



## The Coming Terror of Social Impact Finance and Social Credit Scores

### Description

***Will the social engineers of the future use social engineering tools such as social credit scores and social impact finance to co-create a more equitable and just world? Or are all of the buzzwords simply another mask for the next stage of colonialist-corporate-capitalism?***

“The Industrial Revolution and its consequences have been a disaster for the human race. They have greatly increased the life-expectancy of those of us who live in ‘advanced’ countries, but they have destabilized society, have made life unfulfilling, have subjected human beings to indignities, have led to widespread psychological suffering (in the Third World to physical suffering as well) and have inflicted severe damage on the natural world. The continued development of technology will worsen the situation. It will certainly subject human beings to greater indignities and inflict greater damage on the natural world, it will probably lead to greater social disruption and psychological suffering, and it may lead to increased physical suffering even in ‘advanced’ countries.” ? Theodore John Kaczynski, [Industrial Society and Its Future](#)

Between 1978 and 1995, Theodore John Kaczynski, or simply Ted Kaczynski, launched a coordinated bombing campaign in an attempt to raise awareness about the threat digital technology poses to the planet and all life. Kaczynski’s bombs resulted in the deaths of 3 people, 23 persons injured, and him being sentenced to spend the rest of his life behind bars in the supermax prison in Florence, Colorado.

On September 19, 1995, *The Washington Post* and *The New York Times* co-published Kaczynski’s manifesto, *Industrial Society and Its Future*, and quickly catapulted the terrorist to cult status among certain radical anti-technology activists and anarcho-primitivists. It was the publication of Kaczynski’s writing that ultimately led to his capture and imprisonment. Since that time, his words and ideas have been heavily debated, dissected, praised, and scorned.

For many Millennials and Gen-Z who grew up with the Internet (or in some cases “on the Internet”), the issues that Kaczynski speaks to are very real — isolation, over-socialization, disassociation. These experiences are familiar to many of the recent generations who spent their childhoods learning on

computers, navigating the world filtered through memes, self-obsessed social media, and feeling the judgement or praise that comes with a life lived via the net. Numerous studies over the last decade have clearly highlighted the negative effects of spending too much time on the Internet, comparing and contrasting our lives against largely fictionalized versions of other peoples lives. This disassociation — along with mass surveillance — was exactly what Ted Kaczynski warned about.

“The industrial-technological system may survive or it may break down. If it survives, it MAY eventually achieve a low level of physical and psychological suffering, but **only after passing through a long and very painful period of adjustment and only at the cost of permanently reducing human beings and many other living organisms to engineered products and mere cogs in the social machine.** Furthermore, if the system survives, the consequences will be inevitable: There is no way of reforming or modifying the system so as to prevent it from depriving people of dignity and autonomy.

If the system breaks down the consequences will still be very painful. But the bigger the system grows the more disastrous the results of its breakdown will be, so if it is to break down it had best break down sooner rather than later.” ? Theodore John Kaczynski, [Industrial Society and Its Future](#)

The thoughts and actions of Kaczynski are likely to experience another surge in relevance and reflection with the recent release of the movie *Ted K*, a crime drama which represents the terrorist's story in a factual manner. After watching the movie I began re-reading Kaczynski's original manifesto and his 2016 book, *Anti-Tech Revolution: Why and How*. The difference between my previous studies of Kaczynski's manifesto and this latest examination is that I am interested in filtering his views through the lens of [The Great Reset](#), and the rise of [Technocracy](#) and the biosecurity state.

By understanding the concerns of Kaczynski, is it possible to better comprehend the dangers posed to us by rapidly emerging digital technologies such as Artificial Intelligence (AI), biometrics, facial recognition databases, and the Technocratic philosophy which guides The Great Reset initiative? This essay is the first of several efforts to understand the coming threat of these technologies — specifically, social credit scores and social impact finance — in relation to the warnings of the brilliant but fractured mind of Ted Kaczynski.

