mediator should be a person who is properly trained in the way the procedure is conducted. Moreover, their training should continue during their service, to equip them with high-level skills, such as conflict resolution skills, special approach to victims and offenders, basic knowledge of the criminal justice system (Dimopoulos 2006, Recommendation No. R (99) 19 of the Council of Europe, as well as in Directive 2012/29/EU of the European Parliament). In addition, this person should be impartial, independent, objective, and neutral between the perpetrator and the victim (Umbreit *et al.* 2007). In practice, the neutrality of the mediator has emerged as a key factor for victims' satisfaction with the restorative process (Armstrong 2012: 39).

The benefits of VOM, as shown so far, include its pedagogical role, since it gives the young offender the opportunity to realize the consequences of his actions (Courakis 2013). Therefore, it appears that offenders who participate in such restorative processes carry a limited likelihood of recidivism (Morris 2002, Sherman *et al.* 2015). In addition, the position of the victim in criminal proceedings is strengthened. Whereas, under the conventional criminal justice system, the role of the victim is limited to that of a witness or plaintiff in a civil case seeking compensation - which entails high psychological and financial costs and risks re-victimisation - in the context of VOM, becomes an important factor in dealing with the criminal phenomenon, can express his thoughts and feelings, accept the apology of the offender and perhaps avoid the post-traumatic stress caused by the memory of the unpleasant incident (Aertsen *et al.* 2011, Dignan 2005, Morris 2002, Petereson Armour and Umbreit 2006).

VOM (the term used is "reconciliation") for cases of juvenile offenders, has been introduced in the Greek legal system by the Law 3189/2003 which amended the Penal Code. Particularly, the "*reconciliation between the juvenile offender and the victim for an apology to be expressed and for a potential out-of-court settlement of the consequences of the act*" is one out of twelve educative or reformatory measures imposed on juvenile offenders (from the age of 12 years up to 18 years⁸) by judicial authorities and public prosecutors (Article 122(1)(e) of the Penal Code). The adoption of reconciliation between the victim and the juvenile offender was part of Greece's broader efforts to comply with European recommendations and to follow successful international policies on juvenile justice. The Juvenile Probation Officers assume the role of mediator (Explanatory report of the law 3189/2003), bringing the needs of the victim to the forefront, according to the participatory process model while giving a "restorative" dimension to the official control of juveniles (Courakis 2008, 2012, Pitsela 2013).

As a procedure, reconciliation includes mediation, arbitration, etc. and may result in compensation, reparation of the damage/restitution, expression of apology, thus is considered conceptually broader than the immediately following corrective measure, i.e. compensation (Art. 122(1)(f) of the Penal Code) (Courakis 2012). The term "out-of-court settlement" leads connotatively to a deviation from the formal criminal procedure. However, it means that the procedure is not limited to the court but is carried out by the competent mediator outside the framework of the hearing, before or after the hearing (Panagos 2020). As a rehabilitative measure, it can be imposed either through diversion by the juvenile prosecutor in cases of violations or misdemeanours (article 46 of the Code of Criminal

⁸ For the three main categories of minors (up to the age of 12- between the ages of 12-15, between the ages 15-18) and their legal treatment see Courakis 2021.

Procedure), or as a court order by the juvenile judge through the involvement of juvenile probation officers. It can also be imposed by the prosecutor as a restrictive condition in place of pre-trial detention for juvenile offenders aged 15 and above, if the punishment provided in the law for the offence exceeds 10 years confinement in a penitentiary (Giovanoglou 2015). The use of mediation does not exclude the simultaneous imposition of other rehabilitative measures, if this is deemed to be dictated by the interests of the offender based on his personality, his needs and the characteristics of the offence. In view of this possibility, conciliation is combined in judicial practice with the measure of compensation, i.e. the provision of a symbolic amount of money to the victim or a public benefit institution (Evangelatos 2014 as cited in Panagos 2016).

As regards the scope of application of reconciliation, it seems that Greece adopts the minimalist approach, given that certain quasi-crimes allow for the application of penal servitude, while reconciliation is mainly applied in cases of physical injuries, offences against property (damage, theft, even robbery), slander / threats / defamation, offences against honor and less so in offences of serious forms of physical violence (Mallouchou 2022).⁹

As mentioned above, the role of the mediator was entrusted to the Juvenile Probation Service which operates as a regional Department of the Ministry of Justice (Law No. 378/1976, Presidential Decrees Nos. 49/1979 and 36/2000) and working in every Juvenile Court (Pitsela and Giagkou 2013). The professional field of Juvenile probation officers is characterized by multidisciplinary, as it includes specialties of different scientific fields (such as Sociology, Law, Social Anthropology, Psychology, Social Work). Their duties include conducting social research, with the aim of collecting information on the juveniles' way of living, their behaviour and personality, their hygiene, moral and mental state, their past life, family circumstances, in order to gather any information on the formation of the juvenile's personality and which will shed light on his or her general situation at the individual, family, social, educational or professional level (Chaidou 2021, Courakis 2012). At the same time, they make proposals to the Court in relation to the most appropriate treatment of the young offender based on his/her personal needs and they play a counselling and supportive role for both offenders and their family members.

The decision to assign the task of mediation to juvenile probation officers has been criticized from time to time for several reasons (Giovanoglou 2008, Panagos 2017). A problematic aspect of entrusting the role of mediator to probation officers is the fact that by virtue of their professional position, the probation officers have a specific institutional role in the field of juvenile justice and they mainly come into contact with juvenile offenders and ensure that their interests are protected and promoted (Pitsela 2013). This institutional role of the probation officers may conflict with the principle of impartiality during reconciliation since they develop a closer relationship with the young offenders (Artnopoulou et al. 2012, Panagos 2020). Another problematic point, at least in the first years of the institution's implementation, was the lack of training of probation officers for their role as mediators. However, it is worth noting that since 2017 an agreement signed between various

⁹ For example, with specific reference to VOM (the term used in Greek penal code is “reconciliation”), Courakis (2011: 142) points out that *'the scope of the institutions of mediation and conciliation should be limited to cases of crimes [...] that have little socio-ethical value'*. Besides, as Panagos (2016) points out, for mediation to take place there must be a direct victim. It is therefore de facto not applicable to all offences. Therefore, it cannot be the only formal social response to many offences committed by minors, such as traffic offences and drug law violations (Panagos 2016).

institutions is being implemented¹⁰ for the training of the probation officers of the country in the application of the rehabilitative measure of the reconciliation of juvenile offender and victim (circular no. 7/25-06-2019 of the Prosecutor of Areios Pagos) (Mallouchou 2022).

An obstacle to the proper and effective implementation of the institution of mediation in Greece is the lack of regulation of the procedural framework for the conduct of mediation, the role, the obligations, and the rights of each participant, as well as any other kind of details in general. This makes it difficult to implement VOM in practice (Giovanoglou 2008, Panagos 2017). Nevertheless, the internationally applied mediation procedure is followed, which has three stages (Circular 7/25-6-2019 of the Prosecutor of Areios Pagos). In the preliminary stage, the pre-mediation meetings of the Parties shall be held whereby information is collected by the competent body as to the case and the parties involved, the offender and the victim are informed about the procedure and their written consent is obtained for the procedure to proceed. The main phase involves direct communication between the offender and the victim, under the supervision of a mediator, whereas in the hearing it is either the juvenile probation officer or the juvenile judge. Initially, the victim's viewpoint and his/her feelings are expressed, and then the offender states his own position, acknowledges his responsibility, expresses his apology, and reaches an agreement, commonly accepted by both parties. This stage can take place out of court, where the mediator undertakes to bring the agreement before the court at the hearing, but it can also be done during the trial, in the context of a postponement or adjournment of the trial, to enable the parties to come to mediation. In addition, it may also take place after the issuance of a court order. Also, the presence of a lawyer is auxiliary, so it is optional and not necessary.¹¹ The last phase is that of the evaluation by the mediator. The latter informs the competent authorities of the outcome of the reconciliation and, at a second stage compliance with the agreement is checked. This is usually the case when a court order is issued judgment imposing the conciliation and the evaluation stage concerns the enforcement of the judgment and the fulfilment by the offender of the obligations which have imposed based on that judgment (Mallouchou 2022, Ververopoulou 2022).

Studies have shown that the implementation of RJ practices and especially of VOM is quite low (Giovanoglou 2015, Mallouchou 2022, Pitsela and Giagkou 2013). For this reason, no reliable conclusions can be drawn about their effectiveness. The reasons for the low implementation of RJ practices vary. Some authors are even concerned that this phenomenon, may be sustained by the justice system itself in Greece (Lapioti 2007, Pitsela and Giagkou 2013).

The lack of procedural safeguards and standards, as well as the absence of a specialised online framework for conducting mediation, bears a large share of the responsibility for the poor

¹⁰ Agreement between the National School of Public Administration and Local Government (ESDDA), the Laboratory "Restorative Justice and Mediation" of the Department of Sociology of the Faculty of Social Sciences of Panteion University, and the Youth Court Aid services of Greece.

¹¹ It is noted that the participation of lawyers in the conciliation of the two parties is provided for by the recommendations of the Council of Europe, as they respond to the Guidelines of the Committee of Ministers of the Council of Europe on Child-Friendly Justice" (2010). Legal representation of minors is also a fundamental right deriving from Article 6 of the ECHR on the right to a fair trial. However, it needs to be born in mind that mediation is based on an entirely different paradigm than adjudication, therefore the potential participation of the legal representatives of the parties is necessary not to turn the mediation process into a field of confrontation, but the latter should be encouraged to demonstrate an attitude that follows the standards of restorative justice and the principle of education of minors (Circular 7/25-6-2019 of the Prosecutor of Areios Pagos).

implementation of VOM (Giovanoglou 2008, Panagos 2020). As a result, each mediator conducts mediation based on his or her experience and instinct as to what is right or wrong. In research conducted by Mallouchou (2022: 698), who interviewed juvenile probation officers, it appears that the reasons for the low implementation of conciliation are: a) in most of the cases before the court, the perpetrators are Roma minors, who often do not realize the wrongful nature of their act, have a high rate of recidivism and the victims refuse to cooperate with them, b) the lack of training, especially of judicial officers, in restorative justice practices, but also the lack of continuous training and constant support for probation officers, c) the lack of staff and the burden of duplication of tasks for the juvenile probation officers already in service d) the refusal of the victim or the victim's parents to participate in a conciliation.¹²

D. Compensation, reparation or restitution to victims in the juvenile justice systems of Greece.

Another rehabilitative measure introduced by Law 3189/2003 (Article 122(1)(f)) is “*Compensation of the victim or in any other way restoration or mitigation of the consequences of the act by a juvenile offender*”.¹³ According to this provision, the offender may be required to make reparation for the damage caused, according to his or her means - particularly after the age of 15 - from resources that he or she can freely dispose of. Other way of removing or reducing the consequences of the act can be any act of reparation, such as sending a written apology from the minor to the victim, providing his/her personal work in the victim's shop where the theft took place, returning the stolen goods to the victim, etc. (Giovanoglou 2008, Popa *et al.* 2020).

