

SOCIAL POLICY & ADMINISTRATION

THE CHALLENGE OF POVERTY & EQUALITY



Anand Siroh
Dr. Parag Amin



Social Policy & Administration

The Challenge of Poverty & Equality

Anand Sirohi
Dr. Parag Amin

Social Policy & Administration

The Challenge of Poverty & Equality

Anand Sirohi
Dr. Parag Amin

W
Wisdom Press
NEW DELHI

Social Policy & Administration: The Challenge of Poverty & Equality

Anand Sirohi, Dr. Parag Amin

*This edition published by Wisdom Press,
Murari Lal Street, Ansari Road, Daryaganj,
New Delhi - 110002.*

ISBN: 978-93-81052-42-6

Edition: 2022 (Revised)

ALL RIGHTS RESERVED

-
- This publication may not be reproduced, stored in
- a retrieval system or transmitted, in any form or by
- any means, electronic, mechanical, photocopying,
- recording or otherwise, without the prior permission of
- the publishers.

Wisdom Press

Production Office: "Dominant House", G - 316, Sector - 63, Noida,
National Capital Region - 201301.
Ph. 0120-4270027, 4273334.

Sales & Marketing: 4378/4-B, Murari Lal Street,
Ansari Road, Daryaganj, New Delhi-110002.
Ph.: 011-23281685, 41043100.
e-mail : wisdompress@ymail.com

CONTENT

Chapter 1. Universal Basic Income (UBI)	1
— <i>Dr Parag Amin</i>	
Chapter 2. A Brief Discussion on Welfare Reform	9
— <i>Alok Baptist</i>	
Chapter 3. A Brief Discussion on Social Safety Nets.....	19
— <i>Harishchandra Jaising Parab</i>	
Chapter 4. A Brief Discussion on Income Inequality.....	27
— <i>Divya Vijaychandran</i>	
Chapter 5. A Brief Discussion on Minimum Wage Policies.....	35
— <i>Dr. Zuleika Homavazir</i>	
Chapter 6. A Brief Discussion on Affordable Housing	42
— <i>Hansika Disawala</i>	
Chapter 7. A Brief Discussion on Food Security Programs.....	50
— <i>Rahila Sohil Maredia</i>	
Chapter 8. A Brief Discussion on Education Equity	58
— <i>Neelam Swapnil Naik</i>	
Chapter 9. A Brief Discussion on Healthcare Access.....	65
— <i>Dr. Yukti Khajanchi</i>	
Chapter 10. A Brief Discussion on Social Mobility.....	73
— <i>Shefalika Narain</i>	
Chapter 11. A Brief Discussion on Gender Inequality	81
— <i>Sukanya Dikshit</i>	
Chapter 12. A Brief Discussion on Racial and Ethnic Disparities	89
— <i>Jayashree Balasubramanian</i>	

CHAPTER 1

UNIVERSAL BASIC INCOME (UBI)

Dr Parag Amin, Associate Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- parag.amin@atlasuniversity.edu.in

ABSTRACT:

A well-known social and economic policy idea that has attracted a lot of attention recently is universal basic income (UBI). This research offers a succinct summary of the main ideas and discussions around UBI. UBI implies giving all inhabitants or citizens of a nation unconditional cash payments, generally on a regular basis, without regard to their ability to pay or their need for employment. Poverty reduction, income redistribution, and the establishment of a financial safety net for everyone are among the main goals of UBI. Policymakers looking for creative answers to economic problems have found it to be an appealing alternative because to its simplicity and ability to address income disparity.

The idea of UBI has generated heated discussions. UBI's supporters contend that it can promote entrepreneurship, provide financial stability in a labor market that is undergoing fast change, and lessen the bureaucratic burden of current assistance programs. Critics raise worries about the high implementation costs, possible workplace disincentives, and the need for tax increases to finance such programs. Around the globe, several pilot projects and studies have been carried out to determine the practical effects of UBI on people and communities. These studies provide insightful information on both its potential advantages and difficulties.

KEYWORDS:

Employment, Financial, Payments, Policy, Universal Basic Income.

INTRODUCTION

a concept for social welfare wherein every member of a particular population is routinely provided a guaranteed income in the form of an unconditional transfer payment (i.e., without a means test or need to work). It would be received separately from all other forms of payment. It is frequently referred to as a full basic income if the level is adequate to cover a person's fundamental requirements (i.e., at or above the poverty line); if it is less than that amount, it may be referred to as a partial basic income. Even though there have been multiple pilot programs and the concept is being debated in many nations, no government has yet adopted either. Because of its historical roots, some have referred to UBI as a utopian idea. Even though they are not unconditional, a number of assistance programs may be compared to basic income.

A system of child benefits, which functions effectively as a basic income for parents of minors, is present in several nations. A pension might be a retired person's primary source of income. There are also quasi-basic income programs that are restricted to specific populations or time periods, such as the Thammarat Program in Sudan, which was implemented by the transitional government to mitigate the effects of the economic crisis brought about by the Bashir regime, or Bolsa Familia in Brazil, which focuses on the poor. Similarly, pandemic's economic effects led several nations to provide cash rewards directly to their populations.

All Alaskan inhabitants get an average of \$1,600 yearly from the Alaska Permanent Fund, which is frequently cited as the sole example of a true basic income in action. For certain income categories, a negative income tax (NIT) may be thought of as a basic income in which residents receive decreasing amounts of money until the impact is reversed as income increases [1].

Critics argue that a basic income for all citizens at an appropriate level is not economically feasible, worry that the introduction of a basic income would result in fewer people working, and/or think it is unfair for everyone to receive the same amount of money regardless of their individual needs. Its supporters claim that it is financially feasible, arguing that a system like this would replace many individual means-tested social benefits with fewer expensive social administration and bureaucratic efforts. They also anticipate that unattractive jobs would need to be paid better and have better working conditions because there would need to be an incentive to do them while already receiving an income, increasing the willingness to work. A basic income, according to proponents, guarantees that everyone has a solid financial foundation to grow upon and less financial stress, which frees up individuals to select employment that plays to their skills and interests. Early historical precedents of unconditional payments may be found in antiquity, and during the 16th and 18th centuries, the first ideas for a regular, unconditionally provided income for all residents were devised and circulated. The notion gained more acceptance and public awareness after the Industrial Revolution. Basic income has been the focus of several political discussions at least since the middle of the 20th century. The argument over basic income is one of several topics being discussed in the twenty-first century, along with issues like automation, artificial intelligence (AI), and the need for employment in the future. The question of whether automation and AI would dramatically diminish the number of jobs available and if a basic income may assist avoid or solve such issues by enabling everyone to share in a society's prosperity is at the center of these arguments [2].

What Are UBI's Objectives?

MacKay The objectives truly change depending on who is proposing the policy as well as the policymaker. Many people on the left, in my opinion, see it more as a foundation upon which to construct their lives. Therefore, it will be available for you when you need it. When individuals are losing their employment due to a pandemic, it takes a while for the government to take action. A basic income would have been a method to guarantee that individuals are safe, have the means to satisfy their fundamental requirements, and live a life worthy of a human being. They don't have to file an appeal with many organizations. They consistently have the means to pay for things like housing, food, and other necessities. It is a poverty-fighting measure. People on the left have also expressed the belief that a UBI would encourage freedom. We often refer to freedom as being free from restrictions. Libertarians in particular, who are on the right, highlight the importance of the government staying out of our lives. Left-leaning thinkers also often point out that even if others simply left you alone, you could have an infinite number of options, but you won't really be able to achieve anything without resources. The premise is that if individuals have a foundation upon which to develop their life, they will have resources each month. They are capable of taking action. Their requirements may be satisfied. They may work on a variety of tasks. People on the right of the political spectrum believe that UBI has the ability to accomplish a variety of objectives. First, they underline how anti-paternalistic this is.

The government shouldn't be meddling in people's life by placing all these restrictions on them; instead, they should simply let them to use the revenue anyway they see proper. People on the right often stress how UBI would make it possible to reduce the size of government. People on the left often believe that by adding basic income to the safety net, we can maintain a large portion of it intact. Then on the right often see it as a replacement: We're going to offer them a guaranteed income and do rid of a huge number of expensive social safety net programs that need a lot of personnel to operate. Wendt One aspect of Andrew Yang's plan that I found intriguing was his suggestion to give individuals the option of either accepting the UBI or

continuing to get benefits from existing programs. How high the UBI should be is another point where various supporters would dispute. Yang suggested a monthly salary of \$1,000, but you could go much lower or much more. Perhaps even “as high as is sustainable,” to use the words of Philippe Van Paris, a leading proponent of the UBI and a Belgian philosopher and economist. How high it is pitched as well as how it is funded will determine its viability. The idea that it would be paid for by income tax sounds extremely logical. That would put it in close proximity to the idea of a negative income tax, which gained popularity in the 1960s and 1970s. Milton Friedman, a well-known American economist, was a well-known supporter of it. But in terms of funding, Andrew Yang and others suggest a combination. It could also take the form of a sales tax, capital gains tax, or another kind of tax [3].

Why is UBI impractical in India?

India is a developing country with a large population but little resources. Giving every person a basic income, particularly one that is high enough to cover their essential requirements, may be exceedingly expensive. According to the Economic Survey of 2016–17, a UBI of Rs. 7,620 per year for each Indian would consume almost 4.9% of GDP, which is more than the whole cost of food, fuel, and fertilizer subsidies put together. The government would need to either increase taxes, reduce other expenditure, or borrow more money to pay for UBI, all of which would have a detrimental impact on the economy and society.

Political viability: India’s political system is complicated and diversified, with many tiers of government, parties, and interest groups. Building agreement and support for UBI among many stakeholders, including politicians, bureaucrats, recipients, and taxpayers, may be challenging. Other potential opponents of redistribution include those who gain from the current social programs or those who disagree with it ideologically. India confronts several obstacles when it comes to successfully and efficiently providing public services and transfers. The effectiveness and scope of the current programs are impacted by problems with identification, targeting, delivery, monitoring, and accountability. To implement UBI correctly and prevent leakages, corruption, and exclusion mistakes, it would need accurate data, technology, and institutions. Additionally, since India has not yet achieved universal Aadhar enrollment, it may be difficult to identify beneficiaries and offer services using a target-based approach [4].

Repercussions On Behavior: UBI may have unanticipated or unwanted repercussions on beneficiaries’ or society’s overall behavior. UBI, for instance, may make people less motivated to work or learn new skills, which would impair production and efficiency. The receivers may develop a culture of reliance, entitlement, or sloth as a result. It could also deter individuals from taking part in civic or social activities that benefit society as a whole.

What alternatives to Universal Basic Income does India have?

Quasi-UBRI: A variation on universal basic income (UBI), which is characterized as a payout that is made available to everyone, without conditions, and in the form of cash. To address agricultural hardship, the previous Chief Economic Adviser advocated giving a direct cash transfer of Rs 18,000 per year to every rural family in India, except those who are “demonstrably well-off”.

Direct Benefits Transfers (DBT): This program avoids using middlemen or in-kind transfers by transferring funds or subsidies directly to recipients’ bank accounts. DBT attempts to decrease corruption and leaks while increasing the effectiveness, accountability, and openness of welfare distribution. PM Kisan, Pradhanmantri Jan Dhan Yojana, and other programs are excellent instances of DBT’s effectiveness. Conditional Cash Transfers (CCT) are a program that gives money to low-income families in exchange for their meeting specific criteria, such

enrolling their kids in school, getting them immunized, or going to checkups. CCT attempts to encourage behavioral change while also enhancing the human capital and long-term results of the disadvantaged. Additional Income Support Programs These are programs that provide financial or in-kind help to certain vulnerable categories of people, such as farmers, women, the elderly, the crippled, etc. These programs seek to address the unique vulnerabilities and difficulties that these groups confront while also fostering their inclusion and empowerment [5].

Employment Guarantee Programs: The Manresa is a successful example of one of these programs in India. Such programs provide rural families a statutory assurance of work for a certain number of days each year. Such programs may be improved and expanded to guarantee that people have access to employment possibilities and can support themselves. Investments in programs that promote skill development and vocational training may provide people the tools they need to find long-term work. The government can help people find appropriate occupations and improve their earnings prospects by putting a priority on skill development.

Universal Basic Services: India might place more emphasis on providing basic services like clean water, sanitation, healthcare, and education rather than concentrating on a universal basic income. The government can raise the standard of life for all people and lessen inequality by ensuring that they have access to these services.

Asset-Building Policies: These are measures designed to assist low-income individuals in acquiring assets like savings, education, housing, or startup funding. They might be grants, tax breaks, subsidies, or matching money for acquiring assets. Asset-building policies' proponents contend that they can improve low-income people's long-term economic stability, social mobility, and empowerment more effectively than UBI and that they can promote a culture of saving and investing. Instead of giving individuals a set sum of money, inclusive development focuses on expanding their chances and skills to participate in and contribute to the economy and society. The structural roots of poverty and exclusion, such as discrimination, a lack of access to infrastructure, social safety, and health care, are also addressed by inclusive development [6].

DISCUSSION

Every adult citizen will receive a specific amount of money on a regular basis under the universal basic income (UBI) scheme, which is run by the government. The objectives of a basic income system are to reduce poverty and to take the role of existing need-based social programs that could entail more bureaucracy. As technology replaces more and more humans in the manufacturing industry and other areas of the economy, the concept of universal basic income has gaining traction in the United States. The Universal Basic Income (UBI): An Overview All members of society should receive a basic income, a notion that has existed for generations. In his best-known book, *Utopia*, the English philosopher and politician Thomas More from the 16th century makes reference to the concept. Thomas Paine, a pamphleteer whose views contributed to the American Revolution, advocated a tax system that would generate funds for the government that would be distributed "to every person, rich or poor. The Earned Income Tax Credit (EIC), Temporary Assistance for Needy Families (TANF), and other federally funded programs help low-income Americans financially, but the United States has never established a universal income system. But in recent years, the idea has been more widely recognized. The rise of automation, which threatens to deprive many Americans of employment that pay a living wage, is one of the key factors driving this increased interest.

One-quarter of all U.S. occupations, according to a Brookings Institution estimate, are vulnerable to automation. The researchers contend that occupations requiring more regular

work, such as those in manufacturing, transportation, office management, and food preparation, are more at risk. A guaranteed payment from the government, according to advocates of universal basic income, may assist ensure that individuals who are left behind by this economic transition do not fall into poverty. Even if the money received from the government is insufficient to support them, it could be able to augment their income from the lower-paying or part-time occupations they are still able to find. A universal payment system, according to supporters, would make it simpler for those who are in need of aid but have problems qualifying for existing government programs to get it. For instance, some Americans requesting disability insurance benefits do not have access to the healthcare system, making it difficult for them to substantiate their impairment [7].

Unconditional Payments: UBI is typically characterized by unconditional cash transfers, meaning that individuals receive the payments without any requirement to work or meet certain criteria. This distinguishes it from means-tested welfare programs.

Regularity: UBI payments are distributed at regular intervals, often monthly, to provide a consistent source of income.

Universal Coverage: UBI aims to include all residents or citizens of a country, ensuring that everyone benefits from the program.

Poverty Alleviation: One of the primary objectives of UBI is to reduce poverty and provide a safety net for those facing financial hardship.

Simplicity: UBI is often seen as a straightforward and administratively simple approach to social welfare compared to more complex welfare systems with various eligibility criteria.

Income Redistribution: UBI can help address income inequality by transferring wealth from higher-income individuals to lower-income individuals, promoting a more equitable distribution of resources.

Labor Market Impacts: Supporters argue that UBI can provide individuals with more financial stability and the freedom to pursue education, entrepreneurship, or other non-traditional forms of work. Critics, however, raise concerns about potential disincentives to work.

Funding Mechanisms: Financing UBI can be a significant challenge. Various funding options have been proposed, including taxation on income, wealth, or certain transactions, as well as revenue generated from government assets or resources.

Pilot Programs: Many countries and regions have conducted UBI pilot programs to assess its feasibility and impact on poverty, employment, and overall well-being.

Public Debate: UBI has generated considerable public debate and discussion, with proponents arguing that it can provide economic security in an era of automation and job displacement, while opponents express concerns about its cost and potential unintended consequences [8].

UBI has political support

Many of UBI's advocates are on the left of the political spectrum, including Andy Stern, a former leader of the prominent Service Employees International Union, and former Labor Secretary Robert Reich. However, a number of well-known people on the right have also expressed support for a government-provided income stream. One of them is the late

conservative economist Milton Friedman, who said that individual donations to charities won't be sufficient to ease the financial hardship that many Americans experience. He suggested that a "negative income tax basically a UBI would aid in overcoming the mentality that prevents people from making sacrifices if they don't think others would do the same in 1962's Capitalism and Freedom. If everyone else, did it too, "we might all be willing to contribute to the relief of poverty, he added. According to libertarian philosopher Charles Murray, a guaranteed income would reduce government red tape. In addition to basic health care, he has suggested a \$10,000 UBI, which he claims would enable the government to reduce Social Security and other transfer programs [9].

Energy for UBI

After entrepreneur and former Democratic candidate Andrew Yang made the concept a focal point of his campaign, universal basic income attracted a lot of attention during the early stages presidential race. Yang's "Freedom Dividend," as he termed it, would send a \$1,000 cheque to each adult American each month. Participants in government aid programs have the option of keeping their current payments or switching to the Freedom Dividend. Yang argued that the labor force participation rate, or the proportion of Americans who were employed or seeking for employment, was at its lowest point in years. "The Freedom Dividend would provide money to cover the basics for Americans while enabling us to look for a better job, start our own business, go back to school, take care of our loved ones or work towards our next opportunity," his campaign website said. The \$1,000 monthly "Freedom Dividend" proposed by former presidential candidate Andrew Yang would account for around half of the federal government's anticipated spending. President Biden signed the \$1.9 trillion American Rescue Plan, which provided pandemic relief. One of its advantages was a new round of stimulus funds for all eligible adults in the United States. Most applicants will get stimulus payments this time around in the amount of \$1,400. The same payment will be given to eligible taxpayers for each of their children. A single taxpayer must have an adjusted gross income of \$75,000 or less to be eligible. This amount must be \$150,000 or less for married couples filing jointly, and it must be \$112,500 or less for heads of household. Pope Francis, a fervent supporter of the marginalized, has defined the problem in terms of morality. The pope said the following on a global minimum wage in his Easter letter: "It would ensure and concretely achieve the ideal, at once so human and so Christian, of no worker without rights [10].

UBI Criticism

Despite its claims to reduce poverty and bureaucracy, universal basic income still has a long way to go. Perhaps the most obvious drawback is the price. The nonpartisan Tax Foundation estimates that (after subtracting any savings from the consolidation of other programs) Andrew Yang's \$1,000 per month Freedom Dividend for every adult will cost \$2.8 trillion annually. Yang suggested reducing the scope of other social programs and levying a 10% value-added tax (VAT) on corporations as a way to partially offset that significant cost. He also suggests eliminating the Social Security payroll tax ceiling and enacting a carbon emissions tax to fund his guaranteed income scheme. However, there is disagreement about whether or not such plans are sufficient to completely balance the cost of the Freedom Dividend. Yang's plans for raising money, according to a Tax Foundation estimate, would only partially offset the overall effect on the Treasury. The idea that an income stream that is not dependent on employment would create a disincentive to work is one of the other objections of UBI. That has also been a topic of discussion. Yang has said that his proposal to provide \$12,000 year wouldn't be sufficient to support a family. Most individuals would thus need to augment the payout with other income. Recent research indicates a tenuous connection between UBI and unemployment. For instance, a 2016 study by MIT and Harvard researchers found that "cash transfer" initiatives in the poor

world had no discernible influence on employment behavior. However, there is no evidence to support the claim made by some of the universal basic income's proponents that it would genuinely boost employment if it replaced existing welfare payments. In Finland, a recent two-year experiment that essentially replaced unemployment benefits with universal basic income found that UBI participants had the same chance of finding new job as the control group [11].