## The World Kaczynski Warned About: Social Credit Scores

Kaczynski warned about the dangers of using digital technology in a way that forces humans to mold themselves into the machine, as opposed to molding the machines to the desires and benefits of humanity. When he writes, *“our society tends to regard as a “sickness” any mode of thought or behavior that is inconvenient for the system, and this is plausible because when an individual doesn't fit into the system it causes pain to the individual as well as problems for the system. Thus the manipulation of an individual to adjust him to the system is seen as a “cure” for a “sickness” and therefore as good”*, he speaks to a feeling expressed by many thinkers before him.

Perhaps most famously, Krishanmurti said, *“It is no measure of health to be well-adjusted to a profoundly sick society.”* However, this is exactly what most of the human population is encouraged to do. Find a way to find balance within the increasingly imbalanced, unstable world we live in. While the

digital infrastructure is erected around us we are compelled to comply or be left behind. And, of course, this infrastructure also includes government agencies with rapidly increasing police and surveillance powers, distractions in the form of television, social media, and other forms of entertainment, and a culture which promotes use of mind-altering pharmaceuticals as a method of escape from the drudgery of the profoundly sick society.

The area where Kaczynski might be most prescient is his prediction is that society would compel people to change their behaviors and actions to suit the needs of the technological system. This can be seen most clearly with the introduction of social engineering programs such as social credit scores.

Most TLAV readers are familiar with the ongoing roll-out of a nationwide [social credit system in China](#). Starting in 2009, the Chinese government began testing a national reputation system based on a citizen's economic and social reputation, or "social credit." This social credit score can be used to reward or punish certain behaviors. The idea is that the state can give or take away points from a social credit score in order to engineer good behavior from the people.

One need not imagine the potential negative outcomes, or even look to science fiction novels for inspiration. To gain a clearer understanding of the implications of this Technocratic machine just look the digital dystopia of China.

By late 2019, Chinese citizens were losing points on their score for dishonest and fraudulent financial behavior, playing loud music, eating on public transportation, jaywalking, running red lights, failing to appear at doctor appointments, missing job interviews or hotel reservations without canceling, and incorrectly sorting waste. To raise one's social credit score a Chinese citizen can donate blood, donate to an approved charity, volunteer for community service, and other activities approved by the government. The Chinese government has begun to deny millions of people the ability to purchase plane and high-speed rail tickets due to low social credit scores and being labeled "untrustworthy."

While most people are likely familiar with this concept because of the popular show [Black Mirror](#), the truth is this practice is much more reality than fiction. According to a 2020 [report from cybersecurity experts Kaspersky](#), 32 percent of adults between 25 to 34 have had issues getting a mortgage or loan due to their social media activity. The denial of loans comes as part of "social scoring systems" which are being used at an alarming rate by government and businesses to determine customers or citizens "trustworthiness." Kaspersky surveyed more than 10,000 people from 21 countries and found that 18 percent of those polled had issues accessing financial services because of assessments of their social media data.

*"Based on these scores, systems make decisions for us or about us, from travel destinations and the associated costs, to whether we are allowed to access the service itself," the report states.*

When understood in the context of COVID1984, it's fairly easy to see how concepts like social credit scores can be used to punish those who reject vaccines and similar therapies. For example, let's say you are one of the people who refuse to wear masks in public. Once one of the thousands of facial recognition cameras scan your face, they will send the faceprint to the local data analysis center and immediately identify you while deducting points from your social credit score. The government and partnered corporations might also broadcast your photo and identity to your local surroundings, individual phones and digital billboards, to alert the people they are in the presence of an anti-social, anti-science, anti-mask idiot.

These types of actions have the effect of taking away state-sanctioned privileges (travel in China, for example) and stigmatizing the individual amongst their local community. This is because associating with an individual with a low social credit score can also cause one's own score to drop. This means family and friends might choose to change their relationships with those who display so-called anti-social behaviors for fear of losing points on their social credit score and suffering the consequences.