It is important that the compensation be paid by the young offender himself and not by his/her parents or third parties, so that the minor himself becomes aware of the consequences of his actions and does not behave irresponsibly, nor does he simply become a "tool" for others to commit criminal acts." (Courakis 2012). There is no clarification in the regulation of the law on how the compensation is to be calculated. However, the measure of compensation should not exceed a threshold that is in proportion to the juvenile's capacities, as accepted in the Declaration of Leuven (Walgrave 1997). A similar provision is also found in the "United Nations Model Law on the Juvenile Justice System" (Articles 3.2.-5, 4.1.-1, 4.2.-8 and 4.2.-16), while the view that reparation should be fulfilled by the juvenile on the basis of his or her capabilities and resources, without excessive demands, is also supported by the Greek theory (Dimopoulos and Kosmatos 2017, Giovanoglou 2008).

Compensation of the victim, as a reformatory measure follows, in order, the reconciliation between the juvenile and the victim to which we referred earlier. This fact suggests that the measure of compensation is imposed when it is not possible for the juvenile offender and his victim to reconcile, in application of the *principles of subsidiarity* and *proportionality* for rehabilitation measures. In any case, the court may always replace the educational or therapeutic measures with others or revoke them (art. 124 of Penal Code).

¹² See also Giovanoglou (2015: 361), Pitsela and Giagkou (2013) and Panagos (2017, 2020).

¹³ For a comprehensive analysis of the compensation as a rehabilitative measure and how it was implemented prior to the amendment by L. 4619/2019 see Pitsela 2011 and Giovanoglou 2015.

The principle of subsidiarity in the field of the substantive criminal law of juveniles means that: (a) the choice of reformatory or therapeutic measures is made from the mildest to the most severe (in particular, based on Article 122§ 3 par. a of the Penal Code, the first nine reformatory measures provided for in points (a) to (i) of Article 122 § 1 of the Penal Code take precedence over the others), (b) non-institutional reformatory or therapeutic measures take precedence over the institutional measure of placement of the minor in an appropriate educational institution or referral of the minor to a therapeutic or other appropriate establishment respectively; and (c) reformatory measures (extra-institutional and institutional) take precedence over the sentence of confinement in a special youth detention establishment, provided that the conditions for its imposition are met. The principle of subsidiarity requires that a severe, onerous sanction be waived in favor of a milder, less onerous one, if it is equally effective.

Moreover, as it has been pointed out by Giovanoglou (2008) and Courakis (2012), compensation to the victim or otherwise removing or reducing the consequences of the criminal act is included in (or is the result of) the settlement of the consequences of the act that takes place in the context of reconciliation between the juvenile offender and the victim. In other words, juvenile offender reconciliation is conceptually broader than the rehabilitative measure of restitution. For this reason, restitution or otherwise redressing the victim's harm should be sought, in the first instance, in the context of reconciliation, if possible. After all, according to the restorative theory, to heal the victim's trauma and make true reparation for the harm, the victim must come into contact with the perpetrator, since what is often sought by victims is not material reparation/compensation but an answer to their questions regarding the reasons for their victimisation and the expression of their feelings.¹⁴ As noted by Giovanoglou (2008) these two measures should not be imposed together in the context of the possibility recognized by Article 122 §2 of the Penal Code for the exceptional imposition of more than one rehabilitative measure under Article 122 §1(j)-(k) of the Penal Code because their simultaneous imposition would, in the light of the above, be unjustified.

The principle of proportionality requires the sanction to be in an acceptable proportion to the offence committed and the personal circumstances of the offender (Pitsela 2021). Article 122 par. 122.3(b) of the Penal Code provides that "*The content and duration of each measure must be proportionate to the gravity of the act committed, the personality of the minor and his/her living conditions*".

In conclusion, it should be noted that the court decision imposing rehabilitative measures is not a conviction (Courakis 2012). The rehabilitation measures imposed on juvenile offenders are of an administrative nature and aim not at punishment but at education, moral and social improvement, so that they can be reintegrated into society as soon as possible. The juvenile offender is not declared 'guilty' by the court, but in the event of a positive diagnosis, the court decides that the juvenile 'committed the act'. Notwithstanding the above, until 2015, court decisions imposing reformatory measures (as well as their modification or revocation) were recorded in the criminal record cards. This stigmatising legal consequence of reformatory measures was abolished by Article 9 § 9 of the Act. 4322/2015 (Dimopoulos and Kosmatos 2017). According to the provision of Article 489 par. 1(d) of the Code of Penal Procedure, the right of appeal shall be granted against the decision of the juvenile court of one or three judges, by which the juvenile was sentenced to confinement in a special

¹⁴ In this sense, Article 4.1.-1 of the United Nations Model Law on the Juvenile Justice System under the heading "Applicable Measures" provides that reconciliation may be accompanied by reparation of the harm to the victim or the community, according to the capacities of the young person.

youth detention center or was subjected to rehabilitation or therapeutic measures (see also Article 40 § 2(b)(v) of the Convention on the Rights of the Child).¹⁵

E. Victim-offender mediation and compensation or reparation of the victim in the Cypriot juvenile justice system.

In Cyprus, the debate on the right reaction to juvenile delinquency started ‘late’, compared to other countries. Two are the main reasons for that: a) Until 1960, Cyprus was not an independent state and for this reason, all its legislation and policies were defined by its foreign rulers and b) compared to other countries, crime rates in Cyprus, including the rates of juvenile delinquency, remained at a very low level (Baldry and Kapardis 2013, Kyprianou 2011). Occasional discussions on the issue of juvenile delinquency began to emerge in the 1970s but until recently, there has been little political interest in regulating the framework for dealing with juvenile offenders.

Provisions applicable to juvenile offenders are scattered in legislative texts. In many cases, these provisions are the same as those for adults, sometimes with variations for juveniles (Savvidou 2021). The most important laws which regulate juvenile justice are the following:

- a) The Criminal Code (Cap. 154), especially section 14,
- b) The Juvenile Offenders Law/Cap. 157,
- c) The Children’s Law/Cap. 352,
- d) The Probation/Guardianship and other ways of treating convicted persons Law of 1996 (Law 46 (I)/96).¹⁶

Until recently, the only legislation dealing exclusively with juvenile offenders was the Juvenile Offenders Act, Chapter 157, introduced in 1946 and last amended in 1972. The legislation is considered to regulate the procedures to be followed in the criminal proceedings of juveniles and the penalties that could be imposed on them. According to Article 12 of the Juvenile Offenders Act, the following choices are available to the court: a) dismissing the charge; b) imposing probation; c) committing the offender to the care of a relative or other responsible person; d) sending the offender to a reform school; and e) ordering the offender to pay a fine or to restore the damages for which he or she was liable. Should the court feel that there is no other alternative, as a last resort it can also sentence a young offender to imprisonment. Imprisonment shall, of course, be ordered only when the juvenile cannot be dealt with in the aforementioned ways. We note, therefore, that the measure of compensation for the victim has always been included in the remedies which the Court could impose

¹⁵ See the decisions of Areios Pagos: AP 543/2011, AP. 58/2010, AP. 961/2009.

¹⁶ Other laws that also apply to juvenile cases are the Rehabilitation of Convicted Persons Act 1981 (Law 70/1981); the Law on the rights of Persons Under Arrest and in Detention (Law 163(I)/2005) and the Drugs and Psychotropic Substances Law 29/77 as amended by Law 20(I)/92.

on juvenile offenders. However, in practice, payment is usually made by parents or guardians since the juvenile does not own property.

It should be noted at this point that the effectiveness and applicability of the above legislation has been questioned on several occasions as many of its provisions are rendered obsolete. For example, the legislation provides for cases to be heard by a Juvenile Court, whereas no such court exists, with the result that cases involving juvenile offenders are heard by the courts that hear cases involving adult offenders. Moreover, the choice of sending the young offender to a reform school is no longer available as the only existing reform school was closed in 1986 (Kyprianou 2011).

In addition, the Probation/Guardianship and other ways of treating convicted persons Law of 1996 (Law 46 (I)/96) provides alternative ways of dealing with the juvenile, such as being placed under the supervision of a probation officer with the imposition of conditions for unpaid community work (under certain conditions) (Article 6) or conditions for attending educational courses of the offender's choice (Article 7).

For decades, it was felt that the legislative framework for juvenile offenders in Cyprus was anachronistic and inadequate. However, two years ago, the Children in Conflict with the Law, Law of 2021 (Law 55(I)/21) was passed, a specific institutional framework regarding the prevention of child delinquency and the treatment of children in conflict with the law. This important piece of legislation has as its purpose (article 3) the establishment of a justice system friendly to child offenders, the regulation of issues related to child delinquency, its prevention, treatment and suppression, the establishment of necessary structures and mechanisms for the prevention and treatment of child delinquency and, in general, the treatment of children in the criminal justice system on the basis of international standard norms on these issues. It contains harmonizing provisions with EU Directive 800/2016 on procedural safeguards for children suspected or accused in criminal proceedings.

This law focuses on the child and his or her rights and regulates the treatment of a child who is not criminally responsible and the treatment of young offenders over 14 years of age. It is noteworthy and of particular significance that, in the absence of any provision to the contrary in the Act, "child" is defined as a person under the age of 18 and includes a person up to the age of 21 when measures provided for in the Act are to be applied in respect of an offence committed by that person before he or she reaches the age of 18.