CONCLUSION

In terms of social and economic policy, the Universal Basic Income (UBI) idea is audacious and provocative. By offering everyone a fundamental financial safety net, regardless of their income or job situation, it presents a vision of a more inclusive and egalitarian society. A nuanced conclusion may be derived from the current conversations and tests being performed throughout the globe as UBI debates continue.

UBI advocates claim that it has the ability to solve a number of urgent problems. It may act as a vital instrument for eradicating poverty by providing a lifeline to those in need and minimizing the gaps that still exist in contemporary society. Because of its simplicity and universality, complicated welfare systems may be streamlined, lowering administrative costs and guaranteeing that the people who need help the most get it. Moreover, UBI has the potential to help ensure a more equitable allocation of resources by shifting money from the wealthy to the underprivileged.

The idea of UBI is not without its difficulties and detractors, however. The expenses of executing such a scheme, particularly on a universal scale, worry critics who worry that it would strain state resources and lead to significant tax rises. Concerns have also been raised about possible disincentives to work, since some people could decide not to join the labor market if their basic requirements are covered by UBI.

REFERENCES

- [1] The Roosevelt Institute, "Macroeconomic effects of a universal basic income," *Roosevelt Inst.*, 2017.
- [2] S. Lee, "Attitudes toward universal basic income and welfare state in Europe: A research note," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2018-0002.
- [3] J. Mencinger, "Universal Basic Income and Helicopter Money," *Basic Income Stud.*, 2017, doi: 10.1515/bis-2016-0021.
- [4] H. Stevens and W. Simpson, "Toward a national universal guaranteed basic income," *Canadian Public Policy*. 2017. doi: 10.3138/cpp.2016-042.
- [5] K. Widerquist, "The Cost of Basic Income: Back-of-the-Envelope Calculations," *Basic Income Stud.*, 2017, doi: 10.1515/bis-2017-0016.
- [6] B. Greenstein, "Commentary: Universal Basic Income May Sound Attractive But, If It Occurred, Would Likelier Increase Poverty Than Reduce It," *Policy Futur. Cent. Budg. Policy Priorities*, 2017.
- [7] Z. Uhde, "Caring Revolutionary Transformation: Combined Effects of a Universal Basic Income and a Public Model of Care," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2017-0019.
- [8] E. Laukkanen, "Andy Stern (Author) Lee Kravitz (Contributor): Raising the Floor: How a Universal Basic Income Can Renew Our Economy and Rebuild the American Dream," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2017-0023.

- [9] E. Klein, "Universal Basic Income [online]," *Arena Mag.*, 2016.
- [10] G. Koehler and A. Rabi, "The case for universal social protection in Myanmar: Options, costs and policy benefits," *Glob. Soc. Policy*, 2017, doi: 10.1177/1468018117729915.
- [11] S. O. Proksch and J. B. Slapin, "Institutional Foundations of Legislative Speech," *Am. J. Pol. Sci.*, 2012, doi: 10.1111/j.1540-5907.2011.00565.x.

CHAPTER 2

A BRIEF DISCUSSION ON WELFARE REFORM

Alok Baptist, Director

Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India

Email Id- alok.baptist@atlasuniversity.edu.in

ABSTRACT:

Welfare reform is a crucial component of social policy and governance that aims to restructure and improve the way social assistance programs are delivered. The main ideas, goals, and difficulties of welfare reform are succinctly summarized in this research. Governments implement welfare reform, a comprehensive policy undertaking, to improve the efficacy and efficiency of their social assistance programs. It includes a variety of tactics, including as adjustments to program management, benefit amounts, and eligibility requirements. Reducing poverty, promoting self-sufficiency among participants, and ensuring the financial viability of social assistance programs are often the key objectives of welfare reform. This research looks at a number of important welfare reform issues, such as the paradigm change in social welfare thinking from entitlement-based methods to work-focused and outcome-driven ones. It also looks at the difficulties that come with welfare reform, such finding a balance between supporting disadvantaged persons adequately and encouraging labor force participation.

KEYWORDS:

Child, Families, Government, Policy, Welfare Reform.

INTRODUCTION

Welfare reforms are adjustments to how a particular welfare system functions with the objectives of lowering the number of people who rely on government support, maintaining the affordability of the welfare systems, and helping beneficiaries achieve self-sufficiency. Generally speaking, welfare and other tax-funded benefits decrease incentives to work, increase the issue of free-riders, and worsen poverty, according to traditional liberals, libertarians, and conservatives. However, socialists often oppose welfare reform since it typically weakens the social safety net and the capitalist economic system. Because of the conflicting views on the government's chosen balance between guaranteeing social payments and encouraging self-sufficiency, welfare reform is a hot topic. Welfare programs have been under intense examination globally during the last 20 years. Along with economic developments like the oil shocks of the 1970s, demographic changes like the post-World War II "baby boom" and subsequent "baby bust" also contributed to aging populations and a declining labor force. The question of welfare reform was unavoidably raised as a result of the rising dependence on social assistance institutions. Through job incentives, U.S. systems mainly aimed to decrease the need for aid among low-income single parents. The New Deal, implemented by the U.K., was largely focused on lowering overall unemployment. While Latin America largely concentrated on pension changes, the Netherlands placed a strong emphasis on overhauling disability services. The chancellor of Germany, was one political figure who advocated for government healthcare in an effort to fight socialism. He gave his approval to the 1883 Health Insurance Act, the first law requiring publicly regulated health insurance. Contributory retirement and disability payments were guaranteed by German law. Participation was now required. Many historians see Bismarck's Health Insurance Law as the origin of modern welfare in Europe and America. Since many Americans were experiencing economic hardship at the time, the Great Depression and the 1929 stock market collapse had a huge impact on the development of the welfare concept in the United States [1].

The welfare reform bill was approved by President Clinton ten years ago amid dire warnings from the left. The U.S. Census Bureau, information provided by the states, and research results provide a consistent picture of the overall consequences of the 1996 amendments. University of New York colleagues' observational research demonstrates that welfare case workers now consistently carry out state policies intended to deter families from relying on welfare by requiring employment-related activities and then making sure that clients take part in these activities. These modifications represent a social policy revolution. What impact have these significant adjustments had? After the federal law was passed in 1996, the decline in welfare caseloads picked up speed. It started in the spring of 1994. The caseload decreased by roughly 60% between 1994 and 2004, an unprecedented decrease. The proportion of American children on aid is at its lowest point since at least 1970. But can the moms who leave (or shun) welfare find employment? Since 1996, more than 40 studies have been done by the states.

The results indicate that, at any given time, roughly 60% of persons leaving assistance are working, and that over the course of many months, nearly 80% have at least one job. Even more impressively, according to statistics from the Census Bureau, between 1993 and 2000, the proportion of low-income single moms with jobs increased by about 30%, from 58 percent to almost 75 percent. Additionally, employment among never-married moms, the most impoverished and least educated segment of single mothers, increased by 50% during the same time period, rising from 44% to 66%. Again, these radical shifts are unheard of. How about earnings? According to Census Bureau statistics, low-income mother-headed households' income in 1993 was made up of almost 30% of wages and approximately 55% of welfare payments. By 2000, this trend had changed: wages had increased by a startling 136% to account for about 57 percent of income, while welfare payments had decreased by almost half to account for just about 23 percent of income.

Furthermore, the overall income of these low-income households climbed by more than 25% throughout the period (in constant currency), with wages driving the growth. Unsurprisingly, child poverty decreased every year between 1994 and 2000 and reached levels not seen since 1978. Additionally, by 2000, the proportion of black children living in poverty was at its lowest point ever. Critics point out that since the mild recession of 2001, single moms' unemployment has grown and that child poverty has now increased for four straight years. Despite an increase in unemployment, there were 1.3 million more single moms working in 2002 than there were in 1993, before to the economic boom and the flight from welfare reform. Additionally, even with rises over a four-year period, the child poverty rate in 2004 was still 20% lower than it was in 1993 [2].

Welfare reform is a significant contributor to these positive results, but there are at least two other elements that are crucial. First off, the 1990s' very robust economy resulted in a net gain of 16 million employment. Second, in the decade preceding the welfare reform law and in the welfare reform law itself, Congress passed a number of social program expansions aimed at assisting low-income families with jobs, such as Medicaid, child care, the child tax credit, the standard deduction, and the personal exemption in the tax code. It is obvious that the federal social policy of demanding labor supported by penalties and time restrictions while allowing states the freedom to create their own work programs provided better outcomes than the prior policy of distributing welfare payments with minimal expectation of reciprocity. Instead of letting moms rot on assistance, it is preferable to get them to take up part-time, low-paying employment to augment their income. Above all, experience with welfare reform since 1996 demonstrates unequivocally that the majority of low-income families are capable of obtaining and maintaining work while, with government help, improving their children's financial well-

being. For the federal government, the states, and especially for single moms, welfare reform has been a success [3].

DISCUSSION

The 1996 Reforms' Goals

What the TANF program's true objective is will be a reauthorization debate central issue. According to the 1996 law, the program's goals were to help poor families, combat welfare reliance by encouraging employment and marriage, decrease nonmarital births, and promote the establishment and maintenance of two-parent households. While many liberals, while appreciating the focus on labor, were equally concerned with guaranteeing benefits and appropriate money for poor families, conservatives sought to highlight the themes of work and family formation. The conflict between these multiple objectives will persist throughout the discussion on reauthorization. Even while it is doubtful that the pre-TANF right to cash benefits would be reinstated, there will undoubtedly be a lot of debate about the rules that restrict benefits for low-income families, particularly the five-year time restriction and penalties. And considering the number of low-income women who are now working, the objective of helping the working poor may get additional emphasis.

The TANF Block Grant's organizational scheme

Through fiscal year 2002, the TANF block grant was set up as an essentially constant amount of \$16.5 billion annually. The amount of the block grant overall is the first possible source of contention during renewal. Fiscal conservatives point out that the budget levels for TANF block grants were decided upon when the number of welfare cases was far larger than it is now. Additionally, some states are not utilizing all of their TANF block grant funding. States contend that although originally advising them to accumulate TANF surpluses during prosperous periods (due to the yearly grant amount dropping in real terms and no longer adjusting automatically when the economy weakens and caseloads increase), Congress now complains when the states do precisely that. There is no doubt that if states used all of their TANF funding today, federal politicians would alter their tune and castigate the states for their wasteful spending during boom times. During reauthorization, Congress is anticipated to take into account a number of possibilities for the TANF block grant's general structure, including decreasing the block grant's yearly spending and/or including a countercyclical component [4].

The mechanism used to distribute the TANF block grant among the states is a second potential point of contention. The percentage allocated to each state is determined on how historically each state has received federal AFDC payments. Poorer states often get considerably less federal TANF money per impoverished kid than richer states, mostly due of state decisions about benefit amounts under the previous AFDC program. With a set block grant, this makes less sense than it may have with the AFDC program, which was based on a matching formula intended to stimulate state investment. Whatever the flaws in the present distribution method, proponents of the status quo contend that reconsidering the matter is likely to fracture support for TANF and may lead to lower total spending levels. Reauthorization of the TANF provision, which provides extra funding to states with high rates of growth and poverty, is a third concern. In contrast to TANF itself, this clause expires in 2001. 17 states in all now receive funding from this supplementary fund, which they would stop receiving if the provision is not renewed. The fact that funding for this provision is not projected in the CBO baseline will further complicate the discussion. Therefore, in order to extend the fund, Congress must find a financing offset of around \$3 billion over five years.

Families in Peril

A portion of families have not reacted well to the increased welfare regulations, which is another significant issue. Prior to 1996, troubled persons could receive welfare for an unlimited period of time without having to complete any employment or training requirements. However, these demands are now placed on the majority of families, and some seem unable to comply. According to studies on moms who have left assistance, 20% of them have prolonged spells of unemployment, and many more experience intermittent unemployment. The durability of these arrangements is unknown, but statistics from the Census Bureau indicate that many of these moms are likely to live with other people either relatives or boyfriends who have a job. Additionally, according to Census Bureau statistics, moms with total salaries below \$11,000 actually had a decrease in their total income in 1995 and 1996. The number of families living in deep poverty (below half the federal poverty threshold), however, has actually climbed since 1995, despite the fact that the national poverty rate has steadily decreased since 1995.

According to research from the Urban Institute and the University of Michigan, these struggling families often face a number of employment-related obstacles. Addictions, children with disabilities, mental disorders, domestic abuse, a lack of job experience, and inadequate education are a few of these obstacles. Several governments are now creating programs to assist these families, but it remains to be seen if these moms will need economic assistance for more than five years. Previously, these moms would just remain on assistance, where they would go mostly unnoticed. The issues facing this severely underprivileged population are becoming more apparent now that women are expected to leave aid by obtaining employment, as is the reality that little is known about how to assist them. Congress will pay close attention to this issue and is likely to explore allocating research funding to programs aimed at figuring out how to assist persons with multiple obstacles to employment and reduce their reliance on welfare. Congress can also think about extending the five-year period for families that face several job difficulties [5].

Family Development

There are a number of causes for why so many kids are growing up in low-income, one-parent households. The first is the high numbers of unmarried births, particularly adolescent pregnancies, that continue to occur. Republicans were concerned about this issue throughout the 1996 legislation's discussion, and various measures to address the issue were incorporated in the 1996 bill. The rates of birth among teenagers have decreased annually for over ten years, and all nonmarital birth measurements have leveled off for the first time in fifty years, although they are still among the highest in the industrialized world. Additionally, few governments have made a serious effort to create laws to lessen the number of unmarried births. In fact, according to a number of experts, welfare caseworkers are reluctant to bring up sexual or marital concerns with clients. The steep drop in marriage, particularly in underprivileged areas, is a contributing factor in the rise of single-parent families in low-income households. In the past, the states and the federal government were both hesitant to take a significant role in encouraging marriage, in part out of concern over stigmatizing unmarried parents. However, there has been considerable headway on this front in recent years. Oklahoma has made the promotion of marriage a key objective of its TANF program and assembled a group of academics, practitioners, and activists to provide the state advice on possible marriage-promoting legislation. Legislation that would have lessened the marriage penalty for low-income families receiving the Earned Income Tax Credit (EITC), a program that now offers financial assistance to over 19 million working families, was enacted by both Houses of Congress in 2000. The 107th Congress will almost probably revisit measures aimed at encouraging marriage among low-income families and at lowering the EITC's marriage penalty [6].

The decline in low-income fathers' economic possibilities is another factor contributing to the rise in low-income single parent households. Many of the dads of those impoverished women who were drawn into the labor by welfare reform and the robust economy were still unemployed. In fact, according to Census Bureau data, while the economy was booming between 1992 and 1999 and black female labor force participation rose from less than 65 percent to almost 80 percent among those aged 20 to 24, black male labor force participation actually decreased, going from almost 85 percent to less than 80 percent. Young black girls outperformed young black males in terms of employment rate by 1999. By almost passing legislation during the last session that would have provided funding for a nationwide network of initiatives aimed at encouraging marriage, better parenting, and employment among low-income dads, Congress has previously shown interest in this problem. This topic will probably come up again during the renewal discussion in Congress.

Time Limit of Five Years and Sanctions

The introduction of the five-year time restriction on the use of government funds to offer help to any adult and the required use of financial fines against families who do not comply with program standards were two of the most contentious aspects of the 1996 legislation. It would be surprising if Congress did not address these concerns during renewal and if Democrats did not present legislation to ease the five-year time restriction and the use of financial penalties against beneficiaries given the heated controversy surrounding both of these topics. Both of these topics have reputable research available. Briefly, the study on time limitations demonstrates that, even when the time restriction is significantly smaller than 5 years, the majority of receivers drop off the rolls before it is reached. Unsurprisingly, one reviewer came to the conclusion that time restrictions had neither the strong beneficial impacts conservatives had anticipated, nor the substantial negative consequences liberals had projected. The five-year time restriction will undoubtedly be reached by a sizable number of families in 2001 and every year after that, however.

States now have the freedom to continue providing federally funded benefits for up to 20% of their caseload beyond the five-year mark and to utilize their own monies for families that have already crossed the deadline. However, it's unclear whether this level of latitude would be sufficient to assist all the families that reach the time limit assuming governments choose to continue offering these families certain benefits or services. The question of whether states should be permitted to stop the time-limit clock for beneficiaries who are working a certain minimum number of hours per week perhaps 25 is one that is certain to come up in the discussion of the renewal. According to studies on penalties, several jurisdictions often use them. As many as one-third of cases in certain areas are either under penalty or have already received one, while 35 states apply complete family penalties, which allow them to terminate the whole cash welfare benefit of families that don't comply with the conditions. According to certain studies, nations can apply punishments inequitably and target families who are unaware of the reasons they are being punished. Congress will undoubtedly want to look at these matters, and some legislators are expected to back legislation that limits the situations in which full family penalties may be used and that addresses concerns like sufficient notice and due process rights [7].

SNAP benefits and Medicaid

The fact that a sizable portion of families that are qualified for Medicaid and food stamps are not getting these benefits is one of the most extensively researched and generally acknowledged issues with poverty reform. For instance, the Urban Institute discovered that many families exiting assistance are eligible for food stamps but are not getting the benefit based on detailed

study in 12 states. Similar to how families and children are not getting the Medicaid coverage to which they are entitled, several investigations have shown this. The issue in both situations isn't that families and kids lost their eligibility for Medicaid or food stamps as a result of changes to federal law during welfare reform. Instead, it seems that the issue is that families that are qualified to enroll under federal law do not for whatever reason. Families that sought for assistance were automatically granted Medicaid and food stamps under the previous AFDC program. However, some applicants are turned away from the welfare program under the TANF program and never show up on the lists, losing out on food stamps and Medicaid. The workload has also seen far higher turnover. According to studies, after a family exits AFDC or TANF, their utilization of Medicaid and food stamps decreases, perhaps because they were not made aware that they still qualified. Additionally, particularly in states where families must physically visit the welfare office, working families may find it too time-consuming and difficult to report to welfare offices to confirm their eligibility. Additionally, continuous reporting requirements may deter families with frequent changes in income.

Children's Effects

As was already said, it is unclear if welfare reform is having an effect on children. On the plus side, our research points to either little or no consequences. Nevertheless, there are also worries that, particularly in the case of struggling families, children may go without food, be abandoned at a young age while their moms work, or experience greater abuse and neglect as a consequence of their mothers' heightened stress. Child advocates and others will express alarm that the situation for children might suddenly deteriorate when the first recession occurs or the first wave of families lose benefits as a consequence of the five-year time restriction in 2001. There is no doubt that throughout the renewal battle, Congress will give these concerns a lot of attention.