It's worth noting that in a different world — a sane world — there might be a multitude of positive use cases for something similar to a social credit score that provides accurate and useful data about the people and companies around us. In many ways humans already accumulate and spend "social credit" in our current relationships. For example, when a person develops a reputation as a liar or a thief, word spreads. Community members become aware of the anti-social habit and begin to spread the word to other community members who associate with this person. From there, each individual can decide how they want to use the new data and whether or not they want to continue to associate with the anti-social individual. When participation in social credit score schemes is voluntary, consensual, and private, it could help individuals make better decisions in their daily lives.

Unfortunately, we live in a world where men and women in positions of authority exercise their power by attempting to control the lives of the masses using digital technology and propaganda. This means that governments with a track record of authoritarianism and deception, and corporations with less than trustworthy histories are the likely architects of the social credit schemes of the near future. It would be a mistake (and a simplistic analysis) to assume that every single company, government, or individual expressing interest in some element of social credit is a tool for The Great Reset.

The reality is that certain individuals believe they can use the concept of social credit scores to encourage positive, empowering behavior. However, we must always ask, who is the judge of what behavior constitutes positive and negative?

## **Social Impact Finance: A Tool for Positive Outcomes or for Social Manipulation?**

"Modern man is strapped down by a network of rules and regulations, and his fate depends on the actions of persons remote from him whose decisions he cannot influence. This is not accidental or a result of the arbitrariness of arrogant bureaucrats. It is necessary and inevitable in any technologically advanced society. The system HAS TO regulate human behavior closely in order to function.

**The system HAS TO force people to behave in ways that are increasingly remote from the natural pattern of human behavior. For example, the system needs scientists, mathematicians and engineers. It can't function without them.**

So heavy pressure is put on children to excel in these fields. It isn't natural for an adolescent human being to spend the bulk of his time sitting at a desk absorbed in study. The system does not and cannot exist to satisfy human needs. Instead, it is human behavior that has to be modified to fit the needs of the system. This has nothing to do with the political or social ideology that may pretend to guide the technological system. It is the fault of technology, because the system is guided not by ideology but by technical necessity." ? Theodore John Kaczynski, [Industrial Society and Its Future](#)

If social credit scores are a tool that can be used for good or ill — but increasingly likely to be used for ill — then social impact finance is the infrastructure upon which social credit scores will rest. This abstract, unassuming financial instrument has the potential to be an unseen force which coerces people to act in ways which serve the system rather than the people.

The terms social impact finance, social impact bonds, social impact investing, pay for success, or simply impact investing describe a specific investment strategy that ostensibly aims to benefit society or the environment in a positive way, in addition to reaping financial gains. [SocialFinance.org explains Social Impact Bonds](#) in the following way:

*"Social impact bonds are unique public-private partnerships that fund effective social services through performance-based contracts. Impact investors provide the capital to scale the work of high-quality service providers. Government repays those investors if and when the project achieves outcomes that generate public value.*

*Whether they are focused on helping mothers experiencing poverty achieve healthy births, supporting immigrants and refugees through job training, or retrofitting homes, social impact bonds transfer risk from the public to the private sector and align project partners on the achievement of meaningful impact."*

More specifically, a social impact bond (SIB) is a contract with the public sector or governing body in which the institution pays for "better social outcomes" and passes on the savings to social impact investors. In this way, social impact bonds are not traditional bonds since repayment and return on investment are dependent on achieving a desired social outcome. If the investors and institutions fail to achieve said outcomes, they receive neither a return or repayment of the principal investment.

These types of investments are part of a growing trend where corporations seeking to rebrand themselves spend large amounts of money to prove their efforts. In this way, companies can claim to be expanding their social responsibility and increasing their involvement in community and social issues. One specific method for measuring the success of these programs is to base them on [environmental, social, and governance](#) (ESG) criteria. ESG investing is also sometimes referred to as sustainable investing, responsible investing, or socially responsible investing (SRI). The practice has become an increasingly popular way to [promote the United Nations Sustainable Development Goals](#).