Regarding specifically the two extra-institutional measures, namely compensation of the victim and victim-offender mediation, one observes that they are intertwined in various provisions (mainly compensation) and for this reason no separate reference is made to them, as was done previously for the case of the Greek Penal Code, where they are defined as independent, distinct, rehabilitative measures. In particular:

In the provisions governing the treatment of child offenders acting without criminal responsibility, i.e. under the age of 14, the convening of a Child Welfare Family Council by the Social Welfare Services, coordinated by a Social Services Officer appointed for this purpose, is provided for. Among its responsibilities, is to mediate between the child and the victim where possible or appropriate

(Section 18(1)(g)). The decisions of the Family Council are always considered in the best interests of the child. If the persons exercising parental responsibility or the child's representative, or if the child has reached the age of eighteen, the child himself or herself, consider that the decisions of the Council are not in the best interests of the child, they have the right to appeal (Article 21).

In the case of children acting with criminal responsibility, i.e. over 14 years of age, the possibility of joining a diversion programme (instead of prosecution) is provided for, provided that the child commits a criminal offence for the first time and understands the responsibility of his/her offending behaviour. If a child is placed in such a program, a Formal or Informal Warning shall be imposed upon him/her by decision of the Chief of Police. At the Formal Warning, the victim may be summoned and there, the probation officer or guardian, as the case may be, may call the child in conflict with the law (a) to apologize in writing to the victim and/or (b) to compensate the victim through the parental caregivers with respect to any damages suffered by the victim as a result of the commission of the offence (article 42). We note, however, that there are no details as to the content of this meeting with the victim-offender to characterize it as a classic case of "mediation". The reference to mediation in the legislation is rather vague. It may be that the adoption of regulations would shed more light on the manner and procedure by which it should be carried out. However, from the description in the law, it seems that in this meeting, information is given to the offender about the reasons for the warning, the consequences of the offence on the victim and the offender are explained, as well as the possible consequences in case of future offending behaviour and advice on how to avoid such behaviour in the future (Article 40(1)). At the same time, the child offender is placed under the supervision of a guardian for a period not exceeding 12 months (for a formal warning) or 6 months (for an informal warning), and these periods may be varied (Article 42).

If the child is placed under the supervision of a guardian, the latter may recommend the convening of a Children's Council. If a decision is taken to convene a children's council, it may include - in addition to the child offender, the persons exercising parental care and other family members, the guardian and others (see Article 46) - the victim and any relative or friend of the victim who wishes to accompany the victim, unless it is considered that their participation is not in the child's best interests. Among the objectives of the Children's Council is, wherever possible, to include mediation between the child and the victim (Article 48(b)).

In addition, another objective of the Children's Council is to formulate a plan of action for the child (Article 48(e)) with the participation of the child and the parents. This plan may include the regulation of various issues. These include (a) an apology, written or oral, from the child to the victim (b) financial or any other form of compensation or restitution to the victim (Article 52(2)(a)(b)). The aim is generally to make the child understand the consequences of his or her offending behaviour and to avoid future offending behaviour. Once an action plan has been decided, it is evaluated to assess the child's implementation and compliance in the following months. (Article 52(5)(6)(7)). Any person who considers that terms or conditions of the action plan are not in the best interests of the child has a right of appeal (section 53(2)).

It is worth mentioning that the obligation of appropriate training for the effective performance of their duties is provided for the Director, guardians, probation officers and any other persons involved in

the implementation of the diversion programme (Article 60). If the child is eventually prosecuted and brought before the Juvenile Court and found guilty, it may impose, inter alia, the following measures or penalties (Article 88):

- (a) the imposition of costs and/or special compensation to the victim by the child (Article 88(c))
- (b) an order requiring the person having parental responsibility for him or her to pay compensation to the victim; (Article 88(d)).

To determine the appropriate sentence or other treatment of the child, the court may require a report from the Social Welfare Services, which provide evidence of the intellectual, emotional, psychological and social development of the young child (art. 89).

Regarding the order for payment of costs and/or compensation, it shall be imposed by the Court in case of guilt of a person who has reached the age of 18 years (art. 97), after considering the financial situation of the child based on a socio-economic report as presented by the child's lawyer. If, in its judgment, the child's conduct is the consequence of willful neglect on the part of the persons exercising parental responsibility to supervise the child, order, in addition to any other measure, that the persons exercising parental responsibility award the victim special compensation, after hearing the latter. The parents or guardians may, however, appeal against the latter order. In the event of non-compliance with the Court's decision, it is then decided to pay the amount in monthly instalments or to reduce the amount of the fine imposed or to impose community work, depending on the age and degree of maturity of the child. Under no circumstances shall a child be imprisoned in conflict with the law for disobeying an order.

To conclude, the model as adopted by Cyprus could be described, as in Greece, as "quasi-restorative" (Panagos 2020 for the case of Greece) since the practice that follows seems to focus mainly on the rehabilitation and reintegration of the offender, which is suggested by the frequent reference to the aim of preventing the juvenile offender from repeating offences in the future and not only. Regarding the implementation of the provisions of this new legislation to date, the first indications are that it has been applied in very few cases - also due to the lack of the structures/infrastructures and mechanisms foreseen, such as the establishment of special juvenile courts. However, an accurate picture on this issue, as well as on the practicality/effectiveness of the provisions of the new legislation, is expected to emerge during the empirical research through interviews to be conducted in the context of this thesis. Nevertheless, the adoption of this new legislation, after several years of processes, is an optimistic start.

F. Conclusion

The restorative approach to crime is differentiated from the conventional approaches that are governed by a punitive orientation, presenting a more anthropocentric, and interactive response to criminal act. This approach understands crime as an act that causes harm to people and society. The incorporation of restorative justice methods, such as victim-offender mediation and compensation or reparation for the victim's harm, is at an early stage in Greece and Cyprus, compared to other countries, but, in recent years, several important steps have been taken in this direction. Although the treatment of delinquent behaviour no longer has elements of a punitive character, but rather of an educational - reformatory character, it emerges that so far, the implementation of RJ practices in both countries is not satisfactory. The mere incorporation of institutions and practices into legislation is

not enough to lead to genuine reform of the juvenile justice system in accordance with the principles and values of restorative justice. The development and implementation of a national policy is a necessary element for the introduction of RJ as an integral part of the juvenile justice system. Moreover, focused, and targeted training for the actors involved in RJ practices is needed, as well as the development and operation of appropriate practices and infrastructure. Of utmost importance are also, the promotion of a culture favorable to the use of RJ and the honest belief in RJ's values and principles from all parties involved, the victim, the young offender and society.

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Title: AN IN-DEPTH ANALYSIS OF THE FACTORS THAT INFLUENCE FINANCIAL WELL-BEING AND ACADEMIC PERFORMANCE: A COMPARATIVE MIXED METHODS STUDY IN CYPRUS

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Abstract

The purpose of this research is to study the impact of financial well-being on academic performance of domestic Cypriot and international university students, through a comparative mixed methods study. Examining the following financial themes that influence financial well-being: financial literacy, financial attitudes, financial behaviors, and debts, can provide insight on how these influence domestic and international undergraduate university students' financial lives and academic performance.

Financial well-being's impact on academic performance has not been examined in a comparison between the two groups of students, domestic and international. Preliminary findings suggest financial well-being impacts academic performance of each group differently, with certain variables contributing to this result, such as cost of living, work, and family matters. This paper presents the introduction, literature review, research justification, conceptual model, framework, and early qualitative findings.

Key Words: financial literacy, financial well-being, academic performance, Cypriot, international

Introduction

Domestic students, born and raised in Cyprus, and international students are two groups of university students with money matters and academics on their mind. Looking deeper into the relationship between financial well-being and academic performance among these groups is worth further research and understanding, as financial emergencies and debts can be unpleasant surprises that test students' resilience. Still, family, peers, social media, and current financial knowledge play a role in a person's money-making decisions (Andreou *et al.* 2023; Britt 2016,) but ultimately financial behaviors stem from financial attitudes in childhood.

Good academic performance is usually indicated through good grades on tests, exams, and projects in class. However, not much attention has been put on how certain financial strains could interfere with academic achievement, therefore this matter deserves a closer look.

Domestic students, especially first-year students, are faced with new financial decisions and hurdles. While first-year international students need to grasp new financial rules of their host country, as they adjust culturally and environmentally. Such factors could contribute to domestic and international students' financial well-being creating uncertainty in their academic performance due to unplanned financial situations. Since financial well-being is a fluid definition (Weinstein and Stone 2018), various definitions may exist, depending on individual perception of financial well-being. This is yet another reason to examine this financial and academic relationship, and discover how students define them.

Research on this topic is crucial, as financial well-being impacts health, academics, personal life, and overall student wellness (Hassan *et al.* 2021; Montalto *et al.* 2018; Stavrou *et al.* 2016). Improving financial well-being could transcend into one's health or academics. By utilizing individual or family financial tools, discussions surrounding financial well-being are feasible (Montalto *et al.* 2018), while healthy self-control, and being deliberately optimistic are positive behaviors (Strömbäck *et al.* 2017). By following through with this research, such findings could offer a better understanding of student's past, present, and potential future financial themes.

Researchers have stressed the importance for either more or continuous financial education for students, including university (Consumer Financial Protection Bureau 2017; Moreno-Herrero *et al.* 2018; Peach and Yuan 2017). Yet details not covered in research (Andreou and Philip 2018; Hagadorn 2017; Ohio State University 2017) are the differences and possible nuances between domestic and international students and how they define these financial themes. This comes at a time when the nation-backed HELITFIN2 financial literacy program will launch in December 2023 (European Investment Bank 2022). For a deep comprehensive outlook on students' academic performance and financial matters and mindsets, this research has four questions, objectives, and hypothesis shown in Table 1 below. This paper includes the introduction, narrative literature review, research justification, conceptual model, framework, and early qualitative findings.