Child care

During reauthorization, two child care-related problems will get a lot of attention: whether states have enough money to pay for care and if the care that is offered is of high enough quality. The 1997–2002 era saw an increase in child care funding of roughly \$4.5 billion thanks to the 1996 changes, which introduced a child care block grant. Additionally, states were permitted to spend TANF block grant funds for child care. States and communities were in charge of regulating the standard of care. States have utilized all the federal and state monies in the Child Care and Development Block Grant (CCDBG) and have already spent roughly \$3 billion of their TANF funding for child care, even though fewer than half of the families leaving TANF for work use child care subsidies. As a result, states are spending more than ever on healthcare. Critics contend that despite this increased financing, much more government investment is required, particularly in light of the fact that although child care subsidies are offered to families leaving assistance, comparable low-income families who did not qualify for them often do not get them. According to a frequently quoted estimate from the Department of Health and Human Services, just 13% of all eligible low-income children could be served with the current child care block grant funds. The federal government's involvement in encouraging better care via federal or state regulation or by giving federal monies that states must utilize to enhance quality is also still a source of concern [8].

Working-family Supports

Since the early 1980s, assistance for the working poor has grown significantly, with the Earned Income Tax Credit being the most notable example. However, reauthorization will certainly spark a discussion over whether mothers who have entered the low-wage labor force have enough money to appropriately sustain their families. The myriad advantages currently offered

to such families, including as the EITC, child care, food stamps, Medicaid, and increased child support, will be cited by those who think she does. Additional growth would probably be costly and would result in a long-term reliance on government assistance. Others will push for additional help, whether it comes in the shape of a higher minimum wage, an increased EITC, larger child care and health care subsidies, more funding for education and training, or other job supports. They will argue that the high rates of poverty and marginalization in society are likely to persist in the absence of such help.

Work Schedules

Those who supported the 1996 changes that included work requirements had the goal of having every state's caseload actively participate in employment programs for 25 or 30 hours per week. However, governments have been able to achieve the work requirements without launching programs in which welfare claimants labor in return for their benefits since all states have decreased their caseloads, and caseload reductions may be used to meet the requirement. In addition to the present work participation threshold, proponents of work programs may suggest that states implement work programs for a certain proportion of their caseloads, such as 20% or more. Supporters of this proposal will argue that adults on welfare should work, that well-designed work programs give mothers who face barriers to employment valuable work experience, and that having open positions for work experience will be crucial as the rolls grow during recessions. States are likely to fiercely reject any further requirements for employment participation [9].

Enforcement of Child Support

The child support program seems to be constantly becoming better. However, it is very probable that two issues will be discussed during the reauthorization discussion. First, a 405 to 18 vote in the House during the 106th Congress showed that a majority of lawmakers, as well as conservative and liberal advocacy organizations, agree that families should get a larger share of child support revenues. The state and federal governments are now allowed to keep all payments made by dads while mothers are receiving assistance, as well as around half of payments made on past-due child support once mothers are no longer receiving it. When mothers leave welfare, there appears to be almost universal agreement that all overdue child support payments should be made to the mothers, not the government. There is less, but still significant, agreement that mothers should receive at least some of the fathers' payment while they are still receiving welfare. This topic will be included in the welfare reauthorization because of strong support from members of both parties in Congress. Second, governments may anticipate having more trouble funding their initiatives to compel child support. Today, retained collections from welfare cases provide the typical state with around 30% of the funding it needs to sustain its child support program. These revenues have decreased as a result of the welfare caseload's sharp fall since 1994. This issue is already present in several states. States are likely to approach Congress to request more funds for child support as a consequence. This issue will become more pressing during the reauthorization process because of the high support for giving more resources to welfare-dependent moms [10].

Education, keeping your job, and career advancement

Three topics in this area are expected to be discussed during the reauthorization discussion. First, Democrats voiced tremendous worry about the law's lack of a stronger focus on education and training during the first debate on welfare reform. There will very certainly be changes to increase the number of hours of schooling that may be used to meet the employment requirement, at the very least. Republicans may reject these changes on the grounds that welfare moms already have the option to combine labor and education, and that states already

have enough discretion to raise education levels even if they do not contribute toward the job requirement. Additionally, states now have a lot more funding available for education than they had before to poverty reform because of the swift fall in the assistance rolls. Another difficulty is that data demonstrates unequivocally that moms who go from welfare to employment often lose their jobs within a few weeks or months. Even those that are not may be brought on by elements that moms have some influence over, such as missing work, being late, or having disagreements with coworkers or bosses. Some job terminations are voluntary, and even those that are not may.

Researchers and program operators agree that there is a need for programs that assist working moms in keeping their jobs longer or swiftly finding new ones. There are now many studies being conducted on model programs designed to aid moms in adjusting to the workplace and keeping their employment. Once again, Congress is likely to look for methods to compel or support the creation of these employment retention programs by the states. A third significant problem is how governments may assist moms in advancing their careers, in addition to helping them maintain their employment. Prior initiatives to assist low-income persons prepare for and subsequently get occupations requiring a moderate to high level of expertise did not have much success. The discussion over how to assist low-income women in obtaining the education and training necessary for better employment is certain to grow now that an extra two million or so of them are working. How to strengthen local coordination between TANF and the other federal and state programs intended to encourage employment is a related topic. Congress may also discuss legislation enabling states to test out expanding access to unemployment insurance for former TANF beneficiaries who lose their jobs [11].

Regulation of Recessions

When the next recession strikes, there will undoubtedly be much debate about what will happen to women who leave assistance for work, just as there was in 1996. Because of their insufficient skills and experience, many activists worry that layoffs would disproportionately impact former welfare moms. Furthermore, whether they haven't accrued enough hours to qualify or because they quit their job willingly, the majority of moms who lose their jobs are ineligible for unemployment insurance. Most members of Congress wanted to make sure that states would have adequate money so that jobless moms could return to benefits during the 1996 welfare reform debate. As a result, the 1996 Act included a fund from which states may borrow money as well as a contingency fund that gave small quantities of money to states that had significant unemployment or other indicators of economic crisis. Both of these modest initiatives are largely seen as being insufficient to guarantee that governments will have enough resources to provide benefits during recessions. The original AFDC program, according to critics, automatically adjusted during recessions because states received more federal cash as more people were added to the welfare rolls. If the country experiences an economic downturn while debating the renewal, this topic will become very heated [12].

The Political Climate for Reauthorization of TANF

Before October 2002, Congress must take action on TANF and associated programs. However, a number of considerations make revisions as significant as those passed in 1996 implausible. Political pressure for radical change has been muted by the 1996 statute that ended the divisive AFDC program as well as by the sharp drops in caseloads since the early 1990s. Since President Bush has not made a clear commitment to significant change (unlike President Clinton in 1992, who pledged to "end welfare as we know it"), the expected extent of reform may be limited and Congress may take the initiative during renewal. Additionally, neither conservatives nor liberals will have much clout for passing their proposed changes due to the very narrow margins

of power in Congress. The states' overall comfort with the status quo also lessens the drive for change. However, significant uncertainty still exist. The economy in 2002, when Congress is most likely to be carefully debating renewal legislation, is the largest uncertain. Congress is likely to pay more attention to issues faced by struggling families if the U.S. economy is in recession at that time, particularly if there is evidence that moms who have left TANF are having more trouble finding and holding work. Additionally, a recession is likely to lessen lawmakers' worries about states "hoarding" funds and raise the likelihood that terms tying the TANF block grant to the status of the economy be included.

The substance of the deluge of study results that will surface over the next year is the second important unknown. For instance, evidence that states are substituting federal monies for their own would make lawmakers more determined to impose more restrictions on how federal funds are used. Research that reveals a decline in the wellbeing of kids in the poorest households will undoubtedly draw more attention to the issues facing those families. Over the next 18 months, it will be crucial that policymakers have access to trustworthy, high-quality, and easy-to-use interpretations of new research. The aim of these policy papers is to make that research accessible [13].

CONCLUSION

Welfare reform represents the continuing development of social welfare systems in response to changing economic, political, and social forces. It is a complex and varied area of policy. The main points from the topic on welfare reform are summed up in this conclusion. Initiatives to change the welfare system are motivated by a number of issues, such as the need for budgetary discipline, the desire to lessen poverty and reliance, and the goal of encouraging self-sufficiency among beneficiaries. Over time, conventional entitlement-based welfare systems have given way to ones that are more concerned with job requirements, time constraints, and results.

This change reflects a wider social focus on personal accountability and the value of productive work. The effects of welfare reform are extensive and vary greatly depending on circumstance. Studies on the outcomes of these changes have shown both achievements and difficulties, producing mixed results. While obstacles may take the form of greater hardship for vulnerable groups, such as families with children, positive results often include higher employment rates and lower caseloads. Recognizing that welfare reform is a continuous process that requires constant assessment, adaptation, and consideration of the different needs of people and communities is crucial. The ability to strike a balance between assisting people who are in need and fostering independence and economic mobility is ultimately what determines the success of reform initiatives. Welfare reform must also be founded on evidence-based policy design and sensitive to the particular difficulties and possibilities faced by each community.

REFERENCES

- [1] S. Fleury, "The welfare state in Latin America: Reform, innovation and fatigue," *Cad. Saude Publica*, 2017, doi: 10.1590/0102-311X00058116.
- [2] S. O. Proksch and J. B. Slapin, "Institutional Foundations of Legislative Speech," *Am. J. Pol. Sci.*, 2012, doi: 10.1111/j.1540-5907.2011.00565.x.
- [3] The Roosevelt Institute, "Macroeconomic effects of a universal basic income," *Roosevelt Inst.*, 2017.
- [4] K. Widerquist, "The Cost of Basic Income: Back-of-the-Envelope Calculations," *Basic Income Stud.*, 2017, doi: 10.1515/bis-2017-0016.

- [5] Z. Uhde, "Caring Revolutionary Transformation: Combined Effects of a Universal Basic Income and a Public Model of Care," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2017-0019.
- [6] E. Laukkanen, "Andy Stern (Author) Lee Kravitz (Contributor): Raising the Floor: How a Universal Basic Income Can Renew Our Economy and Rebuild the American Dream," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2017-0023.
- [7] J. Mencinger, "Universal Basic Income and Helicopter Money," *Basic Income Stud.*, 2017, doi: 10.1515/bis-2016-0021.
- [8] A. Huseynli, "Implementation of deinstitutionalization of child care institutions in post-soviet countries: The case of Azerbaijan," *Child Abus. Negl.*, 2018, doi: 10.1016/j.chiabu.2017.10.020.
- [9] S. Lee, "Attitudes toward universal basic income and welfare state in Europe: A research note," *Basic Income Stud.*, 2018, doi: 10.1515/bis-2018-0002.
- [10] H. Stevens and W. Simpson, "Toward a national universal guaranteed basic income," *Canadian Public Policy*. 2017. doi: 10.3138/cpp.2016-042.
- [11] B. Greenstein, "Commentary: Universal Basic Income May Sound Attractive But, If It Occurred, Would Likelier Increase Poverty Than Reduce It," *Policy Futur. Cent. Budg. Policy Priorities*, 2017.
- [12] J. Wiggan, "Contesting the austerity and 'welfare reform' narrative of the UK Government," *Int. J. Sociol. Soc. Policy*, 2017, doi: 10.1108/ijssp-04-2016-0050.
- [13] I. Greer, "Welfare reform, precarity and the re-commodification of labour," *Work. Employ. Soc.*, 2016, doi: 10.1177/0950017015572578.

CHAPTER 3

A BRIEF DISCUSSION ON SOCIAL SAFETY NETS

Harishchandra Jaising Parab, Associate Director
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- harish.parab@atlasuniversity.edu.in

ABSTRACT:

Social safety nets are an important aspect of modern societies because they provide a crucial support system to protect people's wellbeing and the well-being of communities during vulnerable and unpredictable economic times. This research provides a succinct analysis of the core ideas, purposes, and effects of social safety nets. Social safety nets are a broad category of programs and policies intended to shield people and their families from a variety of adversities, such as destitution, disease, unemployment, and unplanned emergencies. The tenets of social fairness, economic stability, and the guarantee of fundamental human rights serve as the foundation for these safety nets. They form the foundation of contemporary welfare programs, providing a lifeline to individuals who are struggling. This research examines the different forms that social safety nets take, including unemployment benefits, food assistance programs, healthcare coverage, and housing help, to dive into the varied nature of social safety nets. In order to focus aid to those who are most in need, these programs often use qualifying criteria. They aim to combat poverty, lessen economic disparity, and foster social cohesion.

KEYWORDS:

Economic, Food, Government, Healthcare, Social Safety Nets.

INTRODUCTION

People who experience especially difficult times might obtain basic social services or get cash help via social safety nets. These include situations that a large portion of the population must deal with jointly, such economic downturns or natural catastrophes, as well as situations that families must deal with individually, like the loss of a source of income or breadwinner. These frameworks may be official or informal. Governments, nongovernmental organizations (NGOs), or donor organizations provide formal social safety nets. Informal safety nets are arrangements between relatives in various houses to help one another get through tough times by providing money, food, or lodging. Although there are obvious gaps, traditional family institutions are praised for providing strong safety nets throughout the Pacific Island area. The majority of formal systems, namely national provident funds or their equivalent, are contributing in character and linked to earning potential.

But in communities where poverty is spreading and a large number of people lack paid employment, such in this area, it is becoming clear that both official and informal institutions are inadequate. Social safety nets may be untargeted, which means that all people benefit from the programs, or targeted, which means that only specified groups are allowed to take part in a given program. Untargeted social safety nets include broad population energy or food price subsidies, as well as free health care or education for all families. On the other hand, specific programs include noncontributory pension plans for the elderly, child allowances, and food vouchers for low-income families [1].

While some programs could provide benefits to qualified participants without any limitations, other programs might have certain restrictions. The latter imposes conditions on beneficiaries in order for them to get benefits, such as making sure children attend school regularly or getting checkups. These are typical terms connected with well-known conditional cash transfer systems. Additionally, beneficiaries of some programs may be required to do labor in return for

food or payment, as in the case of public works or workfare programs. Social safety net programs may provide benefits in the form of money or in-kind services. Food-related in-kind benefits, such as food stamps or school feeding programs, are the most prevalent kind. By giving cash instead of in-kind benefits, program expenses are often reduced.

Additionally, since financial benefits provide more flexibility of choice, beneficiaries often prefer them. However, since they guarantee that beneficiaries don't engage in antisocial conduct like utilizing social assistance to buy booze and smokes, in-kind benefits could be more politically acceptable. When there are food shortages, such as after a hurricane or a drought, when there is high inflation and cash benefits can quickly lose their purchasing power, and when there are few local markets where basic goods can be purchased, such as in rural areas, in-kind benefits may also be more appropriate. Giving out food benefits should be carefully studied, however, since there is a chance that doing so might hurt regional food producers and push down local prices. Now Concern about the effects of the global economic crisis on the most disadvantaged individuals arose. But whether brought on by international events, natural catastrophes, or domestic economic changes, the poor are disproportionately affected by all types of economic upheaval [2].

Numerous Pacific Island nations have experienced economic shocks during the last ten or so years as a result of either international factors or domestic decisions. To produce or maintain growth, countries periodically need to realign their economies with global trends, even if this might have significant short-term consequences for individual families. Although the enormous population of disorganized, unprotected, and low-paid workers in both the official and informal sectors—has largely gone unrecognized, public employees, who are generally highly paid and well protected by their unions, have been less affected. It makes little, if any, economic, social, or political sense to pass along the consequences of economic disruptions to those who are least able to bear them.

The consequences of increasing difficulty have been thoroughly documented, and many instances of unrest, conflict, and criminality have their roots in the complaints that often accompany this misery. Given these harmful hazards, social safety nets may provide a more affordable and fair solution. A family may experience poverty suddenly.

Along with unexpected changes in the economy, a family's life cycle stage may also be linked to transitory or fleeting poverty, such as when all the children are young and dependent or the household leader is elderly or ill.

A single traumatic incident, such as the loss of a breadwinner, job loss, or home eviction, may have a lasting impact on the whole family, even on those who would otherwise be well suited to contribute to society and the economy. Selling their property, cattle, or equipment, keeping the kids home from school, or cutting down on their food may help vulnerable families get through tough times, but these actions impair their ability to bounce back. Effective safety nets provide disadvantaged families more alternatives and lessen the need for them to spend down their assets. Social safety nets increase the variety of options available to national policy makers and lessen the pain and increase acceptance of economic changes in addition to providing compensation to the families most harmed by economic shocks [3].

Social Safety Nets and Social Protection in the CCA

In comparison to the EMEU, social protection expenditures and coverage are lower in the CCA area. From 4% of GDP in Tajikistan to 10% of GDP in the Kyrgyz Republic, total expenditure varies. However, in other nations (such as the Kyrgyz Republic), a significant portion of this expenditure goes on social insurance (such as pensions for seniors and support for individuals

with disabilities), whereas spending to safeguard the weak and the jobless is considerably lower (OECD 2018). Furthermore, 57 percent of the population in the CCA receives at least one social benefit, compared to 65 percent in the EMEU. Tajikistan has the lowest coverage (39%) while Kazakhstan has the greatest (97.1%).

In the Caucasus and Kazakhstan, coverage for those with severe impairments is 100%; in Uzbekistan, it is just 49%. However, because of the liberal category structure, the CCA performs better than EMEU in terms of covering older people. Limited or nonexistent labor market programs exist in certain nations or the CCA. In many CCA nations with substantial proportions of informal economies, determining and verifying eligibility for unemployment assistance is difficult. This is due to the difficulties in tracking informal employees' salaries and the likelihood that they may apply for unemployment benefits while being ineligible. Due to the lack of technical and administrative resources, it is difficult to help the jobless with job searching and training, two crucial components of a successful unemployment insurance program. Compared to 18% in the EMEU, the average unemployment rate in the CCA is 7.5%. In advanced countries, labor market policies naturally expand in response to negative shocks to stabilize family income and consumption, but in the CCA, SSN programs are the major source of income assistance for the jobless [4].

Although it varies across nations, SSN expenditure in the CCA is generally greater than in the EMEU. Tajikistan has the lowest amount of SSN expenditure at less than 1% of GDP, while Georgia has the highest level at 6.9% of GDP.³⁶ Nearly all CCA nations run at least one noncontributory SSN program, which is intended to provide the poor and vulnerable a minimal amount of income. However, a significant portion of SSN expenditure goes into programs with category targeting, including old age noncontributory pensions or birthing benefits. Lists all current initiatives in CCA nations. SSN programs use social registers, which are often divided and not connected into comprehensive information systems. Social registers are used by many SSN programs in Azerbaijan and Georgia. Social registers are used in Azerbaijan, Georgia, and Uzbekistan to cross-check and update beneficiary information, including ownership of assets like real estate and automobiles. Remittances are used while calculating income in Uzbekistan. In contrast, each SSN program in the Kyrgyz Republic has its own information system, and data interchange is not entirely automated. Data sharing between various governmental agencies in Tajikistan is likewise not well established. Modernizing the information and delivery systems with digitalization will increase efficiency. Benefits are distributed digitally via banks or post offices in all CCA nations. For instance, Kazakhstan established a digital platform that automated and integrated several government databases to determine if applications for social benefits were eligible.

The region's general digitization is still underdeveloped, nonetheless. For instance, only over 50% of people in Central Asia have access to the internet and most nations still process applications manually, particularly in rural locations [5].