Environmental, social, and governance standards give socially conscious investors an opportunity to screen which types of corporations they want to endorse. For a company to meet the Environmental standards they may include their company's energy use, waste production, pollution mitigation, efforts to conserve natural resources, and the treatment of animals as part of their operations. The Social criteria looks at a company's business relationships to inform potential investors who the company



associates with. Investors may also want to know details about how a company practices accountability and whether shareholders have a vote on important issues. The Governance criteria relates to the diversity of the Board of Directors and the overall governance structure of the company.

Once again, it should be reiterated that the publicly promoted aim of these tools is to advance the public interest. In the best-case scenario, a wealthy philanthropist who truly cares about the state of the environment and advancing equity amongst corporations decides which companies to invest in based on their ESG standards. This philanthropist sees a chance to do good in the world with her money, so she participates in an SIB which promises to produce higher grades among elementary children at an inner city school. If the SIB program delivers, the philanthropist receives her principal investment, plus a financial reward. In this situation the children and school are empowered, and the investor is as well.

However, the reality appears to be starkly different than this imagined best-case scenario. Let's imagine the social impact investor actually wanted to bet that the elementary children will fail, and not achieve higher grades. In that situation, an investor might be incentivized to discourage positive outcomes, and instead seek a profit by encouraging "negative outcomes". If this sounds preposterous, remember that in the years leading up to the 2008 financial crisis, [investors were using financial tools to make profits off the losses](#) and bankruptcy of individual homeowners.

In fact, these new financial tools being wielded by philanthropists in the name of public-private partnership seem to be nothing more than an advancement of the same corruption employed by previous generations of philanthropists. In November 2016, Tim Scott, [writing for Dissident Voices](#), described how the early philanthropists used their charitable giving to advance unseen agendas.

*"These charitable 'Captains of Industry' advanced everything from universal public education, immigrant assimilation and poverty mitigation to the arts, public health and science and medical research. Naturally, this giving came with a social engineering agenda. For example, as documented in my article '[The Despotism of Public Secondary Education](#),' their financial and political support for universal public education was intended to bolster US hegemony."*

Scott elaborates on the true nature of these so-called philanthropic schemes and how they are evolving in today's technocratic climate:

*"The personal interests of this opulent minority are directly tied to today's financialized economy as investors and as members of politically influential networks that oversee global financial markets. As such, in the 21st century venture philanthropists have focused their efforts on constructing new financial markets through what is referred to as 'mission investing,' 'social impact investing,' or just 'impact investing.' Impact investing is a continuation of the sixty-year colonizing mission of the IMF, World Bank, World Trade Organization, 'Troika' and the United States government; yet with a 'friendlier,' but more duplicitous methodology."*

The article goes on to outline how the usual suspects — the Rockefeller Foundation — were directly involved in spawning Impact investing. Scott reports that in 2007 the Rockefeller Foundation organized two meetings of leaders of finance and philanthropy to build the "structural framework for an efficient worldwide social and environmental impact investment industry".

Those in attendance agreed to a global network of leading impact investors, as well as a “standardized framework for assessing social and environmental impact”.

The result of these meetings was the creation of the Global Impact Investment Network (GIIN) in 2009, as a tax-exempt non-profit organization based in the United States. As Scott notes, the [membership](#) of GIIN is made up of “the luminaries of global finance and philanthropic foundations”, including The Bill & Melinda Gates Foundation, Goldman Sachs, J.P.Morgan Chase, Morgan Stanley, Ford Foundation, Deutsche Bank, International Finance Corporation, Root Capital, UBS Financial Services and many more.

Many of these same organizations involved in the promotion of the GIIN and impact investing are also partners with the World Economic Forum, the institution behind the push for a Great Reset.