Research Questions, Objectives, and Hypothesis

Table 1: Research Questions, Objectives, and Hypothesis

Research Question (RQ)	Research Objective (RO)	Hypothesis (H)
RQ1: How can one's level of financial literacy potentially impact spending behavior?	RO1: Discover how one's financial literacy level could impact spending behavior.	H1: Lower financial literacy levels increase chances of spending.
RQ2: What influence does financial literacy have on financial well-being?	RO2: Investigate through qualitative and quantitative measuring tools, the potential influential impacts.	H2: More exposure to financial literacy-related tools and knowledge is linked to a higher level of financial well-being
RQ3: What is the relationship between academic performance and financial well-being?	RO3: Find through qualitative and quantitative measuring tools, if academic performance is hindered.	H3: Academic performance is linked to financial well-being.
RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?	RO4: Uncover through qualitative and quantitative measuring tools, in a compare/contrast with the specific groups.	H4: Domestic students fare better overall compared to international students.

Narrative Literature Review

In this section, a thorough background is given on the following: financial attitudes, behaviors, debts, literacy, well-being, along with academic performance. This information has been organized in such a way, to show where the initial concept, financial attitude, begins, and then builds onto the next, and so on. Financial well-being and academic performance are the outcomes of such built-on concepts.

1.0 Financial Attitudes

1.1 Definition of Financial Attitudes

Ajzen (1991) defines financial attitudes as one's economics and non-economic beliefs. With personal attitude as a core component, financial attitudes can predetermine how an individual relates and reacts to finances (Sundarasan and Rahman 2017). While financial attitude measures money and financial responsibilities (Firli 2017), adopting a flawed financial attitude could dramatically impact one's money-managing skills, despite being financially literate (Sundarasan and Rahman 2017). To illustrate, the following popular variables: age, gender, income level, and family history (Garg and Singh 2018), effect one's financial attitudes when they make a poor choice (Loke 2017).

1.2 Research on Financial Attitudes

Past research reveals consistent themes that could shape financial attitude including personality, mathematics, and financial knowledge. Attitude is one example of money management, with other aspects including emotional state, peers, cognitive abilities, and risk tolerance (Cao and Liu 2017). Moreover, number anxiety, a concern in financial literacy, does not directly correlate with math abilities, traits, or possible anxiety.

Usually, children's money attitudes are from one parent's influence, but could come from grandparents, aunts, and uncles (Hira 1997). For children, financial independence exists when they become young adults, if they are close to their father, or if there is low parental income or net worth (Xiao *et al.* 2014). Still, when young adults had a higher level of communication with their mother, there was a lower level of credit card and student loan debt (Kim *et al.* 2012). Financial attitude is a full mediator between managing money and parental norms (Sundarasan and Rahman 2017). Hence the research suggests that parents could teach healthy financial habits to their children.

Financial attitudes form in childhood, normally under family influence (Britt, 2016). Moreover, Hira (1997) found that parents and children usually never talk about money, and this could be to protect children from weakness and protect parental vulnerability (Alsemgeest 2014). Children tend to adopt financial habits by observing their parents discussing finances (Balhorn 2013), a key aspect of social learning theory, touting that behavior breeds behavior. Family plays a pivotal role in one's financial attitudes, therefore such thought patterns could be difficult to reshape in adulthood (Britt 2016).

When parents speak openly about finances in a non-argumentative way, there is less financial and mental stress, along with higher subjective well-being in college students, after controls on parental socio-economic status were considered (Serido *et al.* 2010). Yet when parents argue over money, high school students crave unnecessary materialistic items (Flouri 2004). As per Hancock *et al.* (2013) money disputes among parents are unrelated to earned salary, but about the value of how that money is spent, with these qualities passed to their children. In fact, financially fueled arguments are disguises for deeper problems, and could reflect on couples' fears and values (Shapiro 2007). Therefore, being a spectator to parental money disputes could make a young adult feel confused about financial guidelines and the attitudes they form on saving, budgeting, and debts.

Present financial attitudes research has noted interesting findings on characteristics and trends. Considering the financial attitude clusters of spenders, savers, and those satisfied with their money (Zoster 2018), those who prefer to save money will be less likely to take financial risks (Castro-González *et al.* 2020). If financial attitudes transform into extreme spending or savings behaviors, this money obsession could distract students' from reaching financial well-being and pull focus away from their academics. Such intense thinking should be a stark warning about an individual's relationship with finances. Another factor is having a positive attitude about numbers and financial choices, to increase financial literacy efforts (Skagerlund *et al.* 2018). In relation to positivity, keeping an optimistic outlook about financial attitudes helps people become more aware of their spending, and can achieve this by budgeting (Magli *et al.* 2020).

Given the fact that personality, feelings about numbers, and extreme ways of thinking, have an impact on financial attitudes, more concerning evidence exists on this topic. Young people ages 18-29 steadily scored the lowest in financial attitudes, in a 2020 OECD survey. What is also troubling is that digital devices did not have a long-lasting impact on young adults' financial attitudes (OECD 2020). The survey did not mention what variables could be responsible for pulling down these financial attitude scores. Therefore, it could be useful to explore the causes of poor financial attitudes, among the youth.

Financial attitudes could form during the learning process (Hidayatullah and Basuki 2020). Knowing this, education and support appear to be key markers in influencing one's financial attitude. Skagerlund *et al.* (2018) concludes that one's method of processing numbers

and emotional attitude toward numbers are vital in gaining financial literacy. For this reason, by utilizing educational intervention programs, one can attain positive attitudes about numbers and heighten their financial literacy skills (Skagerlund *et al.* 2018).

1.3 Conclusion

While remarkable, the authors' work (Firli 2017; Garg and Singh 2018; Loke, 2017) does not shine a light on international students. Rather, these studies focus solely on domestic financial matters. Foreigners, who come to Cyprus to study or work, enter with an unknown financial attitude, as this population is normally not surveyed about their financial habits. Furthermore, it is still unclear if personality, mathematics, and financial knowledge vary for international students.

Regarding financial attitudes, researchers (Hancock *et al.* 2013) are calling for children, through parental influence, to use approved financial literacy programs, since childhood is a peak time to form habits. With Cyprus' new national strategy for the financial literacy program HELITFIN2 to be taught in primary and secondary schools, starting as a pilot in December 2023 (European Investment Bank 2022), this will be an efficient way to teach various financial themes, especially resilience to students (Andreou *et al.* 2023). Yet another consideration are the psychological variables related to money management feelings (Magli *et al.* 2020). Therefore, assessing this through the proposed mixed methods study would be helpful. Further, this aligns with RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

2.0 Financial Behavior

2.1 Defining Financial Behavior

Financial behavior—a byproduct of financial attitudes—can affect financial well-being, and is tied to socio-economic and background factors (Garg and Singh 2018). Still, pulling together financial literacy, inclusion, and behavior, along with social and economic elements is underdeveloped from a theory or method standpoint (Bowman *et al.* 2017). Managing financial resources to benefit a person or family is responsible financial behavior (Montalto *et al.* 2018). Yet, being financially self-efficient relates to favorable financial behavior that is not dependent on financial literacy (Farrell *et al.* 2016). More importantly, how one's financial behaviors might alter and to what extent, due to multiple changes in an internal and external environment remains unknown.

2.2 Research on Financial Behaviors

Several characteristics and family matters can specify whether financial behaviors are accepted or rejected in a society, according to past research. Firstly, healthier financial behaviors and less financial anxiety stems from self-control (Strömbäck *et al.* 2017), while money values, virtuousness, and academic success were traits from the money aware (Tang 2016). At the same time, financial behavioral disorders—linked to low income and net worth—is due to compulsive buying, financial denial, and financial enabling that may bring troubles in properly managing cash (Britt 2016). Hence, parental habits, such as saving or paying bills on time, have a strong impact on financial behavior (Britt 2016). Moreover, children place value on the financial behavior their parents' put significance on, when they grow up and attend college (Shim *et al.* 2009) and could adopt their parents' perceived money behaviors if financial talks are absent (Alsemgeest 2014).

Gathering financial advice from family or a spouse indicates a person has good impulse control, are usually hardworking, and plan well financially (Cao and Liu 2017). For the case of Cyprus, students, who were found to heavily rely on parents' financial advice, run the risk of

being misinformed if their parents are financially illiterate (Andreou and Philip 2018), with Ergün (2018) noting that parental financial advice does not lead to higher financial literacy levels. Moreso, students that live independent from their family, and have access to correct information are better influences on finances (Ergün 2018). However, getting money advice from peers and media means a person likely has no impulse control. Even though social media can help with financial organization, users tend to impulsively buy (Cao and Liu 2017).

From a savings perspective, this behavior was shown as effective in training seminars (Clark *et al.* 2006; Kaiser and Menkhoff 2017), as engagement in positive actions helped people achieve goals and thus attain financial well-being. Still, if one way of gaining financial advice is unavailable, one might seek out a different source. While this is unclear from the study, it is fair to consider that an individual might be tempted to try a new approach, in the absence of their usual way.

On another note, language has an influential impact on preferences, behaviors, and savings habits (Chen 2013; Sutter *et al.* 2015). Hence, language itself could alter financial behavior, as future time referencing in language can either increase impatience through strong future time reference, or decrease impatience via weak future time reference. Moreover, Cyprus' official language Greek, has a strong future time reference (Chen 2013), indicating heightened impatience, making the urge to save cash less tempting. Additionally, researchers believe the Sapir-Whorf hypothesis plays a role, claiming thoughts, derived from language, shapes one's worldview and thus forms their attitudes and behaviors toward the immediate environment (Kay and Kempton 1984). Such a hypothesis might hold true for university students, therefore, investigating this topic remains vital.

Many characteristics and family affairs can show whether financial behaviors are acceptable or not. Research found when young adults exhibit more present-hedonistic behavior, the higher probability the person will not support their finances for future reasons (Zsoter 2018) and more frequently borrow money (Silinskas *et al.* 2021); though more education increased the chances of delaying their needs (Zsoter 2018).

Tulviste (2019) pointed out that a developing society shapes language on a historical level, thus altering one's perspective. Therefore, international students could understand financial concepts differently, as their worldview was shaped elsewhere. The same notion could hold true for domestic students that were abroad for an extensive timeframe. One study showed that due to the popularity of studying abroad in English-speaking societies, such as the United States and the United Kingdom, it appears that returnees to Cyprus have adopted a different value system that could become more apparent years from now (Epaminonda 2021).