Government entities seldom collaborate and share information, which pushes up administrative and information processing expenses and increases the likelihood of inclusion and exclusion bias. Social Security Numbers (SSNs) can be significantly strengthened by implementing digital identification systems, such as digital IDs, biometrics, and social security numbers; incorporating numerous household-level databases, such as income, age, household composition, education, occupation, assets, home ownership, etc.; and creating inclusive, secure, and transparent delivery mechanisms, such as bank accounts, mobile money, e-wallets, digital vouchers, smart cards, etc. SSNs should be properly planned out to provide the greatest social advantages for society at the lowest possible cost. Spending adequacy, spending efficiency, and fiscal sustainability are three interrelated characteristics that support the macro-

criticality of SSNs and are often used to describe them. This study looks at SSNs in the CCA area across these three factors, with a particular emphasis on the lowest quintiles since helping the most vulnerable people is crucial to reducing poverty.

The entire amount of SSN expenditure required to alleviate poverty and give the poor with an adequate income is referred to as spending adequacy. Spending requirements increase with coverage and the poverty gap. Spending efficiency is the capacity to achieve a policy aim of the government in a way that is both cost-effective and free from labor or other market inefficiencies. Indicators of poverty headcount reduction and benefit-cost ratio are often used to quantify it. SSN program targeting is essential for cost-effective investment. By locating and offering assistance to individuals in need while limiting leakage to families with incomes over set criteria, well-targeted SSNs improve poverty outcomes at reduced costs. In order to eliminate disincentives to labor, efficiency also includes the capacity for administration and execution as well as the appropriate calibration of benefits and income criteria. To make sure that the associated public expenditure does not threaten macroeconomic stability, SSNs' fiscal sustainability is essential [6].

DISCUSSION

Social safety nets are a vital component of a nation's social welfare system designed to provide financial and material assistance to individuals and families facing economic hardship or vulnerability. These safety nets play a critical role in reducing poverty, mitigating inequality, and ensuring that basic human needs are met. Here are some key aspects of social safety nets:

Safety and Security: Social safety nets are designed to act as a financial safety cushion, offering protection against unexpected shocks such as job loss, illness, or natural disasters. They provide a sense of economic security for individuals and families.

1. **Personal Safety:** Personal safety refers to an individual's freedom from harm, danger, or the risk of injury. It encompasses physical safety, emotional well-being, and protection from violence, crime, and accidents. Measures to ensure personal safety include law enforcement, public safety campaigns, and regulations related to product safety and workplace safety.
2. **Economic Security:** Economic security is the assurance that individuals and families have the financial resources needed to meet their basic needs and maintain a reasonable standard of living. It includes access to stable employment, a reliable income, and protection against financial crises. Social safety nets, such as unemployment benefits and social assistance programs, contribute to economic security.
3. **Health Security:** Health security is the protection of individuals and communities from health threats, including diseases, epidemics, and public health emergencies. It involves measures like healthcare access, vaccination programs, and emergency response systems to ensure the well-being of the population.
4. **Food Security:** Food security exists when all individuals have access to safe and nutritious food that meets their dietary needs and preferences. It involves ensuring an adequate food supply, reducing food scarcity, and addressing issues like hunger and malnutrition.
5. **Housing Security:** Housing security ensures that individuals have access to safe, stable, and affordable housing. It involves policies to prevent homelessness, provide housing subsidies, and enforce housing quality standards.

6. **Environmental Security:** Environmental security focuses on protecting ecosystems, natural resources, and the environment to ensure long-term sustainability. Measures include environmental regulations, conservation efforts, and climate change mitigation strategies.
7. **Cybersecurity:** Cybersecurity involves safeguarding digital systems, networks, and data from cyber threats, including hacking, data breaches, and online fraud. It is essential for protecting personal information, financial assets, and critical infrastructure.
8. **National Security:** National security encompasses measures taken by governments to protect a nation's sovereignty, territorial integrity, and citizens from external threats. This includes defense forces, intelligence agencies, and diplomatic efforts to maintain peace and security.
9. **Social Stability:** Social stability refers to the absence of widespread social unrest, conflict, or violence within a society. It involves promoting social cohesion, addressing social inequalities, and providing opportunities for peaceful conflict resolution.
10. **Global Security:** Global security concerns involve cooperation between nations to address global challenges, such as nuclear disarmament, terrorism, infectious diseases, and climate change. It emphasizes the need for international collaboration to ensure the safety and security of all nations.
11. **Personal Security:** Personal security is an individual's ability to protect themselves from harm, whether physical or emotional. It involves personal safety practices, self-defense, and awareness of potential risks.
12. **Community Safety:** Community safety focuses on creating safe and inclusive neighborhoods and communities. Strategies may include community policing, crime prevention programs, and efforts to build trust and social connections among residents.
13. **Financial Security:** Financial security involves having the resources and knowledge to plan for one's financial future, save for emergencies, and invest for long-term goals. It encompasses financial literacy, access to financial services, and retirement planning [7].

Targeted Assistance: Safety nets are often targeted toward specific groups or individuals who are most in need, such as low-income families, the elderly, disabled individuals, and children. Means-testing and eligibility criteria are commonly used to determine who qualifies for support.

Cash Transfers: Many safety net programs involve direct cash transfers to eligible individuals or households. These transfers can take the form of unemployment benefits, child allowances, disability payments, or other financial aid.

In-Kind Benefits: In addition to cash transfers, social safety nets may provide in-kind benefits such as food assistance (e.g., food stamps), housing subsidies, or healthcare coverage.

Poverty Alleviation: A primary objective of social safety nets is to reduce poverty rates and alleviate the suffering of those living in poverty. These programs aim to ensure that individuals have access to basic necessities like food, shelter, and healthcare.

Income Redistribution: Social safety nets contribute to income redistribution by transferring resources from wealthier individuals or taxpayers to those with lower incomes. This helps reduce income inequality within a society.

Unemployment Insurance: Safety nets often include unemployment insurance, which provides financial support to individuals who have lost their jobs through no fault of their own. This assistance helps individuals and families maintain their standard of living while seeking new employment[8].

Social Services: Some safety nets offer access to social services, such as job training, counseling, and childcare support, to help recipients improve their economic prospects and self-sufficiency.

Economic Stabilization: During economic downturns or crises, social safety nets can serve as automatic stabilizers by injecting additional funds into the economy through increased government spending, helping to mitigate the impact of recessions.

Government Role: The establishment and management of social safety nets typically fall under the responsibility of government agencies at various levels, from local to national. These agencies are responsible for program design, funding, and oversight.

Challenges and Criticisms: Social safety nets face challenges related to funding, program efficiency, and potential disincentives to work. Critics argue that these programs can create dependency and may discourage individuals from seeking employment.

Global Variation: Social safety nets vary widely from one country to another in terms of scope, design, and generosity. The specific structure of safety nets is influenced by a nation's social, cultural, and economic context [9].

History of Safety Nets in the US

The Social Security Act, which was passed in 1935 and was the first true safety net, was closely based on the German system. The original legislation gave states money to pay for public health, dependent children, and unemployment compensation. Today, it offers eligible individuals' retirement, disability, and survivor benefits.

The Aid to Families with Dependent Children (AFDC) program, which offered cash transfers to women and their kids if they were below the poverty level, was another historical safety net program. President Bill Clinton replaced this program in 1996 with Temporary Assistance for Needy Families (TANF). With TANF, the federal government gives states a certain amount of money to use anyway they see fit, as long as those monies are used to combat poverty.

There is a ton more to discover about anti-poverty initiatives and their background in the United States. Visit our page for more information: Anti-Poverty Programs[10].

The Safety Net Currently

Programs like the Special Supplemental Food Program for Women, Infants, and Children (WIC), the Supplemental Nutrition Assistance Program the Earned Income Tax Credit (EITC), Section 8 housing, and help with electricity or heating bills are also included in the safety net that is currently in place in the U.S. There are programs like Medicare and Medicaid that offer health coverage for those 65 and older and low-income families, respectively, for those in need of medical help under the Affordable Care Act (ACA). Economic Impact Payments (EIPs) will be given by the government in the event of economic shocks that wipe out people's livelihoods due to a natural catastrophe or a recession. The present safety net is better than previous versions because some, like the ACA, have reduced eligibility standards so that more

individuals may qualify. In order to promote more individuality and variation, the safety nets have also modified their coverage limits. Previously, only a limited number of brands or goods could be bought with SNAP benefits; now, any food items with the exception of alcohol can be bought with SNAP benefits [11].

Criticisms Of the Safety Net

These programs are all designed to supply the fundamental needs that we believe everyone has a right to, regardless of work or money. They make an effort to maintain the minimal level of life that all Americans in the United States are supposed to enjoy. Safety net programs, however, are often criticized for perhaps encouraging people to choose not to work or deterring those who do work from working more since losing government assistance would negate any wage growth. According to critics, the government just distributes public funds via these initiatives. There is also the allegation of welfare fraud, in which individuals conceal their income in order to be eligible for increased government benefits. According to the Congressional Research Service, just \$11 out of every \$10,000 in SNAP benefits were awarded as a result of fraud, disproving these assertions [12].

CONCLUSION

Modern communities cannot function without social safety nets, which act as a crucial safeguard for the wellbeing and dignity of people and families dealing with hardship and vulnerability. The relevance, difficulties, and ongoing significance of social safety nets in our more connected and dynamic world are discussed in this conclusion. Social justice, equality, and human rights are the foundation of social safety nets. They provide crucial assistance to those who are on the verge of destitution, unemployment, disease, or other grave difficulties. Safety nets prevent poverty while also advancing the ideals of social cohesiveness and solidarity by providing a financial lifeline and access to essential services. Social safety nets have a wide-ranging effect. They serve as automatic stabilizers during economic downturns, bringing stability to tumultuous times by sustaining consumer spending and easing the severity of recessions. Beyond financial assistance, these programs enable people by giving them access to housing, food, healthcare, and education, promoting long-term self-sufficiency.

REFERENCES

- [1] World Bank, *The State of Social Safety Nets 2018*. 2018. doi: 10.1596/978-1-4648-1254-5.
- [2] H. S. H. Prayitno, D. B. Santoso, and M. Ekawaty, "The Impact of Social Safety Net Programs on Poor Household Income," *JEJAK*, 2018, doi: 10.15294/jejak.v11i2.16049.
- [3] World Bank, *The State of Social Safety Nets 2015*. 2015. doi: 10.1596/978-1-4648-0543-1.
- [4] S. Nagamatsu, "Targeting vulnerable people with a social safety net: Lessons from the CFW program for the 2011 Great East Japan earthquake and tsunami disaster," *J. Disaster Res.*, 2016, doi: 10.20965/jdr.2016.p0926.
- [5] UNICEF, "Tanzania Youth Study of the Productive Social Safety Net (PSSN) Impact Evaluation: Endline Report," *TASAF, UNICEF, REPOA*, 2018.
- [6] M. Bitler, H. Hoynes, and E. Kuka, "Child Poverty, the Great Recession, and the Social Safety Net in the United States," *J. Policy Anal. Manag.*, 2017, doi: 10.1002/pam.21963.

- [7] Y. C. Padilla, J. L. Scott, and O. Lopez, "Economic insecurity and access to the social safety net among latino farmworker families," *Soc. Work (United States)*, 2014, doi: 10.1093/sw/swu013.
- [8] J. Blonz, D. Burtraw, and M. Walls, "Social safety nets and US climate policy costs," *Clim. Policy*, 2012, doi: 10.1080/14693062.2011.644073.
- [9] Victoria Baranov, *Closing the Gap: The State of Social Safety Nets 2017*. 2017. doi: 10.1596/26655.
- [10] G. S. Endris, P. Kibwika, J. Y. Hassan, and B. B. Obaa, "Harnessing Social Capital for Resilience to Livelihood Shocks: Ethnographic Evidence of Indigenous Mutual Support Practices among Rural Households in Eastern Ethiopia," *Int. J. Popul. Res.*, 2017, doi: 10.1155/2017/4513607.
- [11] Aramide Odutayo, *Refugee Crisis*: 2018. doi: 10.4324/9781351207553.
- [12] C. Duncan, "In Defense Of The Social Safety Net," *Think*, 2014, doi: 10.1017/s1477175614000050.

CHAPTER 4

A BRIEF DISCUSSION ON INCOME INEQUALITY

Divya Vijaychandran, Assistant Professor
Department of ISDI, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- divya.vijaychandran@atlasuniversity.edu.in

ABSTRACT:

Income disparity is a serious socioeconomic problem that has received a lot of attention recently. The main ideas, causes, effects, and policy issues related to income inequality are briefly explored in this research. The uneven distribution of income among people or households within a community or economy is referred to as income inequality. Indicators that quantify the difference in income distribution, such the Gini coefficient, are often used to measure it. This phenomenon results from a complex interaction of elements, such as educational gaps, access to economic possibilities, ingrained prejudices, and political choices.

This research explores the factors that contribute to income disparity, looking at how globalization, technological advancement, changes in the labor market, and tax laws all play a part. For instance, technological developments have raised the need for qualified labor, which has created salary discrepancies. Although it has linked together economies, globalization has also had an effect on salaries and job stability. While this is going on, tax policy may either use progressive or regressive taxes to reduce or aggravate income disparity.

KEYWORDS:

Economic, Education, Income Inequality, Technology, United States.

INTRODUCTION

Income distribution throughout a population is referred to as income inequality. The degree of income disparity increases with the degree of distribution equity. Wealth inequality, or the unequal distribution of wealth, often coexists with income disparity. Populations may be segmented in a variety of ways to demonstrate various degrees and manifestations of income inequality, such as disparity in income based on race or gender.

The degree of income disparity in a population may be examined using a variety of metrics, such as the Gini Index. Income distribution throughout a population is referred to as income inequality. The degree of income disparity increases with the degree of distribution equity. Wealth inequality, or the unequal distribution of wealth, often coexists with income disparity. Populations may be segmented in a variety of ways to demonstrate various degrees and manifestations of income inequality, such as disparity in income based on race or gender.

The degree of income disparity in a population may be examined using a variety of metrics, such as the Gini Index [1].

Knowledge of Income Inequality

There are nations all around the globe where there is income inequality, or an imbalance in the amount of money that a group of individuals earns. Over the last fifty years, these economic disparities have widened in the United States. Wealth disparity is different from income inequality since the latter concerns net worth while the former involves salaries and pay.

Income Inequality Factors

Globalization: Businesses in the United States moved manufacturing and other employment to nations with lower labor costs as a consequence of increased international commerce. This

meant that stable employment and income, even ones that were generational, vanished for working- and middle-class Americans. Technology advancements: Although generally positive, certain workplace technology developments, such as automation, have resulted in the loss of blue-collar employment and decreased earnings for less-educated employees.

Bias based on gender and race: Women and people of color have traditionally had significant income gaps. For instance, it is generally accepted that male workers tend to earn more than female employees in similar employment roles. Similarly, white men make more money than non-white men [2].

Education: Workers with less education than a high school diploma sees slower salary growth than those with undergraduate degrees and doctorate degrees. This income discrepancy is brought home by the announcements of multi-million-dollar salaries and bonuses flowing to C-Suite executives (even in challenging economic times).

Economic Conditions: As the economy deteriorates, earnings may be impacted by financial instability, unemployment, sluggish corporate investment, and more. Income disparity has not been slowed down by federal taxation, despite the fact that high-income individuals pay a bigger proportion of their income in taxes than low-income earners. That may be because of specific tax laws, such as those governing corporation taxes, capital gains tax rates, and income tax reductions, which favor wealthy individuals over those with lesser incomes.

Income Inequality's Effects

Because people vary fundamentally in terms of aptitude, effort, and luck, some degree of income disparity is to be anticipated. The International Monetary Fund (IMF) cautions that excessive income disparity might erode social cohesion, lead to political polarization, and ultimately lower economic growth. The effects of income inequality may also include political instability and the absence of social, educational, and economic possibilities to raise living standards and secure financial futures.

Income Inequality Analysis

Numerous segmentations may be used to assess income inequality and economic disparity. The foundation for examining income inequality and income disparity is the distribution of income by demographic group [3].

Measurement of Income Inequality

Comparing the income of a sizable group of high earners for instance, the top 10% to the national median or average is one approach to gauge income disparity. Another strategy compares the income of a group with lower earnings to the median or average, such as the lowest 10%. To learn more about these richest segments of society, other scholars have started examining the tax returns of wealthy earners.

The Gini Index is a popular technique for calculating income inequality. Corrado Gini, an Italian statistician, created it in the early 1900s to make it easier to measure and compare the degrees of income inequality in other nations. An increase in the index's level indicates more income disparity among a nation's population, while a decrease in the index's level indicates less. The index may range from 0 to 100 [4].

Methods for Lowering Income Inequality

For both local and international governance organizations, analyses of income disparity distributions are continuing. Through its work on financial stability, long-term economic

growth, and poverty reduction, the IMF and World Bank seek to increase the income of the bottom 10% of earnings in all nations. As a global drive for financial inclusion is underway, new advancements in financial technology and manufacturing are assisting in bettering banking services for the lowest-income individuals globally. Additionally, political, economic, and social leaders will be better able to combat income disparity when they can come to an understanding on fundamental strategies for doing so. Governments need to take action when the free market is unable to generate revenue. It is necessary to recognize government measures that encourage economic disparity. Income inequalities may be reduced by fiscal action. Increased economic equality might result from universal health care. A huge number of people's expense worries may be eased if other social programs like Social Security and Medicaid were made more stable. Socioeconomic mobility could be improved with better access to educational opportunities [5].

United States income inequality

Since the 1970s, there has been a rise in income inequality in the United States. This disparity has been made worse by government tax and labor policies, as well as continued racial and gender discrimination, during the whole of the 20th century and up to the present. Income disparity has also been exacerbated by a deteriorating middle class. The organizations listed below perform research and provide analytical reports on different instances of income disparity, inequality, and distributions in the United States.

High Levels of Inequality of Opportunity

High levels of opportunity disparity hinder the acquisition of new skills, stifle social and economic mobility, stunt human progress, and, as a result, dampen economic growth. Along with fostering uncertainty, vulnerability, and insecurity, it also erodes public confidence in authorities and institutions, heightens social unrest and tensions, and ignites violent confrontations. There is mounting evidence that the development of nativism and extreme forms of nationalism is being fueled by the tremendous income and wealth disparity. Additionally, pressing policy difficulties are posed by the advancement of concerns like urbanization, technology, and climate change. For instance, although not necessarily having a uniform effect on humans, climate change is accelerating environmental deterioration and increasing the frequency and severity of severe weather events. If climate change is left unchecked, inequality between nations will worsen and present efforts toward lowering it may even be undone. While technology can improve connectivity, financial inclusion, access to trade, and public services, for example, it can also be a great equalizer. However, those who are not yet connected may become even more marginalized as a result, especially given that progress is stalling or even reversing among some constituencies. Cities are an increasing source of inequality due to a worldwide trend toward urbanization. They discover that areas of extreme destitution coexist with regions of great affluence and sophisticated infrastructure, often side by side. This makes cities' glaringly pronounced and rising levels of inequality all the more obvious [6].

Addressing Inequality

The only path ahead is not via rising inequality. For instance, in 60 out of 94 nations with data, between 2010 and 2016, the earnings of the bottom 40% of the population increased more quickly than those of the overall population. This demonstrates that inequality is not inescapable nor unavoidable. Pursuing inclusive, equitable, and sustainable growth is clearly necessary, as is maintaining a balance between the economic, social, and environmental aspects of sustainable development. But inequality may take many different forms, and it differs greatly across nations. The struggle against inequality must be grounded in national contexts,

economic imperatives, and political realities, even if Goal 10 of the Sustainable Development Goals and its goals offer a framework. There isn't room for a one-size-fits-all strategy, and national institutions and policies matter [7].