## The Nexus of Social Credit Scores and Social Impact Finance

To understand how social impact finance and social credit scores form a two pronged attack on individual liberty and sovereignty, let's turn to a [presentation by Charles Hoskinson at the World Economic Forum in January 2020](#). Hoskinson is the co-founder of the Ethereum blockchain and founder of the Cardano blockchain. During his short presentation, Hoskinson elaborates on the ways in which he envisions social impact finance and social credit scores interfacing with blockchain ledgers.

Hoskinson outlines how blockchains can track the production of a coffee plant, from field to factory, allowing for true accountability and transparency for corporations, investors, and customers. Further, he explains that investors who want to know their funds are going to do good in the world have limited ability to “follow the money” at present. *“How do you track that? How do you trace that? How do you make sure the money is actually going into the right hands?”* Hoskinson asked.

Hoskinson goes on to explain how the governments of Ethiopia and Georgia are tracking and tracing use of tax revenue to make sure it goes to the proper departments, and how this same technology could be used to track and trace donations or investments. He speaks of a “global citizenship” with a “self sovereign identity” that can be connected to a “property portfolio” with a reputation rating (social credit score) and a payment system *“so you can now directly pay people who are registered and you can track and trace what they do with those funds”*.

Hoskinson claims that his goal is to build a “global stock market, a global venture capital for the poorest people in the world”. How does he plan to do so? First, upgrade their countries, implement the so-called self sovereign identity ***“and pair that with the tracking and traceability and the ability to know that people are spending money correctly”***. This, he promises, will create some of the “safest most auditable investments in the world for the poorest people in the world” in the next 10 to 20 years.

### [Easiest way to get your first bitcoin \(Ad\)](#)

Before we dissect what exactly is meant by a sovereign self identity, let's fully unmask what Hoskinson is discussing. He envisions a world where social impact investors place their money into programs which they allegedly believe will improve the planet or a specific local population. They do so with the hopes that they will receive their initial investment, plus some gained profit. Then, as outlined by Hoskinson, you can partner these investments with technology that allows for “tracking and tracing” of

individual's purchases to make sure they are "spending money correctly", i.e., according to the terms set by the social impact investors as part of their original arrangement.

For example, if a philanthropist contributes to a program to help out recipients of welfare programs, they might like the opportunity to track and trace the use of their funds from investment all the way to the individual recipient. If a person on social security receives their funds via a Social Impact Bond, a company or board of investors might eventually determine that the individual's lifestyle is not conducive to "positive outcomes". When combined with a reputation system — as called for by Hoskinson — this could mean that welfare recipients are punished by their personal lifestyle choices if deemed detrimental to the goals of the Social Impact Bond. This is the type of social engineering that is possible with social credit scores and social impact finance infrastructure.

## **"Sovereign" Slavery?**

Before concluding our look at these vital topics, let's see what is meant by a "self sovereign identity" as mentioned by Hoskinson.

The so-called "Sovereign Self Identity" project was launched by IBM and involves the creation of a privately held identity which is "owned" by the individual, as opposed to a government-sanctioned identification. This is achieved by individuals securely storing their own identity data on their own personal devices and providing it to those who need to validate it, without relying on a central repository of identity data. In this situation, the individual must consent to the sharing of their identities and any related data. Once again, this is a technology that has the potential to eliminate the need for government and central authorities, if done in a way that respects individual privacy and autonomy. However, it appears the organizations behind the concept are part of the same cabal of technocrats racing towards a Great Reset.

For example, in 2018, it was [reported that IBM partnered with the Sovrin Foundation](#) to help accelerate the push towards a sovereign self identity. The Sovrin Foundation has described the need for such an identity and how blockchain ledgers make it possible to have a private ID that interacts with public (governmental) systems. Later in 2018 it was announced that the [World Economic Forum was also partnering with the Sovrin Foundation](#) to bring about a digital identity program. As one might expect, the WEF goals around digital identity align with the [United Nations Sustainable Development Goals](#) on establishing a digital identity for all people by 2030.