As behaviors vary for financial choices, clearly deep differences exist. Individuals expecting to earn future cash, tend to have present behaviors that support this idea, such as taking on risky investments, but this does not affect present money management stress levels (Netemeyer *et al.* 2018). Whereas in a 2020 OECD survey, young people aged 18-29 were less cautious with their financial behaviors, though digital devices promoted participants to act financially smarter. Ways to improve exist; evidence suggests that two key contributors to positively improve financial behaviors are financial attitudes and knowledge (Çera *et al.* 2020). Still, students might grasp the importance of practicing healthy financial behaviors, like saving money, but with a limited budget are unable to save (Guvemli and Meydan 2019).

2.3 Conclusion

Regarding financial behaviors, Montalto *et al.* (2018) are calling for future research on how students' experience financial behavior, among other financial factors, and its relationship

with educational results, which this research intends to do in some form. Furthermore, this aligns with RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

3.0 Credit Card Debt

3.1 Defining Credit Card Debt

Having a credit card is a buy now, pay later financial tool for consumers. Though extremely convenient, if irresponsible credit card holders act irresponsibly, this debt could impede on their academics (Montalto *et al.* 2018). Learning how to use credit cards, without accumulating overwhelming debt is an essential skillset. Thus, students can protect their financial well-being, and stay focused on their studies.

3.2 Research on Credit Card Debt

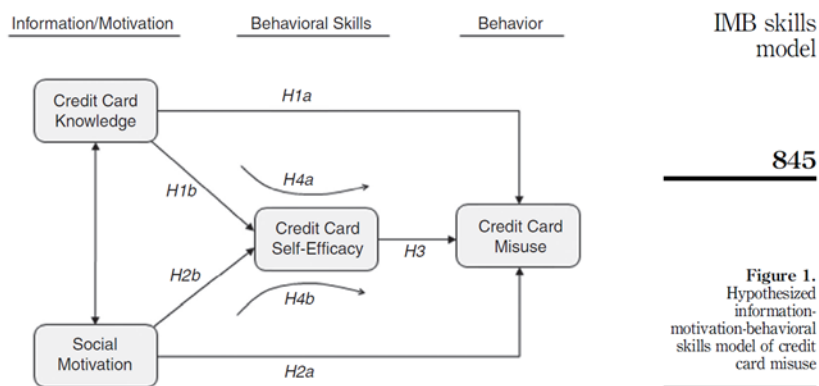
Past research has shown some common signs that increase the chances of acquiring credit card debt. Firstly, community traits play a direct role in relation to young adult students' credit card debt, with higher unemployment regions in the United States most impacted (Friedline and West 2015).

Secondly, students that highly value materialism, find impulses hard to control, and thus increase debt likelihood (Peltie *et al.* 2016). College students that recklessly use credit cards and spend impulsively have a higher probability of emotional unstableness, being materialistic, introverted, needing overstimulation (Pirog and Roberts 2007), and being overconfident (Peach and Yuan 2017).

Other qualities factor into credit card debt likeliness. Students in one study, with high credit card debt, were more likely to exhibit poor credit card behavior, only adding to their financial anxiety (Peltier *et al.* 2016), which happens from losing self-control before debt even accumulates (Achtziger *et al.* 2015). On the flipside, people reported low debt levels when they showed high self-control (Achtziger *et al.* 2015).

While university is a time to experiment and explore, financial disasters like high debts are avoidable. Limbu (2016) advises using the information-motivation-behavioral skills model as a financial literacy tool, and in turn help students manage their credit cards in a healthy way, thus decreasing misuse (Image 1 below).

Image 1: Skills Model of Credit Card Misuse



H1a. The more credit card knowledge a person possesses, the less likely s/he misuses her/his credit cards.

H1b. The more credit card knowledge a person possesses, the higher her/his credit card self-efficacy.

H2a. The more social motivation a person receives, the less likely s/he misuses her/his credit cards.

H2b. The more social motivation a person receives, the higher her/his credit card self-efficacy.

H3. The more credit card self-efficacy a person possesses, the less likely s/he misuses her/his credit cards.

H4a. Credit card knowledge will affect credit card misuse behavior indirectly through credit card self-efficacy.

H4b. Social motivation will affect credit card misuse behavior indirectly through credit card self-efficacy.

Limbu, Y., B. (2016) 'Credit card knowledge, social motivation, and credit card misuse among college students: examining the information-motivation-behavioral skills model', International Journal of Bank Marketing, 35 (5), pp.842-856, <https://doi.org/10.1108/IJBM-04-2016-0045>.

Peltier *et al.* (2016) suggest that lawmakers find a way to educate people about finances, credit cards, and debts to combat against materialistic purchases and impulsive behaviors. Having easier to decipher credit card disclosure statements, along with online tools and experimental methods of disseminating credit card statements (Soll *et al.* 2013), could help empower consumers. Financial education, though effective, cannot be a uniform approach (Alsemgesst 2015), due to diversified groups (Lusardi 2023) in need of financial education, sorted by age, gender, year of school, program of study, and financial socialization. Thus, Peach and Yuan (2017) suggest financial education be custom-tailored.

More recently, debt free students were found to have healthier financial behaviors and better rationality standards (Oliveira 2020). More evidence reveals students with more financial knowledge, are likelier to decline taking credit card's cash advances (Yao and Meng 2018). Fully comprehending how students use credit cards, is a central component to attaining financial well-being (Montalto *et al.* 2018), thus studying this financial tool is well worthwhile.

From a family perspective, debt ignorance happens when parents make payments on their young adult child's credit card (Letkiewicz *et al.* 2019). Instead, parents should financially socialize their children with concepts and tools, to readily prepare them for future money situations. Family members could save and budget to set healthy financial examples.

3.3 Conclusion

Regarding credit card debt, researchers (Sotiropoulos and d'Astous 2013) are requesting that future studies investigate the possibility of social motivation as an indirect influence on credit card misuse. Further, credit cards in emerging versus developed markets, or collectivist versus individualist societies should be explored. The proposed research aims to question participants' credit card activity, debt, and how this may impact their financial well-being and academics. This aligns with RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

4.0 Student Loan Debt

4.1 Defining Student Loan Debt

Student loans are only used toward higher education tuition, to be paid back at a later point in time, and for some are essential to attend university. Such loans come with obligations as well as consequences. Students experience higher stress with student loan debt than unpaid sums (Montalto *et al.* 2018), which remains concerning. Moreover, university students that had student loans, had a lower GPA compared to those that did not, suggesting poor academic output (Stoddard *et al.* 2018).

4.2 Research on Student Loan Debt

Previous studies show student loan debt has certain traits. Andreou (2011; 2018) states that in Cyprus, parents usually take out student loans for their children who are about to enter university. Even though parents are responsible for the student loan, the financial and emotional strain of the loan is felt throughout the family (Archuleta and Lutter 2020; Cahn and Stum 2021; Kerr 2000).

Financial stress is likely to appear when debts are present and has a direct negative association with financial well-being (Fan and Henager 2022), but the threshold for domestic and international students to reach that financial stress point is unknown. Researchers discovered (Britt *et al.* 2017), that university goers with the most student loans, were more likely to graduate. However, students that perceived they had high student loan debt were likelier to quit university (Britt *et al.* 2017). Although past studies have shown financial counseling to be a successful tool, in a study by Britt *et al.* (2017) this was not the case. In fact, the study concluded that the students who received financial counseling had a higher likelihood of withdrawing from their university program (Britt *et al.* 2017).

Moreover, while student loan debt could trigger financial stress, missing data for it has created more unknowns. University students in the United States have higher stress from student loan debt, than they do credit card debt (Montalto *et al.* 2018). Surprisingly, such data is unavailable for Cyprus, however, would be beneficial in understanding the stress students

endure. From Cyprus, a member country of the European Union (EU), current student loan debt, from 2018 onwards, remain unreported. However, the United Kingdom (UK) has seen problematic behavior with EU member countries. Some students attend UK universities and leave without paying. Thus, a public sector organization was established for payments online, with country-specific financial thresholds, noting fixed monthly payment plans (Student Loans Company no date).

More specifically, the Cyprus Ministry of Education and Culture (no date) and the Cyprus Ministry of Finance (no date) do not list national student loan debt for higher education in Cyprus for domestic and international students. Publicly available up-to-date statistics could offer transparency and accountability, in terms of countrywide student loan debt. Therefore, establishing this system could provide consumers with a more realistic snapshot of student debt, and become more financially aware. Even though recent statistics are unavailable, student loans are offered at banks, such as from the Bank of Cyprus (no date) offering up to 90,000 euros per child and Alfa Bank (no date) offering up to 75,000 euros per child, among others.

In Cyprus, students have a lack of financial-related opportunities growing up, which if available, could have offered them invaluable experience in various financial themes (Andreou and Philip 2018). Evidence of this shows from parents taking out student loans or depleting their life savings, to pay for their child's higher education, according to Andreou and Philip (2018). Perhaps, by shifting the system, so Cypriot students are the primary borrowers, instead of their parents, they can gain invaluable financial experience while placing less financial pressure on parents, who commonly take out the loan.

After graduation, students base their employment, housing, and family planning decisions on their student debt burden, proving this debt weighs heavily on students (Velez *et al.* 2019). Hope exists, as professional financial education made students less worried about such (Fan and Chatterjee 2018). With proper guidance and support, students can reach financial well-being, even with debts.

4.3 Conclusion

Regarding student loan debt, researchers (Montalto *et al.* 2018) want future studies to continue examining student endurance in financial anxiety and stress, and how this relationship links to educational outcomes and financial behavior—which this research explores to a point. The theme of student loan debt aligns with RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

5.0 Financial Literacy

5.1 Defining Financial Literacy

Financial literacy is defined as being in possession of a sound amount of knowledge, skill-set, and awareness of financial products and more importantly, using those skills to increase one's financial well-being (Faulkner 2015; Organization for Economic Cooperation and Development/International Network on Financial Education 2011; Sukumaran 2015). Budgeting skills, grasping complex financial products and services, along with implementing suitable financial behaviors (Guest and Brimble 2018), are an extension of financial literacy, as are financial knowledge and education. However, financial literacy, as defined from an international student's perspective remains unidentified. Since international students go through new cultural and environmental changes, the definition of financial literacy, might become fluid—though needs further examination. Furthermore, domestic students could experience similar financial confusion, since defining what it means to them might feel complex. Goyal and Kumar (2021) suggested finding a universally acceptable way to define financial literacy.