DISCUSSION

Kinds of Income Inequality

For the majority of individuals, inequalities in income are mostly caused by one's employment. Most families in more developed nations like the United States rely heavily on earnings and salaries, while the wealthiest individuals mostly rely on property, including capital gains. Without regard to national borders, income disparity may be researched inside nations, across countries, or across the whole global population. Contrary to common assumption, there are major structural and cultural factors that contribute to economic disparity, including fragmented labor markets, discrimination, institutionalized racism and sexism, gender roles, and family duties. Independent of personal characteristics, other legal, political, and economic considerations, such as corporate power, the proportion of public vs private ownership and control of resources, collective bargaining systems, and minimum wage regulations, also have an impact on income levels. Depending on whether other fundamental requirements like housing, health care, and food are primarily market-based and if individuals have access to productive resources like land, water, and technology, income disparities may have various effects on levels of well-being in different nations [8].

American income disparity

1. Which professions in the US exhibit the largest wage disparity between men and women?
2. Which professions in the US exhibit the largest wage disparity between men and women?
3. How much money do American women lose as a result of the gender pay gap?
4. How much money do American women lose as a result of the gender pay gap?
5. How much a woman makes in the United States for every dollar a guy makes
6. How much a woman makes in the United States for every dollar a guy makes

The wealthiest 5 percent of American families took home more than 24 percent of the nation's total after-tax income in 2010, while the bottom 20 percent took home just over 6 percent. Since 1979, the US has seen an increase in income disparity. The average after-tax income rose from 1979 to 2007 by 18% for the poorest fifth of the population and by 275% for the top 1%. While the percentage of total after-tax income obtained by the poorest four-fifths of the population declined by 2 to 3 percent, the share received by the top fifth of the population climbed by 10% (most of that amount going to the top 1%). By ethnicity, age, and sex, there are also significant income differences. Disparities still exist: Black and Hispanic families and female-headed households are more likely to be poor or near-poor than other households, even though the male-female income gap in the United States has been shrinking, in part due to dropping salaries for males.

The decline in earnings for employees with less education, along with tax breaks that disproportionately favor the wealthiest families, has been a major factor in the rise in income inequality in the United States. The loss of manufacturing jobs in the United States, the decline in the proportion of unionized jobs with benefits, the decline in the real value of the minimum wage, and the rise in the number of low-paying service sector jobs are just a few of the factors contributing to this decline in real wages [9].

Worldwide Income Disparity

Global inequality levels are still quite high, and a sizable portion of the population continues to live in complete poverty. The World Bank estimates that in 2012, about 13% of people worldwide lived on less than \$1.90 per day, and 2.1 billion people, or about 35%, did so on less than \$3.10 per day. High rates of child labor and exploitation, as well as child and newborn mortality, result from such poverty, which also results in poor levels of education, sanitation, nutrition, and medical treatment. Every day, almost 29,000 kids die mostly from avoidable causes. Even bigger disparities in wealth distribution exist. More money is owned by the wealthiest 1% of the global population than by the rest of humanity combined. The combined wealth of the top ten billionaires exceeds the GDPs of the majority of nations, including Norway, Austria, and Belgium.

Reducing Inequality

Extreme economic and other disparities are not a given for the globe or the United States. However, in order to combat income disparity, it is necessary to challenge beliefs that ignore structural reasons and rationalize inequality as the inevitable result of individual skill, ability, and effort inequalities. According to some economists, the lowest deciles may have a greater income share and much better life chances without significantly harming those of the richest 10 or 20 percent. Even though reducing income inequality in the United States might slow down GDP growth overall, it might be justified by modern liberal notions of justice if it led to long-lasting improvements in key well-being metrics like the health, educational, and employment prospects of the less advantaged segment of society. Philosophers like John Rawls have argued that social policies that raise the least advantaged to a minimum level of income and other social goods should be more acceptable to impartial persons than alternatives that benefit the better off while harming those who are worse off, provided that fundamental human rights are respected. Defenders of the existing state of economic disparity must demonstrate that some more basic moral principle, such as a libertarian right to private property, supersedes the right to a minimum standard of opportunity and security of income. Alternately, they must demonstrate empirically that any measures taken to minimize inequality would result in such a decline in productivity and overall income that the percentage of the least advantaged will be lower than it is now. The specific abilities, opportunities, and ambitions of each person may be the focus of policies to address income disparity, or these policies may take a broader approach to changing the social, political, and economic systems that foster and sustain income inequality [10].

policies that slough off income disparity

Distributions of income are indirectly impacted by ownership and taxation practices. Policies that supply public goods, such as health care and education, have an impact on overall economic inequality since they free up more of a person's money for other purchases. Indirect ways to reduce income inequality include promoting broader ownership (e.g., greater worker ownership), raising inheritance taxes, and socializing or redistributing capital and land equally to all citizens.

These actions will equalize the unearned income that comes from wealth ownership. Affirmative action and nondiscrimination laws that are upheld by businesses, governments, and educational institutions should reduce income inequality by facilitating more access to higher-paying jobs. Other policies that help people enter the workforce include government-subsidized child care. Globally, reducing income inequality and other types of inequality may prevent a race to the bottom. This can be done by forgiving debt and reforming trade agreements so that they do more to assist the least privileged in each nation [11].

Directly reducing income disparity via policy

Directly reducing income disparity may be accomplished by either raising the incomes of the poorest or lowering the incomes of the wealthiest. Increased employment or salary levels as well as income transfers are among the latter's primary policy objectives. Strengthening collective bargaining rights, full employment plans, living wage policies, tougher minimum wage regulations, and pay subsidies are just a few of the employment-related policies available. Traditional means-tested and conditional cash welfare transfers fall under the category of direct income transfer schemes.

Unconditional transfers like a negative income tax and a universal basic income that is not means-tested are also gaining popularity. There are a number of suggestions to raise money on a global scale (such as the Tobin tax on financial transactions or a global tax on resource usage) that might be used to direct income transfers as well as other types of development aid to combat poverty and inequality. Such policy initiatives will continue to be essential not just for moral reasons but also for the purpose of national security and the existence of the whole planet due to the persistence of global instability and environmental degradation connected to disparities in wealth and other resources [12].

Two Case Studies Examining the Reasons Behind Income Disparity

The causes of income disparity are national and international. Let's look at two nations as examples to better understand the causes: United States and South Africa.

South Africa: The lasting effects of land ownership and apartheid

According to the Gini index, South Africa has the greatest level of income inequality in the world, at 63.0. One of the main causes was apartheid. This institutionalized racial segregation limited the movements and activities of Black South Africans, who made up the majority of the population, for approximately 50 years. Black Africans were not allowed to operate enterprises in white communities, travel without passbooks, or marry white people. The social system in South Africa was designed to oppress Black people while uplifting White people. Inequality remained ingrained in the South African culture even after apartheid was abolished in the 1990s. South Africa has had difficulty overcoming inequality.

The World Bank estimates that 71% of South Africa's income is held by the wealthiest 10% of the population. Job chances are increased by living in or close to cities, but South Africa's economy has slowed and hasn't produced enough employment. Inequality is significantly fueled by high unemployment, particularly for young people. Other significant factors include color, gender, and property ownership.

Even when they have comparable levels of education, women in South Africa make 38% less money than males. When race is taken into account in examinations of inequality, it accounts for 41% of the income gap. Land ownership was also examined in the World Bank research, which is important for tackling inequality among rural poor people. There has been a lengthy history of unfair land allocation due to apartheid, which hasn't been corrected yet [13].

The legacy of slavery and stagnating wages in the United States

The United States does not rank among the most unequal nations in the world, but when compared to nations with comparable economies, it has a substantially higher Gini coefficient. In the third quarter of, the richest 10% of income in the United States controlled 68% of the nation's total wealth, according to Statista. Just 3.3% were owned by the bottom 50%. Similar to South Africa, the United States has a long history of racial segregation. Black people were

unable to amass riches due to slavery, but Jim Crow laws continued to severely limit economic prospects long after freedom. Even now, the consequences are still felt. Inequalities in wealth and income between Black and white families have not decreased over the previous 70 years, according to a 2018 review of earnings and wealth.

The fact that salaries have not kept up with inflation is another factor contributing to inequality. Consumer prices increased by 9.1% over the previous year. As a result, it was the biggest yearly growth since 1981. Although wages have been rising, the rate of growth has constantly been 4.5%. Since 2009, the federal minimum wage has remained at \$7.25. According to research, a full-time minimum wage worker in 91% of American counties cannot afford to rent a one-bedroom apartment.

CONCLUSION

Income disparity continues to be a complex and pervasive problem that affects people on a personal, community, and societal level. This essay's conclusion considers the complicated processes, effects, and possible solutions to alleviate income inequality, highlighting its pervasive relevance on a worldwide scale. Income disparity has social, political, and moral implications in addition to being solely an economic issue. Technology changes, globalization, educational inequalities, and tax policies are only a few of its many and interrelated factors. This intricacy emphasizes the need of a thorough strategy for comprehending and reducing income disparity. The effects of economic disparity go well beyond just monetary differences. They include lowered socioeconomic mobility, escalating social discontent, dwindling institutional confidence, and poor health outcomes. These effects serve as a reminder that inequality has an influence on many aspects of life and that it may weaken the foundations of social cohesiveness and wellbeing. A multimodal approach that combines economic policies with social investments and educational reforms is needed to address income disparity. The income gap may be reduced by progressive taxation, minimum wage increases, and targeted social safety nets. True growth, however, requires a dedication to structural adjustments that promote equitable access to opportunities and lessen inequalities in the allocation of wealth and income.

REFERENCES

- [1] I. Shin, "Income inequality and economic growth," *Econ. Model.*, 2012, doi: 10.1016/j.econmod.2012.02.011.
- [2] M. S. Alam and S. R. Paramati, "The impact of tourism on income inequality in developing economies: Does Kuznets curve hypothesis exist?," *Ann. Tour. Res.*, 2016, doi: 10.1016/j.annals.2016.09.008.
- [3] A. K. Jorgenson, J. B. Schor, X. Huang, and J. Fitzgerald, "Income inequality and residential carbon emissions in the United States: A preliminary analysis," *Hum. Ecol. Rev.*, 2015, doi: 10.22459/HER.22.01.2015.06.
- [4] M. Mikucka, F. Sarracino, and J. K. Dubrow, "When Does Economic Growth Improve Life Satisfaction? Multilevel Analysis of the Roles of Social Trust and Income Inequality in 46 Countries, 1981–2012," *World Dev.*, 2017, doi: 10.1016/j.worlddev.2017.01.002.
- [5] C. Kollmeyer, "Trade union decline, deindustrialization, and rising income inequality in the United States, 1947 to 2015," *Res. Soc. Stratif. Mobil.*, 2018, doi: 10.1016/j.rssm.2018.07.002.

- [6] J. W. Lee and H. Lee, "Human capital and income inequality*," *J. Asia Pacific Econ.*, 2018, doi: 10.1080/13547860.2018.1515002.
- [7] E. Berisha, J. Meszaros, and E. Olson, "Income inequality, equities, household debt, and interest rates: Evidence from a century of data," *J. Int. Money Financ.*, 2018, doi: 10.1016/j.jimonfin.2017.09.012.
- [8] K. MUNIR and M. SULTAN, "Macroeconomic determinants of income inequality in India and Pakistan," *Theor. Appl. Econ.*, 2017.
- [9] M. Sehrawat and A. K. Giri, "The impact of financial development, economic growth, income inequality on poverty: evidence from India," *Empir. Econ.*, 2018, doi: 10.1007/s00181-017-1321-7.
- [10] S. A. Raza and N. Shah, "Tourism growth and income inequality: does Kuznets Curve hypothesis exist in top tourist arrival countries," *Asia Pacific J. Tour. Res.*, 2017, doi: 10.1080/10941665.2017.1343742.
- [11] K. Amri and Nazamuddin, "Is There Causality Relationship Between Economic Growth And Income Inequality?: Panel Data Evidence From Indonesia," *Eurasian J. Econ. Financ.*, 2018, doi: 10.15604/ejef.2018.06.02.002.
- [12] C. J. Huang and Y. H. Ho, "The impact of governance on income inequality in ten Asian Countries," *J. Rev. Glob. Econ.*, 2018, doi: 10.6000/1929-7092.2018.07.20.
- [13] I. Mukhlis, I. Hidayah, and S. Sariyani, "Economic agglomeration, economic growth and income inequality in regional economy," *Econ. J. Emerg. Mark.*, 2018, doi: 10.20885/ejem.vol10.iss2.art9.

CHAPTER 5

A BRIEF DISCUSSION ON MINIMUM WAGE POLICIES

Dr. Zuleika Homavazir, Professor

Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India

Email Id- zuleika.homavazir@atlasuniversity.edu.in

ABSTRACT:

A key element of labor market rules aiming at establishing a minimum pay for employees is minimum wage laws. This summary gives a succinct overview of the main ideas, goals, effects, and current discussions surrounding minimum wage laws. Government-mandated rules known as minimum wage laws determine the lowest hourly wage rate that firms are required by law to pay their workers. These laws seek to lessen income disparity, alleviate poverty, and provide employees some kind of financial stability. They represent the priorities of society in balancing the interests of companies and labor. The main goals of minimum wage laws are to reduce poverty, safeguard low-paid employees against abuse, and encourage a fair distribution of income, which are all covered in this research. These policies aim to guarantee that all employees get a reasonable living wage that meets their fundamental necessities by establishing a pay floor.

KEYWORDS:

Employees, Labor, Laws, Minimum Wage, Policies.

INTRODUCTION

Minimal wages are described as the minimum amount of remuneration that an employer is required to pay wage earners for the work performed during a given period, which cannot be reduced by collective agreement or an individual contract. This term alludes to the fact that minimum wages are legally obligatory regardless of how they are set. A minimum wage may be established by law, a competent authority's judgment, a wage board, a wage council, or by labor or industrial courts or tribunals. By making the terms of collective agreements enforceable by law, minimum salaries may also be determined. The goal of minimum wages is to shield employees from unfairly low compensation.

They contribute to ensuring that everyone receives a fair and equal share of the benefits of development as well as a decent wage for all those who are working and in need of such protection. By encouraging the right to equal pay for labor of equal worth, minimum wages may also be one component of a strategy to combat poverty and lessen inequality, especially those between men and women.

The design of minimum wage regimes should be such that they complement and support other social and employment policies rather than being seen or employed in isolation. To combat income and labor market disparity, a variety of strategies may be implemented, such as social transfers, pro-employment regulations, and fostering an atmosphere that supports sustainable businesses. It's important to differentiate between collective bargaining, which may be used to raise pay beyond a floor already in place, and the goal of a minimum wage, which establishes a floor.

A hypothetical pay distribution featuring a "minimum wage zone" and a "collective bargaining zone" that may be used to set wages above a floor and to set minimum standards. demonstrates that the effectiveness of minimum wages depends on a variety of factors, including how much protection they provide to all workers in an employment relationship, including women, youth, and migrant workers, regardless of their contractual arrangements, as well as to all industries

and occupations in the economy (coverage); whether they are set and adjusted at an adequate level that meets the needs of workers and their families while taking into account a variety of factors; and whether they are set at a level that is competitive with other industries [1].

Foreign companies may find it difficult to understand and calculate the minimum wage in India since it varies by state and is based on a variety of factors, including geography, industry, skill level, and kind of job. The Minimum Wages Act of 1948 has long been in charge of setting the minimum wage. This is currently covered by the Code on Wages Act's provisions, which were announced in August. In actuality, the Code on Wages Act supersedes four labor laws: the Equal Remuneration Act of 1976, the Payment of Bonus Act of 1965, the Payment of Wages Act of 1936, and the Minimum Wages Act of 1948. Employers are not allowed to pay their employees less than the required minimum wage under the new wage legislation. The national and state governments must also examine and change the minimum wage at least once every five years. This research will answer several often-asked topics, such as how minimum wages are determined in India, what the consequences are for non-compliance, and what sources international firms' recruiting departments might use to estimate labor expenses in the country [2].

How is the minimum wage in India determined?

It should be mentioned that the minimum wage and compensation structure in India vary depending on the following elements: state, zone-based region within the state, industry, vocation, and skill-level. This gives international investors a variety of alternatives when deciding where to establish up shop. India has a complicated system to determine minimum wages that establishes minimum daily pay for approximately 2,000 distinct kinds of occupations for unskilled people across more than 400 different occupational categories. The variable dearness allowance (VDA), which takes into account inflationary trends, such as a rise or fall in the Consumer Price Index (CPI), and, if applicable, the home rent allowance (HRA), are included in the computation of the monthly minimum salary. The skill level of the employee and the nature of their employment are taken into consideration when determining the minimum pay, as was already indicated. Unskilled, semi-skilled, skilled, and highly skilled employees may be found in India. Since the minimum wage rates in Indian states and union territories are prone to cyclical fluctuation, particularly for the variable and dearness allowance rates, they must be monitored on a regular basis [3].

How to Understand Indian Labor Costs?

With a national minimum daily pay of around INR 178 (about \$2.15), India has the most affordable labor expenditures in all of Asia. This equates to about INR 5340 (almost US\$65) each month. It's crucial to note that this amount is just intended to serve as a baseline and is subject to change depending on a variety of variables, including geographic region and individual requirements. In India, regional differences in the minimum pay levels are obvious. According to the Minimum Wages Act of 1948, the minimum pay might vary geographically from INR 160 (US\$1.93) per day in Bihar to INR 423 (US\$5.11) per day in Delhi. With regard to minimum daily rates for non-laborers, Kerala stands out as having the highest rates, although other regions of the nation maintain generally consistent minimum pay levels for such employees [4].

Size Of India's Labor Market

According to the World Bank, India's labor market has a total population of about 471 million. As a result, many state governments, including Andhra Pradesh, provide tax incentives to businesses that create local jobs.

Minimum Pay in Delhi

The wages of unskilled workers will rise from INR 16,792 (US\$202.63) to INR 17,234 (US\$207.97), those of semi-skilled workers from INR 18,499 (US\$223.23) to INR 18,993 (US\$229.19), and those of skilled workers from INR 20,357 (US\$245.65) to INR 20,903 (US\$252.24). The local administration has also changed the minimum salary rates for the clerical and supervisory categories of workers. Non-matriculated workers' minimum monthly pay has risen from INR 18,499 (US\$223.23) to INR 18,993 (US\$229.19), while matriculated employees' minimum monthly pay has increased from INR 20,357 (US\$245.65) to INR 20,903 (US\$252.24). The monthly salary for graduates and those with higher education levels has increased from INR 22,146 (US\$267.24) to INR 22,744 (US\$274.46). Is there a fine for not complying? To guarantee that businesses are adhering to the new pay code, the government will employ inspectors-cum-facilitators to conduct inspections. The punishment would vary depending on the offense's nature.

Three months in jail and/or a fine of up to INR 100,000 (\$1,405) are the maximum penalties. It is crucial that businesses adhere to the salary standards set by the state government and relevant industry group. Companies with foreign investment may face stricter inspections, particularly if there is significant worker unrest. A complaint may be made to the labor inspectorate if employees are paid less than the minimum wage set by the government. A worker may make a complaint on their own, via a lawyer, or through a representative of a recognized union [5].