Although there are clearly potential positive use cases for such a non-state, private identification, the Sovrin Foundation's own white paper, [The Inevitable Rise of Self-Sovereign Identity](#), elaborates on how a so-called private identity could be adapted to fit social credit and social impact finance schemes. For one, the Foundation makes it clear that digital ledger technologies such as blockchain are what *"finally makes self-sovereign identity possible"*. The white paper also outlines how such an identity could be paired with a "Reputation Economy". The paper states:

*"As an individual's or organization's Sovrin identity builds up over time, so does their reputation. Stepping up from a low trust level to a higher trust level happens seamlessly as more verified attributes and claims are accumulated by the identity owner. This reputation becomes an asset of the identity owner. For example, an individual may chose to reveal their reputation to others to establish and reinforce trust, or an organisation may publish its*



*Sovrin-based reputation ratings as a badge of honour.”*

While the Sovrin Foundation is clearly talking about a privately held identification, stored on a private blockchain, which only the holder can reveal to 3rd parties, it's obvious this technology could be used for nefarious purposes. It's true that Sovrin pays lip service to keeping the infrastructure of such an identification “diffuse” or distributed, preventing any single organization or small group from turning off the ID and preventing an ID holder from being “locked out” of society. However, their partnerships with IBM and the WEF belie an ulterior motive.

The worst part of this whole “sovereign self identity” scheme is that it plays on the use of a word like “sovereign”, which in recent years has come to be associated with the truth and health freedom movements, especially in the context of COVID1984. However, this corruption of language is par for the course for the Predator Class. Just as the elitists at the WEF and UN mask their agendas with the use of words like “sustainable”, “diverse”, “equitable”, etc, they are now attempting to hijack the language of individual liberty and bodily autonomy. This does not mean we can not or should not use these words, but rather that we should fight to ensure their true meaning is understood. If we do not fight to preserve the true meaning of these powerful words we are allowing the Technocrats to continue their word manipulation, doublespeak insanity. If we are not careful, these criminals will erase and pervert the meaning of these concepts so that future generations do not know what it means to be a sovereign, autonomous human being.

## **Which World of the Future Are We Creating?**

There is much more to say on this topic that I will expand upon in future articles. For now, it's important to note that Ted Kaczynski anticipated the plans of [Zbigniew Brzezinski and his “Technetronic Era”](#) and what many now refer to as Technocracy. Kaczynski used the word “technophiles” to identify those who are blindly pushing towards the [Fourth Industrial Revolution](#) and the age of merging man with machine. Additionally, I would point to the words of radical Native activist John Trudell during the late 1960s and 1970s. Trudell called the world we are standing at the precipice of the “Tech-no-logic world” and warned about the dangers of forsaking nature in favor of an all encompassing digital reality.

These and many other thinkers of the last 100 years have warned us about the exact situation we now find ourselves in. Determining where humanity goes from this point on will be the task of all currently living generations, and the generations to come. The world of the future, the world of our grandchildren, is being directly shaped by our actions and inaction. We can see the writing on the wall and we can see the end of a free humanity. To be sure, the fight is not over. It has only just begun. But we, humanity as a whole, will decide what the world of the future looks like for the next generations.

*Will humanity find a balance of nature and digital technology, striking harmony between permaculture, indigenous wisdom, and emerging technologies? Or will we fall prey to the desire to use these tools to forget about our humanity and falsely believe we can escape the limitations of our human existence?* Each of us must answer this question for ourselves, and our communities. As I outlined in my book [How To Opt Out of the Technocratic State](#), I believe the only long-term solution is to Exit from these technocratic systems and Build systems which align with our values and principles. While I wholeheartedly reject the acts of violence used by Ted Kaczynski, I echo his call for more attention and awareness on the dangers of pervasive digital technology.

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**Source:** [\*The Last American Vagabond\*](#)

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