Financial literacy as a termed concept is quite broad (Faulkner 2015). Not until the 2008 financial crisis that originated in the United States (US) and spread internationally, did financial literacy become a mainstream idea (Faulkner 2015), with personal debts in the US impossible to handle (Hagadorn 2017). Across the globe, Europe experienced a major sovereign debt crisis showing gaps in financial confidence, with Cyprus doing a bail-in for banks in 2013, and were unable to refinance government debt (Investopedia 2018) largely due to high exposure to debt from Greece through banking relations (Country Watch 2018: 110).

As financial literacy deals with many variables, the concept is measured in differing ways (Bongini *et al.* 2015), and no standardized tool exists for financial literacy research. Table 2 displays a variety of tools used to measure financial literacy.

Table 2: Measuring Financial Literacy

Financial Literacy Measuring Tools	Supporting Evidence
Structural Equation Modeling	In one study, this instrument measured financial knowledge to be a sound predictor of one's financial literacy level (Venkataraman and Venkatesan 2018).
<i>The Test of Financial Literacy</i>	Created by Walstad and Rebeck (2017), this test discovered high school students' financial literacy, finding stronger scores in those who have personal finance knowledge.
Information communication technology resources as a personal finance tool	These resources were used for teenagers, but were less effective than actual training courses (Angel 2018), or gaining financial information directly from one's university (Ergün 2018).

5.2 Research on Financial Literacy

Past research shows that despite young adults having a higher education and participating in the labor market, the financial literacy gap still exists between genders (Bucher-Koenen *et al.* 2017). Men have higher financial literacy rates than women (Andreou and Anyfantaki 2021; Lusardi 2023; Murendo and Mutsonziwa 2017), while a higher percentage of women, especially single or widowed, have drastically lower financial literacy scores than men, (Bucher-Koenen *et al.* 2017). For banking with the young population, males are more likely to have a financial account than females, with a 0.12 percent difference in male to female financial accounts in Cyprus, who participated in a survey (Botric and Broz 2017: 214-215). Though, perhaps the reoccurring gender gap in financial literacy concepts exists due to the use of more masculine words in the financial realm, (Boggio *et al.* 2014) and thus using words and phrases that are more feminine, could be easier to digest for women.

What remains concerning is that no industry standard exists on the amount of financial knowledge an individual should understand. Still, growth in the finance industry suggests the mass public has money concerns (Robb 2014) with online banking increasing in popularity (Andreou and Anyfantaki 2021). Moreover, financial literacy has a positive impact on a person's decision to save cash through informal methods, such as watching TV to gain financial knowledge or living in a big city to boost their financial literacy (Murendo and Mutsonziwa

2017). Yet extroverts had lower financial literacy and therefore practitioners should offer more resources to them, to increase financial awareness (Killins 2017).

Research shows that various stages of financial literacy exist and differ by country, due to motivation to learn about financial products or tools (Cupak *et al.* 2018). Financial literacy increases through life, but decreases in old age, with the self-employed more well-informed, likely due to managing finances independent from a company (Cupak *et al.* 2018).

For universities, business schools can play a pivotal role in educating young adults on the foundations of financial literacy (Ergün 2018), since these organizations might already have the resources to create a financial literacy program (Guest and Brimble 2018). Such financial education courses could be especially helpful for women, who are aware of their low financial literacy (Bucher-Koenen *et al.* 2018). As for advocating for this initiative from a social and economic viewpoint, financial literacy is an essential skill for students and thus this gives universities an opportunity to better equip students with proper financial knowledge (Guest and Brimble 2018).

With education as one way of improving financial literacy, another is through financial inclusion. Only 26 countries partook in the OECD (2020) international survey on adult financial literacy. However, Cyprus did not participate, making the country's financial literacy issues and opportunities unclear. Having a better understanding of a nation's collective financial shortcomings, could help the country create educational programs to enhance the public's comprehension of the topic, especially for the domestic and international university student population. In Cyprus, while efforts are underway for a national strategy on a financial literacy program, the main recipients are primary and secondary students (European Investment Bank 2022) and does not address the entire population.

Cypriot students are no stranger to financial literacy. Past research has shown that students aged 18-24 had only 36.9% of an acceptable financial literacy level (Andreou and Philip 2018) only slightly higher than the 35% financial literacy level of Cypriot aged 15 and over, from a previous survey (Gallup GFLEC Standard & Poor's Ratings Services and World Bank 2014). According to Andreou and Anyfantaki (2021) financial knowledge remains low in Cyprus, with survey results indicating that only 37.33% of adult participants were skilled on this topic. Although curiosity surrounds financial themes, the financial literacy level remains below normal.

Men have higher financial literacy rates (Cupak *et al.* 2018; Lusardi 2023) with women and the youth drastically impacted by financial knowledge level (Andreou and Anyfantaki 2021). While financial literacy is higher in males than females, as per the 2021 study (Andreou and Anyfantaki) income and education are unfortunately playing major roles. Even though higher education and internet access give people an easier chance to get low cost financial literacy options (Cupak *et al.* 2018), due to culture and language, financial literacy can be impacted, depending on how early financial socialization starts—such as earning an allowance or opening a bank account as a child (Brown *et al.* 2018).

At a German-French language border in Switzerland, researchers found that German-speaking teenagers have higher financial literacy than monolingual natives (Brown *et al.* 2018). As culture and language play important roles, on how people utilize financial literacy, this makes for examining the relationship domestic and international students have with the concept even more important to investigate. To illustrate, students might have grown up in a multi-lingual and multi-cultural household, thus potentially influencing their financial literacy.

5.3 Conclusion

Regarding financial literacy, researchers (Hanson and Olson 2018) request for future studies to examine how families communicate, when a relationship exists between a family member and financial advisor. Goyal and Kumar (2021) hope future research examines the correlation financial literacy has to culture, the psychological factors, and one's personal factors among a population. This research aims to ask students about family communication with money, and how they obtain financial advice. Lastly, this aligns with RQ1: How can one's level of financial literacy potentially impact spending behavior?, RQ2: What influence does financial literacy have on financial well-being?, and RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

6.0 Financial Well-Being

6.1 Defining Financial Well-Being

Financial well-being—also known as financial wellness—is defined by the United States Consumer Financial Protection Bureau (CFPB 2017) as when someone can (1) pay on current and continuous monetary obligations, (2) feel they have a safe financial future, and (3) make decisions that increase their life happiness (CFPB 2017). Four contributors to financial well-being are: (1) control over one's finances, (2) financial freedom, (3) capacity to take on a financial shock, and (4) staying on target to meet financial goals (CFPB 2015). While these may be difficult due to social, economic, personality, decision-making behavior, options, and financial knowledge, setting financial goals can help people reach their money objectives (Muizzuddin *et al.* 2017).

Yet another definition on financial well-being is keeping with current commitments, while being disciplined enough to hold onto extra money, ensuring that such obligations can continue in the future (Kempson *et al.* 2017). With the basis of the previous financial well-being definitions in mind, no level, target number, percentage, nor gauge of any kind exists. Knowing this, one might conclude that anyone can reach financial well-being, depending on their own internal meters. To illustrate, the CFPB (2017) states that part of financial well-being, is one feeling secure in their financial future, and while this sounds true, feeling secure for one person, might be a completely different for another.

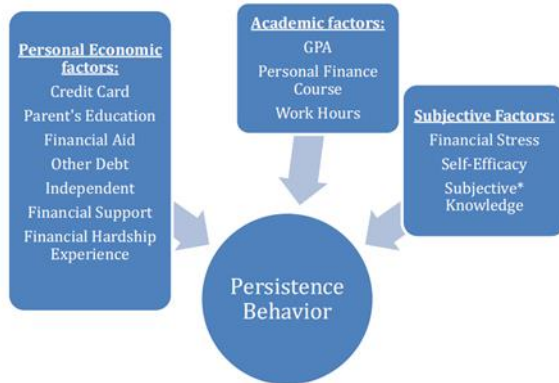
Additional financial well-being definitions exist including (1) objective well-being—measured by income level (Xiao 2015), and (2) subjective financial well-being—how one perceives their personal financial level (Xiao and Porto 2017), and is composed of intertwined constructs, that are current money management stress and having a feeling of future financial security (Netemeyer *et al.* 2018). Hence, individual perception of financial well-being is a concerning factor for students and educational organizations alike.

6.2 Research on Financial Well-Being

Financial well-being finds that attitudes, behaviors, motivating factors, and biases can be due to one's societal and environmental surroundings (Kempson *et al.* 2017). While present and future concepts of financial well-being exist, income remains an important predictor for this financial quality (Andreou *et al.* 2023), with national culture key to one's future financial well-being (Riitsalu and van Raaij 2022). For financial socialization, parents seem to be the most worthwhile components for their children, but the internet, social media, and peers can be invaluable contributors to young adults' financial well-being (Britt 2016). Multiple dimensions of financial well-being have created a pressing need to explore what elements are highly essential for university students to learn.

Notably, there is parental influence on university students, when it comes to financial well-being matters, and past research does highlight these points on different levels. Still, financial matters create higher stress on students, but those with a higher subjective financial knowledge usually stressed less (Robb 2017). Furthermore, increasing confidence in knowledge, specifically subjective financial knowledge and self-efficacy, are important predictors of attitudes in persistence and subjective well-being of college students (Image 2) (Robb 2017).

Image 2: Conceptual Model of Persistence Behavior



Conceptual Model of Persistence Behavior. Considered as a component of perceived emotional burden of accumulated debt only, Page 4. Robb, C., A. (2017) 'College student financial stress: are the kids alright?', Journal of Family Economics, 38 (4), pp. 514–527. doi: 10.1007/s10834-017-9527-6.

Several streams of support exist in terms of strengthening financial well-being, and Table 3 describes a few examples.