The Lack of a National Minimum Wage In India

Workers from all sectors are entitled to minimum pay set by their respective state governments under the Code on pay Act. According to constitutional law, both the state and the federal governments have authority over issues relating to labor and its welfare, leading to multi-jurisdictional regulation. Previously, only employees from a select group of industries (representing 40% of all workers) were eligible for minimum pay. However, nothing significant has happened towards the implementation of a national minimum wage for Indian employees since the pay legislation was passed in. Because it is very divisive and would have a negative effect on companies in the post-pandemic era, the administration has not given the adoption of a minimum wage plan first priority [6].

Reforms to labor laws

Key labor laws have also been implemented as promised by the central government in the pursuit of labor reforms, in addition to addressing the nation's wage standards. India's parliament adopted three new labor codes in a historic step to unify the nation's various labor laws and compliance standards.

The new codes are the Occupational Safety, Health and Working Conditions Code Bill, the Code on Social Security Bill, and the Industrial Relations. The labor laws' implementation is postponed until all states inform one another of their implementing regulations. For the first time, gig workers and interstate migrant employees will fall within the purview of social security thanks to the four labor regulations. Businesses should be aware that although this may have an effect on minimum wage calculations, it will also make it simpler for them to be flexible when making hiring and firing choices as well as when closing down operations in the nation. Read our summary for further insight. In-depth analyses of India's New Industrial Relations Code and its Effect on Labor Law and India's Occupational Safety, Health and Working Conditions Code, are included in India's New Labor Codes: A Brief Note for Foreign Investors. What is it, and how ought businesses to be ready [7].

Finding local knowledge is crucial.

Through the Ministry of Labor and Employment database, which gives industry-specific pay requirements, foreign companies doing business in India may learn more about the country's minimum salaries. The webpage for the chief labor commissioner may be visited here, as can the new wage code.

DISCUSSION**Covered By the Federal Minimum Wage**

The minimum wage in the United States covers the majority of working employees. Employees of any company or entity with gross yearly sales or business done of at least \$500,000 are required to be paid the minimum wage, as are employees of any company or firm that engages in interstate commerce. Employees at hospitals, schools, municipal, state, and federal governments, as well as the majority of domestic workers, must also comply. Young employees, full-time students and student learners, as well as workers with impairments, are exempt from several rules. Additionally, the minimum base pay for tip-paying employees is \$2.13 per hour. The employer is obligated to make up the difference if the tips earned by such a worker during a pay period combined with the base salary fall short of the standard minimum wage; this obligation, however, might be difficult to uphold [8].

Who Receives Minimum Wage Pay?

According to the Bureau of Labor Statistics (BLS), 1.8 million employees were paid the federal minimum wage or less in 2017. Over a third of these people worked full time, and around half of them were older than Black individuals were more likely to hold minimum wage occupations than those of other races and ethnicities, and women were more likely than males to do so. Nearly 70% of individuals on minimum wage or less work in the service sector, while just 16% work in sales or administrative support. The Fair Labor Standards Act of 1938 established the first minimum wage in the United States. Congress has increased the minimum wage 22 times since that time and altered who is covered by it [9].

Legal Minimum Wage: A legal minimum wage is the lowest hourly rate an employer can pay an employee as mandated by law. The specific rate varies by country, region, or municipality and is periodically adjusted to account for inflation and changing economic conditions. Government Regulation Legal minimum wage rates are typically established and enforced by government authorities at various levels, such as national, state or provincial, and municipal governments. The specific rate can vary widely from one jurisdiction to another. Poverty Alleviation A primary objective of legal minimum wage policies is to alleviate poverty by providing low-wage workers with a higher income. These policies aim to ensure that full-time workers earn enough to meet their basic needs and avoid falling below the poverty line. Worker Protection Legal minimum wage laws protect workers, particularly those in low-wage jobs, from exploitative labor practices. They set a floor on wages, ensuring that employees receive compensation commensurate with their labor. Income Equality Minimum wage policies contribute to reducing income inequality by narrowing the earnings gap between low-wage workers and those in higher-income brackets. They promote a more equitable distribution of income within a society. Economic Impact The economic impact of legal minimum wage policies is a subject of ongoing debate. Advocates argue that they stimulate consumer spending, reduce income inequality, and improve living standards for low-wage workers [10].

Critics express concerns about potential job loss, increased labor costs for businesses, and inflationary pressures. Regular Adjustments Minimum wage rates are often subject to periodic adjustments to account for inflation and changing economic conditions. These adjustments ensure that the minimum wage retains its real value over time. Sector-Specific Rates Some jurisdictions may establish different minimum wage rates for specific sectors or industries, such as agriculture, hospitality, or retail, recognizing variations in the cost of living and economic conditions across sectors. Enforcement Government agencies responsible for labor and employment often enforce minimum wage laws by monitoring compliance, investigating complaints, and taking legal actions against employers found to be in violation of these regulations. Tipped and Youth Wages Some legal minimum wage policies allow for lower minimum wage rates for certain categories of workers, such as tipped employees or youth workers, with the expectation that they will earn additional income through tips or as they gain experience. Political and Public Debate Legal minimum wage policies are a subject of political and public debate in many countries. Policymakers, labor unions, businesses, and advocacy groups often engage in discussions about appropriate wage levels, potential adjustments, and their impact on the labor market [11].

Poverty Alleviation: One primary objective of minimum wage policies is to alleviate poverty by providing low-wage workers with a higher income. By establishing a floor on wages, these policies aim to ensure that full-time workers can meet their basic needs and avoid falling below the poverty line.

Income Inequality: Minimum wage policies can help address income inequality by narrowing the earnings gap between low-wage workers and those in higher-income brackets. They promote a more equitable distribution of income.

Workforce Protection: Minimum wage laws protect vulnerable workers, including part-time employees, young workers, and those in lower-skilled jobs, from exploitative labor practices. They establish a basic level of compensation that employers must adhere to.

Economic Impact: The economic impact of minimum wage policies is a subject of ongoing debate. Supporters argue that they stimulate consumer spending, reduce income inequality, and improve living standards. Critics express concerns about potential job loss, increased labor costs for businesses, and inflationary pressures.

Minimum Wage Increases: Minimum wage policies are often adjusted over time to keep pace with rising living costs. Increases can be determined through legislative action, government committees, or formulas linked to inflation rates or cost-of-living indices.

Regional Variation: Minimum wage rates can vary significantly from one jurisdiction to another, reflecting differences in the cost of living, economic conditions, and political priorities. Some countries may have a national minimum wage, while others delegate the authority to set rates to states or provinces [12].

Tipped and Youth Wages: Some minimum wage policies establish lower minimum wage rates for certain categories of workers, such as tipped employees or youth workers, with the expectation that they will earn additional income through tips or as they gain experience.

Enforcement: Governments typically enforce minimum wage laws through labor departments and agencies responsible for ensuring compliance. Employers found in violation of these laws may face fines, penalties, or legal actions.

Impact on Small Businesses: Small businesses may be particularly sensitive to minimum wage increases, as they often operate with thinner profit margins. Policymakers must consider strategies to support these businesses while implementing wage hikes [13].

Basics Of Policy: The Minimum Wage

The real (inflation-adjusted) value of the minimum wage tends to decline in the years between enacted increases because it is not automatically adjusted for inflation. This is what happened in the 1980s when the real value of the wage floor fell by 30%, from the middle of the 1990s until 2007, when it declined by 20%, and after 2009 when it is currently declining by 14%. The quality of life for minimum wage employees is lowered by such drops in the minimum wage's buying power. The minimum wage is around 30% of what blue-collar manufacturing workers and non-management service personnel typically make. Contrarily, the minimum wage was around half of the average pay in the late 1960s. Recent Federal Minimum Wage Increase Proposals, proposal for a minimum wage rise, 18 states and Washington, D.C. have enacted legislation. Democrats in Congress have also proposed legislation to increase it. These plans would increase the pay gradually before indexing it to inflation. The most current proposal is a plan by Senator Bernie Sanders and Representative Bobby Scott that would gradually increase the minimum wage over many years, but would thereafter link it to the median pay rather than future inflation. Additionally, the law would raise the minimum wage for those with disabilities and progressively phase out the subminimum wage for tip-paying employees. These kinds of ideas would stop the minimum wage's worth from gradually eroding and would reduce the need for recurring, sometimes tense legislative discussions to restore it. Such discussions have always been a part of the minimum wage issue. Although Larry Kudlow, the director of President Trump's National Economic Council, has declared that the federal minimum wage is a "terrible idea" and that he personally won't cooperate with Congressional Democrats to boost it, the Trump Administration does not have an official stance on the issue [14].

CONCLUSION

Policies governing the minimum wage are a crucial and durable instrument in the fight for social fairness, economic justice, and the protection of low-paid employees. This chapter's conclusion focuses on the complexity of minimum wage laws, their effects on people and society, and the continuous discussions about them. The fundamental goal of minimum wage laws is to ensure that even the most disadvantaged employees are paid a fair and respectable compensation for their job. These laws aim to alleviate poverty, lessen economic disparity, and foster social cohesion in addition to provide a financial safety net for people who make the least money. There is heated discussion on the effects of minimum wage laws, and the data is conflicting. Despite the fact that they surely increase the salaries of many low-wage employees, worries about possible job loss, increased company labor expenses, and inflationary pressures continue. It takes rigorous policy planning and a detailed understanding of the dynamics at play to address these issues. It is crucial to understand that minimum wage laws are not a universally applicable answer.

The demands of companies, especially small firms with slim profit margins, should be taken into account by policymakers as they must be adjusted to local economic realities. Additionally, to guarantee that minimum wage rates stay effective in the face of changing economic realities, officials must continuously review and revise them.

REFERENCES

- [1] A. Krozer, J. C. M. Brid, and J. C. R. Badan, "Inequality and minimum wage policy: Not even talking, much less walking in Mexico," *Investig. Econ.*, 2015, doi: 10.1016/j.inveco.2015.10.001.
- [2] J. L. F. Yuen, "Minimum wage policy in Malaysia: Its impact and the readiness of firms," *World Appl. Sci. J.*, 2013, doi: 10.5829/idosi.wasj.2013.28.efmo.27004.
- [3] D. Lee and E. Saez, "Optimal minimum wage policy in competitive labor markets," *J. Public Econ.*, 2012, doi: 10.1016/j.jpubeco.2012.06.001.
- [4] S. G. Dewi, "The Effects of Minimum Wage Throughout the Wage Distribution in Indonesia," *Signifikan J. Ilmu Ekon.*, 2018, doi: 10.15408/sjie.v7i2.6125.
- [5] J. J. Otten *et al.*, "The impact of a city-level minimum-wage policy on supermarket food prices in Seattle-King county," *Int. J. Environ. Res. Public Health*, 2017, doi: 10.3390/ijerph14091039.
- [6] A. Dube, "Proposal 13 : Designing Thoughtful Minimum Wage Policy at the State and Local Levels," *Hamilt. Proj.*, 2010.
- [7] M. Pernica, "Evaluation of the adequacy of government minimum wage valorization policy in the Czech Republic in 2017 in the european context," *Oeconomia Copernicana*, 2017, doi: 10.24136/oc.v8i1.2.
- [8] A. Ham, "The Consequences of Legal Minimum Wages in Honduras," *World Dev.*, 2018, doi: 10.1016/j.worlddev.2017.09.015.
- [9] K. Elangkovan, "Minimum Wage Laws in Malaysia : An Answer to the Increasing Rate of Unemployment," *Int. J. Acad. Res. Econ. Manag. Sci.*, 2012.
- [10] X. Wang, "When workers do not know - The behavioral effects of minimum wage laws revisited," *J. Econ. Psychol.*, 2012, doi: 10.1016/j.joep.2012.05.004.
- [11] R. de F. Summa, "Uma nota sobre a relação entre salário mínimo e inflação no Brasil a partir de um modelo de inflação de custo e conflito distributivo," *Econ. e Soc.*, 2016, doi: 10.1590/1982-3533.2016v25n3art8.
- [12] G. Joo-Ee, "Minimum wage and the hospitality industry in Malaysia: An analysis of employee perceptions," *J. Hum. Resour. Hosp. Tour.*, 2016, doi: 10.1080/15332845.2015.1008396.
- [13] H. S. Kwon, "Economic Theories of Low-Wage Work," *J. Hum. Behav. Soc. Environ.*, 2014, doi: 10.1080/10911359.2014.844615.
- [14] W. Brown, "The toxic politicising of the National Minimum Wage," *Empl. Relations*, 2017, doi: 10.1108/ER-04-2017-0072.

CHAPTER 6

A BRIEF DISCUSSION ON AFFORDABLE HOUSING

Hansika Disawala, Assistant Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- hansika.disawala@atlasuniversity.edu.in

ABSTRACT:

At the nexus of social policy, urban growth, and economic well-being, affordable housing is a crucial and complex subject. The fundamental ideas, difficulties, policy issues, and social ramifications related to affordable housing are concisely explored in this research. Residential accommodations, including rental and ownership alternatives, that are made accessible to people and families at a price that is within their means are referred to as affordable housing. The basic goal of affordable housing is to prevent household expenditures, such as rent or mortgage payments, utilities, and maintenance costs, from becoming an excessive financial burden. The affordability requirements often state that these costs shouldn't account for more than a certain portion of a household's income. This research explores the critical role that affordable housing plays in addressing concerns of reducing poverty, fundamental homelessness, and promoting social fairness. It emphasizes the importance of income-based eligibility standards, with different income levels by location and program, in deciding access to affordable housing.

KEYWORDS:

Affordable Housing, Government, Homelessness, Income, Public.

INTRODUCTION

Depending on the nation and environment, the concept of affordable housing may alter. Affordable housing, for instance, is defined by the National Affordable Housing Summit Group in Australia as housing that is reasonably adequate in standard and location for lower- or middle-income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis. According to the United Kingdom's definition of affordable housing, this comprises "social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Housing that is "affordable" by various income levels, from no-income families to moderate-income yet cost-burdened households, may refer to either naturally existing inexpensive housing or public housing in specific settings [1].

The Commission on Social Development heard today at the opening of its fifty-eighth session that homelessness is a global issue that affects people in both developed and developing countries, regardless of their economic, social, or cultural backgrounds, and that addressing it within the context of the 2030 Agenda for Sustainable Development will require both innovative policies and inclusive partnerships. Under-Secretary-General for Economic and Social Affairs, "homelessness is a harmful form of systemic discrimination and social exclusion," hurting people worldwide. Its root causes are many and intricately connected, ranging from the disintegration of working-class neighborhoods to drug misuse and "unchecked gentrification". Through improved social safety systems, appropriate, accessible, and cheap housing, as well as steps to lessen the effects of climate change, he urged further efforts "to rid the world of this inhumane scourge [2].

A new Decade of Action to achieve the Sustainable Development Goals has begun, who was elected Chair of the session by acclamation at the beginning of the meeting, noted that the Commission's focus on affordable housing and social protection systems coincides with this.

He stated that the Commission would want to approve its first resolution on homelessness as its result document, adding to the high-level political forum and high-level segment of the Economic and Social Council later this year. According to a report the Secretary-General wrote for the Commission, the United Nations last made an effort to estimate the number of homeless persons worldwide in 2005 and came up with an estimate of 100 million.

According to information from the United Nations Human Settlements Programme, over 15 million people are evicted forcibly each year, leaving 1.6 billion people living in subpar housing conditions globally. In order to more accurately assess the scope of the issue, Daniel Perell, the chair of the NGO Committee on Social Development, requested that the Commission adopt a precise and inclusive definition of homelessness as well as the adoption of standardized metrics. Speaking on behalf of the United Nations Major Group for Children and Youth, Olivia Tan Jia Yi stressed that everyone, including youth, children, and individuals from all socioeconomic groups, should have access to and afford appropriate housing. "A roof over our heads and four solid, warm walls are not a human luxury, but a necessity for a fulfilling life and decent livelihoods," the speaker stated. Speakers during the general discussion that followed emphasized the complexity of homelessness, which, as the Secretary-General's report noted, lacks a generally accepted definition, as well as the difficulties Member States are having in fulfilling the Sustainable Development Goals' promise to provide adequate, secure, and affordable housing for all [3].

Many also emphasized how climate change is affecting the availability and affordability of homes. Speaking on behalf of China and the "Group of 77" poor nations, Guyana's envoy noted that despite major advancements in the fight against homelessness, data show that the incidence of homelessness has grown over the previous ten years. "Data also confirm that homelessness is one of the most glaring symptoms of lack of access to education, health, and productive employment, inequality, and social exclusion," he said, stating that eradicating poverty must continue to be the top priority for the international community.

Speaking on behalf of the African Group, the delegate from Angola said that the primary cause of homelessness in emerging nations is poverty, particularly rural poverty. She noted that 23,5% of people living in cities throughout the globe were in slums in 2018, and suggested that structural factors be addressed via partnerships and legislative measures that differentiate between chronic and transitory homelessness.

The youth delegate from Finland said that youth homelessness is on the increase and is often overlooked. He said that difficulties leading to homelessness may be avoided by comprehensive health and youth inclusion programs, calling it the most extreme form of social marginalization and one of the most severe crises affecting young people worldwide.

The delegate for Belarus said that neither a significant homelessness issue nor any homeless children exist in his nation. He said that creating family housing is a crucial socioeconomic goal and that accessible housing is a fundamental component of reducing homelessness. A high-level panel discussion on the topic of "Affordable housing and social protection systems for all to address homelessness" was convened by the Commission in the afternoon. Ministers, senior officials, and representatives from Croatia (on behalf of the European Union), Thailand (on behalf of the Association of Southeast Asian Nations), Haiti (on behalf of the Caribbean), and Thailand also spoke during the general discussion [4].

DISCUSSION

One of the most important issues in metropolitan areas across the globe is the housing problem. A lack of affordable housing, soaring rents, and homelessness are results of rapid urbanization,

population increase, and widening economic inequality. The origins, effects, and possible remedies of the housing crisis are examined in this article. Additionally, it provides instances of how cities have solved this complicated problem via the use of creative approaches.

Affordability Criteria: Affordable housing is typically defined in terms of a percentage of a household's income, such as 30% of gross income. Housing costs, including rent or mortgage payments, utilities, and maintenance fees, should not exceed this threshold to be considered affordable.

1. **Income Percentage:** One common affordability criterion is based on the percentage of a household's income that is allocated to housing costs. For instance, it is often recommended that housing expenses should not exceed 30% of a household's gross income. This percentage can vary depending on regional or local standards.
2. **Gross vs. Net Income:** Affordability calculations may use either gross income (total income before taxes and deductions) or net income (income after taxes and deductions). Gross income criteria tend to set a higher threshold, as they do not account for taxes and other deductions that reduce take-home pay.
3. **Housing Expenses:** Affordability criteria encompass various housing-related expenses, including rent or mortgage payments, property taxes, homeowners' insurance, utilities (e.g., electricity, gas, water), and maintenance costs (e.g., repairs and upkeep).
4. **Renters vs. Homeowners:** Affordability criteria may differ between renters and homeowners. For renters, the criterion primarily considers monthly rent and utility costs, while homeowners' affordability includes mortgage payments and property-related expenses.
5. **Local Variations:** Affordability criteria can vary significantly depending on the local cost of living, housing market conditions, and regional income levels. For instance, what is considered affordable in a high-cost city may differ from affordability standards in a rural area.
6. **Affordability Thresholds:** Different organizations and government agencies may establish specific thresholds for affordability. These thresholds are often based on research, housing market data, and economic indicators.
7. **Affordable Housing Programs:** Government affordable housing programs often use affordability criteria to determine eligibility for housing assistance. Applicants must meet income guidelines to qualify for subsidized housing or rental assistance.
8. **Subsidized Housing:** In subsidized housing programs, residents typically pay a percentage of their income as rent, ensuring that housing remains affordable even for very low-income individuals and families.
9. **Low-Income Housing Tax Credits:** Affordable housing developers may use Low-Income Housing Tax Credits (LIHTC) to build or renovate housing units for low-income individuals. LIHTC projects must adhere to specific affordability criteria.
10. **Economic and Demographic Factors:** Affordability criteria may take into account economic factors such as inflation and changes in income levels, as well as demographic factors like household size and composition.
11. **Local Regulations:** Local governments and housing authorities may establish their own affordability criteria and regulations to address the unique housing challenges in their communities.