Table 3: Strengthening Financial Well-Being

Resources to Help Financial Well-Being	Supporting Evidence
Financial self-efficacy by implementing financial education. Such education can bring in new knowledge, increase confidence, enhance financial ability, and encourage positive actions.	Xiao and Porto's (2017) claims, at high levels of self-efficacy, people exhibit a confident attitude for successfully planning and managing their finances (Muizzuddin <i>et al.</i> 2017).
Financial self-perception improved for people that had financial coaching to work on their financial attitudes and behaviors.	Participants that accessed such coaching, reported a greater sense of making financial goals, progressing toward them, having the confidence to push forward with them, and less financial stress (CFPB 2016).
Parents making children take part in savings and budgeting talks.	College students had higher subjective financial knowledge when their parents had them participate in discussions on budgeting savings. if, as children, their parents made them participate in savings and budgeting

	talks (Robb 2017). Such habits are linked to higher financial well-being and feeling satisfied with life (Shim <i>et al.</i> 2009).
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From another viewpoint, RMIT University researchers (Bowman *et al.* 2017), believe that aggregating factors including social and economic characteristics, financial inclusion, financial literacy, attitudes, skills, and behaviors into a single construct are underdeveloped from a theoretical and methodological standpoint. Apprehension must be applied to financial well-being policies, to ensure a viable program design (Bowman *et al.* 2017). Research shows that since financial well-being brings life changes that can influence someone in the long or short-term (Migliaccio 2020); it is crucial to be familiar with in-depth factors. For instance, perceived financial well-being is a key predictor of a person's all-encompassing well-being, holding a profound impact of comparable measure to health-related tests, supportive relationships, and job satisfaction (Netemeyer *et al.* 2018). However, financial well-being does not start in adulthood, but rather in childhood, when financial socialization can take place, by saving money (Ammerman and Stueve 2019).

Moreover, life experiences with money matters can alter one's financial well-being or behavioral initiatives as these are fluid (Weinstein and Stone 2018), with much higher financial well-being scores for men (Zsoter 2018). Perhaps women hold lower financial well-being scores (Zsoter 2018), due to women historically earning lower salaries than men do.

University students lack financial readiness (Andreou and Philip 2018). Still, financial well-being that is nurtured and student success that grows, comes from the value universities place on these factors on campus that promotes positive financial behaviors and develops students' financial capability (Montalto *et al.* 2018). While factors influencing one's financial well-being are complex, financial education and counseling could help in progressing university students' well-being on financial matters, not to mention their overall level of well-being (Iannello *et al.* 2021). Having a financial plan and rainy day funds are also of high importance too, and financial education can heighten those skills, according to past research (Andreou *et al.* 2023; Andreou and Philip 2018).

According to Hassan *et al.* (2021), a link exists between financial well-being and mental health, and Cyprus is no exclusion to these findings (Stavrou *et al.* 2016). Thus, societies must focus on educating individuals on how to become financially well, not only to protect them from financial hardship, but to also safeguard their mental well-being. Having an ample income and resources helps keep financial well-being sufficient. Still, the Cypriot government has pledged that by 2030, impoverished and vulnerable groups will have access to basics, up-to-date technology, and financial services, among others (Directorate General European Programmes Coordination and Development 2021), and comes at a time when Cyprus has one of the lowest rankings of financial well-being scores in Europe (D'Agostino *et al.* 2021).

6.3 Conclusion

In most financial well-being related studies (Andreou and Philip 2018; Hagadorn 2017; Kempson 2016; Montalto *et al.* 2018; Ohio State University 2017), the local university student population was heavily studied and relied on for data on financial well-being aspects, most apparently due to demographic availability. However, it is important to understand international students' financial well-being in relation to academic performance, to better clarify the support this group might require to succeed. Such a phenomenon has not been studied and clearly

understood. Furthermore, domestic students could be struggling to define and stay on a pathway toward financial well-being, due to simultaneously starting university and dealing with potential new financial matters. Therefore, attention must be given to these two groups.

Future studies should investigate what motivates financial well-being and how someone's economic and social profile, might impact those motivators (CFPB 2017) and to tailor sharper financial well-being policies and programs (Netemeyer *et al.* 2018). This research aims to ask students about financial well-being, such as how they define and attain this status and this aligns with RQ3: What is the relationship between academic performance and financial well-being?, and RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

7.0 Academic Performance

7.1 Defining Academic Performance

Academic performance is determined by how a student focuses in a school setting, usually from the grades they receive (Vasiliu 2020). Even though university students intend to succeed, by year two, financial issues made them lose academic focus (Hellas *et al.* 2018). Certain individual characteristics and family tendencies factor into academic performance.

7.2 Research on Academic Performance

Peak academic performance is achievable by exhibiting positive financial behaviors (Xiao *et al.* 2008). However, financial strain made university students lose academic focus (Joo *et al.* 2008), with less time and energy to study if they work, have more credit card debt, and participate in undesirable academic behaviors (Hogan *et al.* 2013). Moreover, Hogan *et al.* (2013) suggests when financial anxiety arises, this could trigger irrational behavior like compulsive drinking or shopping, potentially derailing students. Still, on a subjective well-being scale, students with high financial stress were likelier to stay enrolled in their university or keep a steady amount of credit hours (Robb 2017).

Various factors contribute to academic performance such as personal attributes, family, and other matters. In a non-English speaking country, having strong overall English skills, was a prominent indicator of healthy academic performance (Sothan 2019), which could help reshape university programs to enhance academic performance levels.

Yet, if a student's well-being is disrupted, so is their academic performance (Maharaj 2018). In fact, the American College Health Association's 2021 spring report, shows over 30% reported negative academic performance, due to anxiety, an increase since 2018's report with anxiety at 15.3% (American College Health Association 2018). Hence, academic performance can be impacted, if certain internal or external forces exist. Still, the American College Health Association's reports and Maharaj's (2018) study reveal no indication of international students participating, making this current research all the worthwhile, to unveil the similarities and differences between the groups.

Having chances to learn about financial matters before attending college made students feel more equipped with financial information and feel less pressure economically (Sabri *et al.* 2020) making high academic performance achievable. Parental financial socialization created less worries for college students, who did think about dropping out of university and had higher overall GPAs (Sabri *et al.* 2020). Encouraging parents to financially socialize their children, could be a positive tool for their child's future academic achievement in university life. Concerning domestic students, their knowledge base in the basics and complexities in financial socialization remains unclear and thus deserves more research attention.

7.3 Conclusion

Baker and Montalto (2018) call for future studies to examine a more diverse population of students, in relation to finances and academic performance, which this research aims to do. Further, this aligns with RQ3: What is the relationship between academic performance and financial well-being?, and RQ4: To what degree do similarities and differences exist between domestic and international students, related to the above RQs?

Research Justification/Research Gap

Table 4 below identifies seven gaps. For every gap, there is supporting evidence, and the research technique to be used in the study. The proposed research plans to fill these gaps, so these findings can help support related studies in the future.

Table 4: Research Gap, Supporting Evidence, and Research Technique

Gap	Supporting Evidence	How to Fill the Gap (Research Technique)
No clear understanding of how domestic and international students define financial well-being (when establishing into new university/ campus/country/ environment).	Defined by US government organization (CFPB 2015), (CFPB 2017). The definition was created after qualitative interviews were conducted on people living in the United States. The study did not mention if these individuals were domestic or international students.	Conduct individual, qualitative interviews on international students to gain a better understanding of how they define financial well-being, upon adjusting to life/university in a new country. Domestic students will also be interviewed, to gather a better picture of the comparisons between the two.
No clear idea of domestic and international students' academic performance when their financial well-being is under threat.	Joo <i>et al.</i> (2008), and American College Health Association's 2021 spring report, the focus of what impedes academic success has the vast majority of data from a local population at a university, and not the international students of a university. Domestic students have easier access to work and credit cards (compared to international students) thus, having less time and energy for studying due to work obligations (Hogan <i>et al.</i> 2013).	Conduct qualitative interviews on domestic and international students to understand how they have felt in such situations, or how they think they would react under such circumstances. Validate their qualitative answers, with a quantitative survey, to back their claims. For qualitative and quantitative portions, domestic and international students will be compared, to see if values are the same or not.

<p>No clear understanding of how domestic and international students define financial literacy (when establishing into new university/ campus/country/environment).</p>	<p>Financial literacy has multiple definitions (Faulkner 2015; Organization for Economic Cooperation and Development/International Network on Financial Education 2011; Sukumaran 2015) and therefore, establishing a more aligned definition for domestic and international students, who are transitioning into a new financial environment would be more appropriate and help identify how they might act and think under such circumstances and transformations.</p>	<p>Conduct qualitative interviews and ask during the interviews about the various feelings/emotions the student went through. How did they define this concept before attending UNIC on campus, during their start of UNIC attendance, and once they felt adjusted? This will be validated by a quantitative portion.</p>
<p>No clear idea of if domestic and international students' spending behaviors change due to financial literacy levels in a new environment.</p>	<p>For young adults to feel socially accepted, they tend to take financial advice from peers, colleagues, and employers (Loibl and Hira 2005; Cao and Lui 2017). It is not clear from the literature if such feelings are amplified due to living in a new country (or for domestic students, a new environment, such as a university) with many concepts to learn about (to in fact, feel socially accepted).</p>	<p>In a qualitative interview, ask each student individually how their spending habits were back in their home country (or for domestic students, before starting university), versus how they were when they started attending UNIC, and now that they have adjusted. Questions about peer-related activities (especially that cost money) will be asked, to see if they increase their spending habits, to feel that they are socially accepted more, in a new social setting. Related questions will be asked in a quantitative survey as well.</p>
<p>No clear idea of if domestic and international students' future time referencing in language fluctuates or not, when adapting to new university/ campus/country/ environment.</p>	<p>As the literature highlights (Chen 2013; Sutter <i>et al.</i> 2015), future time referencing can have an impact on financial habits. However, it is unknown about the potential of such time referencing changes, if</p>	<p>In qualitative interviews, ask students how long they hold onto their money, and for what reasons. Further, ask them what motivates them to spend their money quickly. How are they influenced to save or spend money? This</p>

	<p>an international student is trying to adapt to their host country, in an attempt to fit in and feel included. Further, domestic students might feel pressured to fit in, due to the new environment they are part of.</p>	<p>will be followed up by relevant quantitative survey questions.</p>
<p>No clear idea of if domestic and international students' financial socialization/money culture fluctuates or not, when adapting to new university/campus/country/ environment.</p>	<p>As stated in the literature review: "Key elements to consider in financial management behavior, are ethnicity, income level, education, and financial knowledge (Loke 2017)". While Lusardi (2023) noted there is no uniform approach to financial literacy related matters due to the diversity across subpopulations and Cyprus is no exception. However, it remains unclear as to how these variables might be impacted once the student starts UNIC on campus, as it could feel like an entirely new country/cultural experience to them. In the case of domestic students, it could feel like a new environment to them, since they are new to the university.</p>	<p>In qualitative interviews, ask about their financial habits/financial socialization trends when they were in their home country (or for domestic students, before starting university), once they started UNIC, and now at present day. How do they feel their money habits have evolved over time? Did they have any influence (from their home country or host country) regarding these matters? Ask related quantitative questions in a survey format, to validate their responses.</p>
<p>No clear idea of if domestic and international students' financial literacy statistics on gender would stay the same in their new surrounding (the university), or it would change.</p>	<p>As stated in the literature review: "Males are more likely to have a financial account than females, with a 0.12 percent difference in male to female financial accounts in Cyprus (Botric and Broz 2017: 214-215). Women are aware of their low financial literary levels, making them suitable candidates for financial education courses, (Bucher-</p>	<p>In the qualitative interviews, ask students how likely they would be to open a bank account in their host country (or for domestic students, their home country). Further, ask them how they would rank their financial literacy level (from 10 high, to 1 low type of scale). Finally, ask if they would be motivated to take financial education courses (and if yes, how</p>

	Koenen <i>et al.</i> 2018).” Women are more sensitive to economic matters than males in Cyprus (D’Agostino <i>et al.</i> 2021).	motivated on a scale from 1-10). This could be validated through quantitative survey questions.
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Chart 1: Proposed Conceptual Model, Financial Themes' Influence on Academic Performance

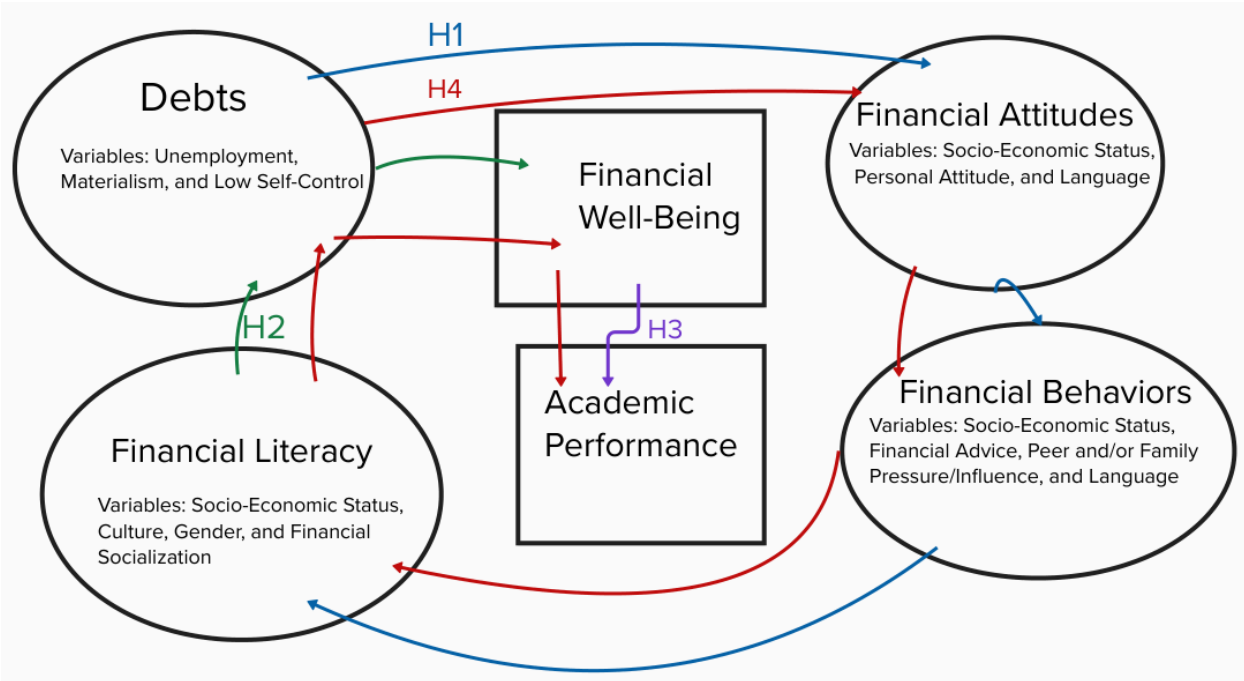


Table 5: Hypotheses

Hypothesis (H)
H1: Lower financial literacy levels increase chance of spending.
H2: More exposure to financial literacy-related tools and knowledge is linked to a higher level of financial well-being.
H3: Academic performance is linked to financial well-being.
H4: Domestic students fare better overall compared to international students.

Explanation of Conceptual Model

This conceptual model shows how various factors impact financial attitudes, behaviors, literacy, and debts and also, how these influence financial well-being and the impact on academic performance. To clarify, financial ideas come to one’s mind, then, an attitude forms about a financial concept. This becomes a financial behavior, with possible debt happening—depending on one’s discipline and circumstances. Through financial experiences and education, financial literacy becomes a knowledge source. Such components create one’s sense of financial well-being. Debt could impact their financial well-being, and strain their academic performance.

Two ideas are unknown (1) how weighted each category is for domestic and international students and (2) if differences exist between domestic and international students’ academic performance, due to financial well-being. In past research, these factors appear to contribute to

financial well-being, but to what degree each factor has an impact on every student, is yet to be discovered.

Family Systems Theory as Theoretical Framework

The family systems theory is used to support this research, and is defined as the notion that family problems become intertwined, which also includes financial issues (Britt 2016; Hira 1997; Kerr 2000). To be more descriptive, every person in the family has an effect over the other person, in the same family group, and holds influences over the entire dynamic of the family (Archuleta and Lutter 2020). As an illustration, when a situation happens in the family, even if only to one individual, this has an impact on the others in that family (Chan and Stum 2021). Yet positive changes within the family unit are possible through verbal exercises (Waters 2020), however the pandemic created more parental inflexibility within the family system (Daks *et al.* 2020). Children felt more distressed when parents were aggressive and inconsistent in the household, as per Daks *et al.* (2020). Still, Roksa and Kinsley (2018) pointed out that family emotional support is crucial to a low-income student's success, when attending a higher education institution. Keeping these notions in mind, financial well-being and academic performance are top priorities to research more in-depth, since family is impacted by these factors. Differing factors such as culture, environment, language, and potential money habits vary between domestic and international students, thus this framework considers such nuances.

Preliminary Findings

In the individual, semi-structured interviews, the researcher interviewed nine students (five domestic and four international) on several financial themes and the impact on academic performance. These early findings suggest that financial well-being changes academic performance. Domestic and international students both feel the impact, but differently. Variables contributing to this include cost of living, work, and family matters.

Financial well-being became more important for domestic and international students when they transitioned into university, as they had more expenses and responsibilities. However, international students had more burdens, including higher expenses such as rent and food, along with limited work options to gain an income. This created uncertainty with their financial well-being. COVID-19 also disrupted domestic and international students' financial well-being, but international students expressed more distress than domestic.

Academic performance suffered for both groups, in different ways. To illustrate, domestic students felt less focused during COVID-19's unpredictability and when they experienced a personal or family financial shock. On the other hand, international students expressed less focus in the classroom, and changes in GPA under the following circumstances: (1) COVID-19, (2) personal or family financial shock, and (3) being unemployed and/or lack of work availability.

Since these are only preliminary findings, more details are likely to emerge in the future. Table 6 below provides a brief glimpse of descriptive quotes and insights from domestic and international students, to illustrate their feelings related to financial themes and academic performance.

Table 6: Quotes and Insights

Category	Domestic Students	International Students
Financial Well-Being	My well-being is a bit under the average. It would be good to have more of an allowance so I don't feel the pressure that I might not have enough to buy something. Since the first year of university, my financial well-being has been going down, because of the price increases.	How did I define it? Well, I'd say, you know, I wasn't, I didn't really, I guess, put much thought into it. Because like I said, I didn't, I didn't really have to, in a sense, think about it, because I was, I'm very privileged to be in this position that I am economically. So, you know, I didn't give much thought to it. I just, I'd say I even took it for granted at some times. You know, like, I would say, I was pretty, illiterate at it.
Academic Performance	Yes there's stress but I don't let it consume me if I am writing notes or during a lecture. I will just deal with it, try to sort it out.	When you're in class, you're obviously think there's, you're supposed to concentrate on the lecture and what you're supposed to learn, but at the same time, you're like, oh, okay, after this, I have to go get food, I have to go, oh I don't know buy certain things for my apartment or things like that, you know. So it's, it's, it can get a bit unnerving. But when you actually get, get it down, it gets a lot easier, and it gets, and the process keeps going
Cost of Living	Electricity, in Cyprus, it's costly. Because it's a monopoly in Cyprus with electricity.	So being that Cyprus has a very higher standard, I was definitely, it has definitely, I've definitely become more self-conscious about spending money, saving money, even though it's definitely not me providing for myself, I realized that I need to be a lot more careful, in that sense, I'd say.
Working	I worked because I knew as a child that I wanted to do	I thought that I would find a job easily, but because the

	<p>something. I didn't like to stay at home, but I wanted to work. Of course I wanted to work before I was 16 but I couldn't because of the regulations. So I did start to work from 16 until today.</p>	<p>pandemic once I came, the expectations were different</p>
Family	<p>So, if I want let's say, go out and I don't have money in my pocket at that time, I will ask my parents if they can give me or my brother and they will, they will not say no. They will help me to say okay, you have it.</p>	<p>So I've been separating like my money and my parents money pretty clear that I never take anything for granted. Like it's not their responsibilities to actually spend that amount of money on me.</p>

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