12. **Housing Quality:** Affordability criteria should also consider the quality of housing. Affordable housing should meet basic safety and habitability standards to ensure residents' well-being [5].

Income-Based Eligibility: Affordable housing programs often target low- and moderate-income households, including individuals and families who may struggle to find suitable housing in the open market. Eligibility criteria vary by program and location.

1. **Definition of Income:** Income typically includes all sources of money received by an individual or household, such as wages, salaries, self-employment earnings, rental income, investment income, government benefits, and any other forms of monetary compensation.
2. **Income Thresholds:** Programs and services set specific income thresholds or limits to determine eligibility. These thresholds are often expressed as a percentage of the federal poverty level (FPL) or as a fixed dollar amount. For example, eligibility for certain programs may be limited to individuals or households with incomes at or below 200% of the FPL.
3. **Household Composition:** Income-based eligibility calculations consider the size and composition of the household. Larger households may have higher income thresholds for eligibility to account for increased expenses.
4. **Frequency of Income:** Eligibility may be determined based on annual income, monthly income, or even weekly income, depending on the program's design and the frequency of benefits or services provided.
5. **Income Sources:** Different programs may include or exclude certain types of income sources when calculating eligibility. For example, some programs may disregard certain forms of assistance, like SNAP (Supplemental Nutrition Assistance Program) benefits, when determining income.
6. **Net vs. Gross Income:** Some programs consider gross income (total income before taxes and deductions) when assessing eligibility, while others use net income (income after taxes and deductions) to determine eligibility. Net income criteria tend to result in higher thresholds since they account for deductions.
7. **Progressive Eligibility:** Some programs may have progressive eligibility criteria, meaning that benefits or assistance decrease gradually as income increases. This approach ensures that individuals and families with varying income levels receive some level of support.
8. **Asset Limits:** In addition to income, some programs may have asset or resource limits to qualify for assistance. This includes the value of savings, investments, and other assets that a household holds.
9. **Updates and Adjustments:** Income-based eligibility criteria may be periodically updated to account for changes in the cost of living or inflation. This helps ensure that eligibility standards remain relevant over time.
10. **Verification and Documentation:** Applicants are typically required to provide documentation, such as pay stubs, tax returns, or bank statements, to verify their income and eligibility. Verification processes help prevent fraud and ensure that assistance reaches those who genuinely need it [6].

Government Subsidies: To make housing more affordable, governments may provide subsidies or financial assistance to developers, landlords, or low-income renters and buyers. These subsidies can take the form of tax incentives, grants, or direct rental assistance.

Housing Programs: Affordable housing initiatives encompass a range of programs and policies, including public housing, housing vouchers, rent control, inclusionary zoning, and affordable housing tax credits. Each program aims to address specific affordability challenges.

Public and Private Sector Involvement: Both the public and private sectors play essential roles in providing affordable housing. Public housing authorities, nonprofit organizations, and private developers often collaborate to create affordable housing units.

Mixed-Income Communities: Some affordable housing developments are designed as mixed-income communities, where housing units for low- and moderate-income households are integrated with market-rate housing. This approach promotes diversity and inclusivity [7].

Location and Accessibility: Affordable housing should be situated in areas that provide access to essential services, jobs, public transportation, and educational opportunities. Location can significantly impact the overall affordability of housing.

Homeownership Programs: Affordable housing initiatives may include programs to assist low- and moderate-income individuals and families in purchasing homes. These programs often offer down payment assistance, favorable mortgage terms, and homebuyer education.

Preservation of Affordable Housing: In some cases, affordable housing programs focus on preserving existing affordable housing stock, preventing the loss of affordable units due to market pressures or deterioration [8].

Housing for Vulnerable Populations: Affordable housing is critical for vulnerable populations, including the homeless, individuals with disabilities, veterans, and the elderly. Supportive housing combines housing with social services to address specific needs.

Affordability Challenges: Affordable housing can be challenging to achieve in high-cost urban areas, where demand often outpaces supply. Gentrification, rising construction costs, and income inequality can further complicate affordability issues.

Housing as a Human Right: Some advocacy groups and policymakers argue that access to safe and affordable housing is a fundamental human right, essential for individual well-being and social stability [9].

The Housing Crisis's Root Causes

The mismatch between supply and demand is one of the main factors contributing to the housing crisis in urban areas. Due to issues including restricted land availability, rigorous zoning rules, and drawn-out building procedures, many cities are experiencing a substantial mismatch between the supply of housing and the rising demand. As more individuals move to cities in quest of greater economic prospects, urbanization and population expansion also have an impact on the housing market. Another aspect of the housing problem is income inequality. The problem is made worse by widening economic gaps, which makes it harder for low-income people and families to afford acceptable housing alternatives. As a result, people are compelled to live in subpar and cramped circumstances, creating social and economic problems.

The real estate market's speculative activity and investment strategies also contribute to the rise in housing costs. By making it harder for normal citizens to purchase houses and forcing them out of attractive areas, this tendency worsens the housing issue [10].

The housing crisis's effects are as follows:

The effects of the housing crisis are extensive and have an effect on people, communities, and the general health of cities. Among the most significant effects are:

Homelessness: A surge in homelessness results from a lack of affordable housing alternatives, leaving people and families without a secure place to live. As persons who are impacted by homelessness struggle to obtain job, get healthcare, and retain social relationships, homelessness results in a number of social, health, and economic issues.

Displacement and Gentrification: Displacement happens when wealthy inhabitants relocate into low-income districts, which results in rising property prices and rents. Long-term inhabitants who can no longer afford to remain in their communities are often displaced as a consequence of this process, which weakens local solidarity and cultural variety.

Housing Insecurity and Stress: For both individuals and families, a lack of accessible, reliable housing results in a great deal of stress and uncertainty. The physical and emotional health of an individual, as well as their general quality of life, may be negatively impacted by persistent fear about eviction, increasing rents, or poor living circumstances.

Public Services Under Stress: Public services including healthcare, social assistance, and emergency shelters are under stress due to homelessness and substandard housing. Supporting individuals who are impacted and providing resources for them falls on governments and taxpayers, further straining already tight finances.

Housing Crisis Solutions

Innovative and all-encompassing solutions are required to solve the housing issue. Several such tactics are as follows: Initiatives for Affordable Housing: To increase the number of affordable housing units available, cities might create programs that provide subsidies, incentives, or collaborations with developers.

Government subsidies, tax rebates, or laws requiring a certain proportion of affordable housing in new constructions may all be used to accomplish this. Zoning and land use restrictions may be reviewed and updated by cities to permit more dense development, mixed-use communities, and inclusionary zoning. By requiring a set proportion of affordable housing in new construction, inclusionary zoning ensures that socioeconomic diversity is maintained as areas change [11].

Rent Stabilization and Control: Implementing rent stabilization and control measures may safeguard renters against unforeseen rent hikes and promote stability in the rental market. This aids in preventing eviction and guarantees that current inhabitants can afford to maintain their residences. Building cooperative relationships with non-profit organizations, neighborhood associations, and private developers may help to pool resources and skills to provide more affordable housing alternatives. These alliances might take the form of joint ventures, land trusts, or community land trusts, where participants collaborate to create and sustain initiatives for affordable housing. **Supportive Housing and the Prevention of Homelessness:** Investing in supportive housing models that pair moderately priced housing with on-site social services may provide at-risk groups stability and support, which in turn helps to prevent homelessness. The fundamental causes of homelessness are addressed in these programs, which also include

wraparound services like counseling, job training, and healthcare to assist people in making the transition from homelessness to self-sufficiency. Innovative Construction Methods: Investigating cutting-edge construction techniques like modular building or 3D printing may speed up and improve the efficiency of the housing industry. By speeding up construction and lowering expenses, these techniques may assist alleviate the housing bottleneck by making homes more accessible and cheaper [12].

Examples of Cities Putting Solutions into Practice

Vienna, Austria: With more than 60% of the city's inhabitants living in subsidized housing, Vienna has a long history of promoting cheap housing. The city's housing strategy places an emphasis on public ownership, stringent rent controls, and neighborhood input into planning procedures. Due to Vienna's creative strategy, the housing market is stable and offers affordable solutions for inhabitants of all income levels [13].

Vancouver, Canada: To deter property speculation and encourage owners to place their houses on the rental market in the face of a severe housing crunch, Vancouver adopted an empty home tax. A foreign buyers' tax was also implemented by the city in an effort to reduce foreign investment in the property market, stabilize prices, and expand the supply of houses for locals. **Portland, Oregon:** Portland has enacted an inclusionary zoning ordinance that mandates builders incorporate a certain proportion of affordable housing units in all new residential constructions or make a donation to a housing fund.

This strategy ensures that market-rate and cheap housing alternatives are both accessible in quickly growing regions, preserving socioeconomic diversity. **Singapore:** To address its housing issues, Singapore has put in place a wide range of policies. Through its public housing initiatives, the government contributes significantly to the housing market and guarantees that the majority of citizens have access to affordable housing. Singapore's strategy for maximizing land use efficiency comprises extensive planning, stringent rules, and cutting-edge design and building techniques [14].

CONCLUSION

A major problem that affects people, families, and communities everywhere is affordable housing. Here are some important findings and ideas for affordable housing: Lack of affordable housing is a developing issue that contributes to housing instability, homelessness, and greater inequality in many metropolitan regions. Rising housing prices, stagnating earnings, and little government action often make this problem worse. Affordable housing is not merely a social problem; it also has important economic ramifications. People who spend a big percentage of their income on housing have less money available for other purchases, which may be detrimental to local economies. Access to safe and reasonably priced housing is a key factor in determining an individual's health and well-being. Health issues resulting from poor living conditions may put a pressure on the healthcare system. Affordable housing helps to promote social cohesiveness by offering secure living conditions, encouraging a feeling of community, and lowering the danger of eviction and homelessness.

REFERENCES

- [1] E. Garland *et al.*, "Active design in affordable housing: A public health nudge," *Prev. Med. Reports*, 2018, doi: 10.1016/j.pmedr.2018.01.015.
- [2] D. Czischke and G. van Bortel, "An exploration of concepts and policies on 'affordable housing' in England, Italy, Poland and The Netherlands," *J. Hous. Built Environ.*, 2018, doi: 10.1007/s10901-018-9598-1.

- [3] B. Randolph, L. Troy, V. Milligan, and R. Van Den Nouwelant, "Paying for affordable housing in different market contexts," *AHURI Final Report*. 2018. doi: 10.18408/ahuri-7113301.
- [4] F. Ramli, R. Zainal, and M. Ali, "Equilibrium price modelling of an affordable housing in Malaysia," *Int. J. Supply Chain Manag.*, 2016.
- [5] V. Milligan, H. Pawson, R. Phillips, and C. Martin, "Developing the scale and capacity of Australia's affordable housing industry," *AHURI Final Rep.*, 2017, doi: 10.18408/ahuri-7108402.
- [6] C. S. Ling and S. J. Almeida, "Demystifying the affordable housing issue in Malaysia," *Bank Negara Malaysia Annu. Rep.* 2016, 2017.
- [7] Harshleen Kaur Sethi, "Affordable Housing in India*," *Int. J. Eng. Res.*, 2017, doi: 10.17577/ijertv6is060375.
- [8] C. M. Wanie, E. E. E. Oben, J. M. Molombe, and I. T. Tassah, "Youth advocacy for efficient hostel management and affordable university students' housing in Buea, Cameroon," *Int. J. Hous. Mark. Anal.*, 2017, doi: 10.1108/IJHMA-01-2016-0012.
- [9] J. Lawson *et al.*, "Housing Supply Bonds - A suitable instrument to channel investment towards affordable housing in Australia?," *AHURI Final Report*. 2012.
- [10] J. H. Kingsbury and D. Reckinger, "Clearing the air: Smoke-free housing policies, smoking, and secondhand smoke exposure among affordable housing residents in Minnesota, 2014-2015," *Prev. Chronic Dis.*, 2016, doi: 10.5888/pcd13.160195.
- [11] A. Biswas, "Capability Based Approach in Measuring Affordable Housing Policy in Urban India," *3rd Resid. Build. Des. Constr. Conf.*, 2016.
- [12] S. J. Eagle, "'Affordable Housing' As Metaphor.," *Fordham Urban Law J.*, 2017.
- [13] A. L. Olanrewaju and T. C. Woon, "An exploration of determinants of affordable housing choice," *Int. J. Hous. Mark. Anal.*, 2017, doi: 10.1108/IJHMA-11-2016-0074.
- [14] F. Wiedmann, A. M. Salama, and H. G. Ibrahim, "The impact of affordable housing developments on sustainability in gulf cities," *Open House Int.*, 2016, doi: 10.1108/ohi-04-2016-b0005.

CHAPTER 7

A BRIEF DISCUSSION ON FOOD SECURITY PROGRAMS

Rahila Sohil Maredia, Assistant Professor
Department of ISDI, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- rahila.maredia@atlasuniversity.edu.in

ABSTRACT:

Programs for food security are important efforts that are being done on a worldwide scale to fight hunger, malnutrition, and food insecurity. These comprehensive initiatives include a variety of strategies, such as sustainable agriculture methods, nutrition education, and direct food aid. They work to meet both short-term requirements and long-term solutions in order to guarantee that people and communities have access to a reliable and nourishing food supply. Programs that address food security are essential for advancing social justice, public health, and economic stability. To efficiently use resources and knowledge, they depend on cooperation between governments, non-governmental organizations, corporations, and communities. However, difficulties like financial limitations and logistical difficulties highlight the need of continuous innovation and review. Recognizing the cross-border interdependence of food security concerns and the shared duty of states to solve them requires a global perspective. These initiatives serve as an example of the teamwork needed to create a more just and sustainable society where no one goes hungry.

KEYWORDS:

Communities, Food Security, Global Perspective, India, Programs.

INTRODUCTION

In order to provide enough food supply for individuals, particularly for those who lack basic nutrition, the term "food security" is used. In India, food security has been a big issue. A quarter of the world's hungry people live in India, where the UN estimates that there are close to 195 million undernourished people. Additionally, 43% of Indian children suffer from chronic undernutrition. On the list of 113 major nations, India comes in at number 68 in terms of food security. India falls significantly behind other countries in terms of quality protein consumption, coming in at 20%, even though the nutritional norm is 100% of what is needed.

This has to be addressed by making protein-rich food items like soybeans, lentils, beef, eggs, dairy, etc. accessible at reasonable rates. According to the Human Rights Measurement Initiative, India only meets 56.8% of the requirements for the right to food given its level of wealth. According to the Committee on World Food Security of the United Nations, food security is the state in which all people, at all times, have physical, social, and economic access to enough, safe, and nourishing food that satisfies their dietary requirements and food choices for an active and healthy life [1].

Food must be readily accessible, that is, it must be consistently and in large enough numbers. It takes into account the supply and production in a certain location as well as the ability to import food via commerce or humanitarian help. Food access means that individuals must be able to routinely get enough food, whether it be via outright purchases, domestic production, bartering, gifting, borrowing, or food assistance. Utilization of food that is consumed must benefit individuals nutritionally. It includes food preparation, storage, and hygiene practices, as well as aspects of personal hygiene, access to water, and home sanitation. Resources available to a family, discretionary income, and socioeconomic standing are all intimately tied to food security. It is also closely related to other problems including rising food costs, environmental change on a global scale, water, energy, and agriculture [2].

Indian food security

Concerns over food security may be linked to the Bengal Famine, which occurred in 1943 during British colonial control and resulted in the starvation deaths of between 2 million and 3 million people. Since gaining independence, India has been subject to a number of shocks on the food security front due to its early push to industrialize while disregarding agriculture, two consecutive droughts in the mid-1960s, and reliance on food assistance from the United States. In the late 1960s and early 1970s, the nation underwent a Green Revolution that helped it overcome productivity stagnation and dramatically increase food grain output.

Despite its success, the Green Revolution is frequently criticized for its narrow focus on just two cereals wheat and rice its confinement to a small number of resource-rich regions in the northwestern and southern parts of the country that benefited mostly wealthy farmers, and for the excessive strain it placed on the ecology particularly the soil and water of these areas. The White Revolution, which was started by Operation Flood in the 1970s and 1980s, came after the Green Revolution. India is now the world's biggest producer of milk thanks to this national program, which has changed the nation's liquid milk production and marketing.

Bacillus thuringiensis (Bt) cotton and hybrid maize for industrial and poultry use have recently shown remarkable advances in productivity, notably during the post-2000 era. This has resulted in substantial cotton exports, which made India the second biggest exporter of cotton in 2007–2008. concerns about Indian food security India now have 195 million undernourished people, making it the biggest country in the world. Due to chronic undernutrition or stunting, about 47 million, or 4 out of 10 children, in India do not reach their full potential [3].

In India, agricultural production is very poor.

The World Bank estimates that India's grain production is 2,992 kg per hectare as opposed to North America's 7,318.4 kg per hectare. Food baskets are becoming less and less dominated by grains and more and more comprised of high-value agricultural products including fish, eggs, milk, and meat. This pattern will persist as earnings increase, and India's indirect need for food from feed will increase quickly.

The FAO reports that 14.8% of the population in India is undernourished in its 2018 report, "The State of Food Security and Nutrition in the World. In addition, 51.4% of women between the ages of 15 and 49 who are fertile are anemic. Additionally, the research states that 21% of Indian children under the age of five are wasting, which means their weight is too low for their height, and 38.4% are stunted, meaning they are too short for their age [4].

Issues with Food Security

Changing Climate: Increasing heat and erratic rains make farming challenging. Climate change affects not just crops but also animals, forests, fisheries, and aquaculture, and it has serious social and economic repercussions such as decreased earnings, destroyed livelihoods, disruption of commerce, and negative health effects.

Remote locations aren't accessible: The indigenous tribes have experienced substantial economic backwardness as a result of living in remote, challenging terrain and practicing subsistence farming. A rise in rural-to-urban migration, a sizable share of the unorganized labor, and inadequate housing and food security have all contributed to the unplanned expansion of slums.

gender inequality, poverty, overpopulation, and a lack of education. inadequate food distribution by public delivery systems (PDS, or public distribution system). Since the standard

for determining whether a family is below the poverty line (BPL) is arbitrary and changes from state to state, deserving recipients of the subsidy are rejected on the basis of non-ownership of BPL status [5].

Biofuels: As the market for biofuels has expanded, less land is now being utilized to cultivate food crops.

Conflict: Enemies may cut off food supply to gain an advantage by using them as a weapon. The battle may also result in the destruction of crops.

Unmonitored nutrition programs: Although the government has many plans for programs that include increasing nutrition as their key component, they are not effectively carried out. lack of intersectoral cooperation across several ministries as well as incoherent food and nutrition policy.

Corruption: Selling low-quality grains in ration shops, diverting grain supplies to the open market for a larger profit margin, and irregular store openings all contribute to the problem of food insecurity [6].

DISCUSSION

Food Security: What Is It

The notion of food security relates to a person's access to and availability of food. When no one in a home experiences hunger or the threat of starving, it is said to be in a state of food security. Nearly 1 billion people worldwide experience chronic hunger as a result of severe poverty, and up to 2 billion experience periodic food insecurity as a result of various levels of poverty (source: FAO, 2009). According to the World Food Summit in 1996 Food security exists when all people, at all times, have physical and economic access to sufficient, safe, and nutritious food for a healthy and active life. Unfortunately, a great deal of individuals struggles to exist without even the most fundamental, minimum nutrition. And this in turn leads to the sort of malnutrition that, if addressed, may be lethal [7].

Food Assistance Programs

1. **Food Banks:** Food banks collect and distribute surplus food to people in need, often relying on donations from individuals, supermarkets, and food manufacturers.
2. **Food Pantries:** Local food pantries provide immediate food assistance to individuals and families facing hunger by distributing food items directly to them.
3. **Soup Kitchens:** Soup kitchens offer hot meals to individuals experiencing homelessness or extreme poverty.

Supplemental Nutrition Assistance Program (SNAP):

SNAP, formerly known as food stamps, provides eligible low-income individuals and families with electronic benefit cards to purchase food at authorized retailers. It aims to alleviate hunger and improve dietary quality.

1. **School Meal Programs:** National School Lunch Program (NSLP): NSLP provides free or reduced-price meals to students in schools and childcare institutions, ensuring that children receive nutritious meals during the school day.
2. **School Breakfast Program (SBP):** SBP provides breakfast to students in participating schools, promoting healthy eating habits and reducing food insecurity among children [8].

WIC (Women, Infants, and Children) Program:

WIC provides nutrition education, healthy food, and support to low-income pregnant women, new mothers, and young children to improve their dietary intake and overall health.

1. **Community Gardens and Urban Agriculture:** These programs encourage communities to grow their own food, promoting self-sufficiency and access to fresh produce in urban and underserved areas.
2. **Emergency Food Relief:** During natural disasters or economic crises, emergency food relief programs provide immediate food aid to affected communities.
3. **International Food Aid:** Countries and organizations provide food assistance to populations in need in other countries through programs like the United Nations World Food Programme (WFP) or bilateral aid efforts.
4. **Food Rescue and Redistribution:** Programs and organizations rescue surplus food from restaurants, supermarkets, and other sources to distribute it to those in need, reducing food waste and addressing hunger.
5. **Nutrition Education and Outreach:** These programs aim to educate individuals and families about nutrition, meal planning, and budgeting to make healthier food choices with limited resources.
6. **Food Policy and Advocacy:** Advocacy groups and policymakers work to shape food policies that address food security issues, such as increasing the minimum wage, expanding access to affordable housing, and supporting sustainable agriculture.
7. **Community Development Initiatives:** Programs that focus on improving economic opportunities and building stronger communities can indirectly contribute to food security by addressing underlying poverty and inequality.
8. **Research and Data Collection:** Ongoing research and data collection help monitor the prevalence of food insecurity, identify at-risk populations, and evaluate the effectiveness of food security programs [9].

What Causes Food Insecurity?

Let's define food insecurity first. Lack of daily access to sufficient amounts of wholesome food is referred to as food insecurity. The reasons of insufficient food security in nations or communities are complex and may include political, economic, social, and environmental factors.

The food security of a nation may be impacted by a variety of factors, including poverty, conflict, corruption, national policies, environmental degradation, trade barriers, inadequate agricultural development, population growth, low levels of education, social and gender inequality, poor health, cultural insensitivity, and natural disasters. More recently, the rise in the price of grains has caused many communities to experience food insecurity. This isn't because food production has decreased globally; rather, it's because people lack access to the money needed to buy basic staples [10].

Self-Sufficiency After an Emergency

When the infrastructure and food supply of a formerly healthy community have been decimated by a natural catastrophe, the effort of ensuring food security may sometimes begin right away. To avoid epidemics of severe malnutrition in the near term and to guarantee that crops can be replanted and animals can be replaced in the long term, our actions in these situations may involve emergency distributions of food, cash, and other necessities. As a follow-up to the work

of our Therapeutic and Supplementary Feeding Centers, food security initiatives sometimes take place. By assisting families in regaining independence, we significantly lower the risk that they will need to use our feeding centers once again [11].

Improving Coping Mechanisms and Supporting Livelihoods

Contrary to nutrition, where care is governed by set rules based on what a person needs to survive, food security requires consideration of a broad variety of variables, including climate, geography, socioeconomic systems, and political institutions. As a consequence, each community's needs and each crisis' specific requirements must be taken into account while designing the initiatives we undertake. To do this, we start by thoroughly analyzing the current circumstance and its underlying causes. A team with knowledge in ethnography, socioeconomics, geography, veterinary science, and agricultural production and natural resource management is responsible for conducting this investigation. A rapid examination may be finished in three days in emergency cases, but it often takes three to four months. The team interviews a cross-section of the affected community, including its leadership, administers surveys [12].

Humanitarian Imperative: Food security is a basic human right. Food security programs are rooted in the recognition that no one should go hungry, and they align with the United Nations' Sustainable Development Goal of "Zero Hunger."

Health and Nutrition: These programs are instrumental in improving the health and nutrition of vulnerable populations, particularly children, pregnant women, and the elderly. Adequate nutrition is vital for physical and cognitive development.

Economic and Social Impact: Food security programs can have positive economic and social impacts. By reducing food insecurity, they can enhance workforce productivity, lower healthcare costs, and contribute to overall economic stability.

Emergency Response: Many food security programs are designed to respond quickly to emergencies, including natural disasters and conflicts. They provide critical aid during times of crisis when access to food is disrupted.

Cycle of Poverty: Addressing food insecurity is integral to breaking the cycle of poverty. Families and individuals struggling to access food often face financial instability, making it difficult to invest in education and escape poverty.

Diverse Approaches: Food security programs encompass a wide range of approaches, from direct food assistance, such as food banks and SNAP, to initiatives that empower communities to grow their own food sustainably [13].

Collaboration: Successful food security programs often involve collaboration among government agencies, non-governmental organizations, businesses, and communities. This collaborative approach leverages resources and expertise to achieve the greatest impact.

Food Waste Reduction: Programs that rescue and redistribute surplus food contribute to reducing food waste, which is both an environmental and ethical concern.

Nutrition Education: Beyond providing food, many programs emphasize nutrition education and cooking skills to help individuals and families make healthier food choices with limited resources.

Long-Term Solutions: While emergency food relief is crucial, long-term solutions are equally important. These solutions include increasing the minimum wage, supporting affordable housing, and investing in sustainable agriculture to address the root causes of food insecurity.

Data and Evaluation: Data collection and program evaluation are critical for assessing the effectiveness of food security programs, identifying gaps, and continuously improving their impact [14].

Global Perspective: Food security is a global issue, and international food aid programs play a significant role in addressing hunger and malnutrition in the most vulnerable regions of the world.

1. **Interconnectedness:** A global perspective acknowledges that events and developments in one part of the world can have far-reaching consequences for other regions. It highlights the interdependence of nations and the need for cooperation.
2. **Complexity:** Global issues are often complex and multifaceted, involving multiple stakeholders and factors. A global perspective seeks to understand and navigate this complexity to find effective solutions.
3. **Cultural Awareness:** It recognizes the diversity of cultures, languages, and belief systems around the world. Cultural sensitivity is essential when addressing global challenges to ensure that solutions respect local values and traditions.
4. **Economic Interdependence:** A global perspective considers the global economy, where the flow of goods, services, capital, and information transcends national borders. Economic decisions in one country can impact markets and livelihoods worldwide.
5. **Environmental Concerns:** Global perspective acknowledges that environmental issues, such as climate change and biodiversity loss, are global in nature. It emphasizes the shared responsibility of all nations to address these challenges.
6. **Human Rights and Social Justice:** It places a strong emphasis on human rights and social justice as universal values. A global perspective advocates for the protection of these rights regardless of nationality or location.
7. **International Cooperation:** Global issues often require international cooperation and diplomacy. Diplomatic efforts, treaties, and international organizations like the United Nations play a crucial role in addressing global challenges.
8. **Global Health:** It recognizes the importance of global health initiatives, especially in the face of pandemics and health crises. Collaborative efforts are needed to combat diseases that can easily spread across borders.
9. **Technology and Communication:** Advances in technology and communication have made the world more interconnected than ever before. A global perspective leverages these tools to facilitate cross-border collaboration and information exchange.
10. **Conflict Resolution:** A global perspective seeks peaceful and diplomatic solutions to conflicts, emphasizing the importance of dialogue and negotiation to prevent or resolve disputes that could have global implications.
11. **Globalization:** Globalization is the driving force behind many global issues, from economic integration to cultural exchange. A global perspective examines the positive and negative consequences of globalization and strives to mitigate its negative impacts.
12. **Sustainability:** Sustainable development is a central concern from a global perspective. It emphasizes the need to balance economic growth with environmental stewardship and social equity to ensure a sustainable future for all.

13. Education and Awareness: Promoting global awareness and education is a key component of a global perspective. It encourages individuals to be informed about global issues and to actively engage in finding solutions [15].

Challenges and Limitations: Food security programs face challenges, such as funding constraints, logistical issues, and ensuring that aid reaches those who need it most. They must also adapt to changing circumstances, such as the impact of climate change on food production.

Centered on the Community, Context-Specific

We identify the current crisis management mechanisms used by the local community by actively incorporating them in our research and analysis. This information helps in the development of plans for food security. In certain situations, there are effective coping mechanisms in place that should be promoted and strengthened, such as a group of people that support one another. Other practices, such as deforestation or the depletion of seed supplies, may have adverse effects in the future and need to be avoided. Typically, between six and twelve months, these tactics are designed to have a quantifiable effect throughout the course of a whole food cycle. Just as we start by assessing the requirements, we are not done until we have concluded our final impact assessment. This follow-up investigation aids the neighborhood's ongoing reconstruction efforts and enables us to improve our crisis response procedures. Our food security initiatives all have the same objective to eliminate hunger by conserving and enhancing livelihoods in a sustainable and localized way despite the fact that the tactics used vary greatly [16].

CONCLUSION

To sum up, initiatives that promote food security are essential weapons in the worldwide struggle against hunger, malnutrition, and food instability. These projects and programs, which include a wide range of tactics, aim to address the root causes of food insecurity as well as the urgent needs of vulnerable groups. They support social justice, public health, and economic stability while acknowledging that having access to appropriate nutrition is a basic human right. Collaboration and cooperation between governments, non-governmental organizations, corporations, and communities are essential to the success of food security projects. This collaborative strategy successfully combats food insecurity at several scales, from local communities to the worldwide arena, by using resources, experience, and local knowledge. Nevertheless, it is essential to recognize the difficulties that food security initiatives deal with, such as financing restrictions, logistical difficulties, and the dynamic nature of global food security concerns.

To overcome these obstacles and make sure that these programs continue to be efficient and sensitive to changing conditions, it is necessary to continually innovate, adapt, and evaluate using data. Recognizing the cross-border interdependence of food security concerns requires a global perspective. The common obligation of countries to work together and address the intricate, diverse problem of food insecurity is emphasized. A world where no one goes hungry, where people and communities flourish, and where food security is a reality for everyone can be created with coordinated efforts and a commitment to sustainable, equitable solutions.

REFERENCES

- [1] M. Singha Mahapatra and B. Mahanty, "India's national food security programme: a strategic insight," *Sadhana - Acad. Proc. Eng. Sci.*, 2018, doi: 10.1007/s12046-018-0947-2.

- [2] D. Woolf, D. Solomon, and J. Lehmann, "Land restoration in food security programmes: synergies with climate change mitigation," *Clim. Policy*, 2018, doi: 10.1080/14693062.2018.1427537.
- [3] D. Abebaw, Y. Fentie, and B. Kassa, "The impact of a food security program on household food consumption in Northwestern Ethiopia: A matching estimator approach," *Food Policy*, 2010, doi: 10.1016/j.foodpol.2010.01.002.
- [4] A. Rahman, "Universal food security program and nutritional intake: Evidence from the hunger prone KBK districts in Odisha," *Food Policy*, 2016, doi: 10.1016/j.foodpol.2016.07.003.
- [5] C. B. Barrett, "Chapter 40 Food security and food assistance programs," *Handbook of Agricultural Economics*. 2002. doi: 10.1016/S1574-0072(02)10027-2.
- [6] G. Tagel and van der V. Anne, "Estimating the impact of a food security program by propensity-score matching," *J. Dev. Agric. Econ.*, 2015, doi: 10.5897/jdae2014.0585.
- [7] N. Hyett, A. Kenny, and V. Dickson-Swift, "Approaches for building community participation: A qualitative case study of canadian food security programs," *OTJR Occup. Particip. Heal.*, 2017, doi: 10.1177/1539449217727117.
- [8] Y. T. Bahta, E. Owusu-Sekyere, D. Emmanuel, and T. B. Elizabeth, "The impact of the homestead food garden programme on food security in South Africa," *Food Secur.*, 2018, doi: 10.1007/s12571-017-0756-1.
- [9] C. Béné, D. Headey, L. Haddad, and K. von Grebmer, "Is resilience a useful concept in the context of food security and nutrition programmes? Some conceptual and practical considerations," *Food Secur.*, 2016, doi: 10.1007/s12571-015-0526-x.
- [10] S. Reuveni, "Hunger Solution: One-Dimensional and Multi-Dimensional Food Security Programs," *Zesz. Nauk. SGGW w Warszawie - Probl. Rol. Światowego*, 2018, doi: 10.22630/prs.2018.18.4.129.
- [11] Y. Halala, Z. Afato, and A. Gidebo, "Determinants of Food Security in Rural Households Intervened with Food Security Programme : The Case of Boricha Woreda in Sidama Zone, Southern Ethiopia," *J. Biol. Agric. Healthc.*, 2016.
- [12] I. G. A. Arimbawa, I. K. Arnawa, N. Yudiarni, and M. Agb, "Partisipasi Petani Pada Program Ketahanan Pangan Di Kabupaten Karangasem (Studi Kasus Di Subak Sasa, Kelurahan Subagan, Kecamatan Karangasem)," *J. Agrimeta*, 2018.
- [13] S. Thorat and J. Lee, "Caste Discrimination and Food Security Programmes," *Econ. Polit. Wkly.*, 2005.
- [14] P. Z. Ngema, M. Sibanda, and L. Musemwa, "Household food security status and its determinants in Maphumulo local municipality, South Africa," *Sustain.*, 2018, doi: 10.3390/su10093307.
- [15] K. S. Martin, A. G. Colantonio, K. Picho, and K. E. Boyle, "Self-efficacy is associated with increased food security in novel food pantry program," *SSM - Popul. Heal.*, 2016, doi: 10.1016/j.ssmph.2016.01.005.
- [16] D. O'Connor, P. Boyle, S. Ilcan, and M. Oliver, "Living with insecurity: Food security, resilience, and the world food programme (WFP)," *Glob. Soc. Policy*, 2017, doi: 10.1177/1468018116658776.

CHAPTER 8

A BRIEF DISCUSSION ON EDUCATION EQUITY

Neelam Swapnil Naik, Assistant Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- neelam.naik@atlasuniversity.edu.in

ABSTRACT:

A basic notion that emphasizes the need for justice and inclusion in educational institutions across the globe is education equity. This idea focuses on ensuring that all students have equal access to high-quality educational opportunities, regardless of their socioeconomic background, race, gender, handicap, or other characteristics. To address inequalities in access, performance, and results, education equity involves a variety of measures, such as resource allocation, culturally competent instruction, and personalized assistance. Achieving educational justice is not only morally required, but also a means of advancing society and the economy. This research examines the main issues, approaches, and difficulties surrounding educational equality, highlighting the crucial part it plays in promoting inclusive, varied, and equitable communities where each learner may realize their full potential.

KEYWORDS:

Education Equity, Justice, Schools, Student, System.

INTRODUCTION

A measurement of accomplishment, justice, and opportunity in education is called educational equity, sometimes known as equity in education. The study of excellence and equity is often related to the study of educational equality. Equity in education is influenced by two key elements. The first is fairness, which suggests that circumstances unique to a person's particular circumstances shouldn't get in the way of their potential for academic achievement.

The second element is inclusion, which is a complete norm that all students in a certain educational system must meet. These two elements are interdependent and crucial to the success of an educational system. Based on the idea that a person's degree of education closely connects with their quality of life, educational equality is becoming more and more important. An educational system that upholds this principle is therefore a solid basis for a just and prosperous society. However, due of disparities in financial status, ethnicity, gender, and disability, educational inequality is difficult to eradicate. Equity in education also takes place in a historical setting. Education systems' results are influenced by history [1].

Humanity is considered to be a single species from a scientific perspective. However, the word racial group is codified in law, and terms like "race equality" and "race relations" are often used in official contexts. The assignment of pupils to public schools and within schools without consideration of race is known as racial equality in education. This involves ensuring that all pupils, regardless of ethnicity, have an equal chance to participate in all educational activities. Every nation has a different educational system and approach to racial issues in education. Here are a few nations where racial discrimination in education is a problem. US Department of Education: In 2013, the Commission on Equity and Excellence in Education released a landmark report that served as a roadmap for achieving equity and providing every kid in America with a world-class education. The fight for equal access to formal education and equal achievement in educational results is a component of the history of education in this nation and is linked to the social, political, and economic histories of the many ethnic groups that make up its population. There have been several obstacles to females' education and the education of racial, national origin, and linguistic groups that are not part of the majority culture since the

founding of this country. The methods and tools for promoting equality and fairness in the public education of females and members of racial, ethnic, and linguistic minorities are currently being developed. New and difficult challenges are being presented to both people and society by the globalization of the economy, populations that are becoming more varied and linked, and the fast pace of technological progress. School systems are reevaluating the educational practices and structures needed for all children to attain these goals, as well as the knowledge and skills that students need for success. Korea, Shanghai, and Japan are a few examples of Asian education systems that have excelled in both quality and equality metrics within the Asia-Pacific area. African nation: The promotion of racial justice in the public education system was one of the main goals of South Africa's new government in 1994.

The provision of education was racially unequal by design throughout the apartheid period, which started in 1948 when the National Party took control of Parliament and concluded with a negotiated settlement more than four decades later. Schools with a majority of black pupils were systematically denied access to quality instructors, physical resources, and instructional aids like textbooks and stationery while schools with a majority of white students were showered with resources. The justification for this injustice was known to the general public [2].

Education and racial equality in the UK system

The Association of Teachers and Lecturers (ATL), which represents the interests of teachers, lecturers, support staff members, and other members of the education community, has developed a useful tool for the school workers. The UK educational system and racial equality. In an effort to counteract prejudice based on race, ethnicity, religion, or culture, the magazine looks at common racial, religious, or cultural words used in modern society.

US education's Equity and Excellence Commission

Reconceptualizing Race and Ethnicity in Educational Research: A Special Theme Issue was introduced by Carol D. Lee. The need for more sophisticated and nuanced assessments of ethnicity and race, as well as how cultural differences have been conceptualized historically and now in educational research, are among the reasons given.

How far has South Africa advanced in terms of racial justice in education

The promotion of racial justice in the public education system was one of the main goals of South Africa's new government in 1994. In this essay, the ideas of equal treatment, equal educational opportunity, and educational adequacy are used to assess the progress made toward achieving this aim. The nation has succeeded in achieving racial equality, defined as equitable treatment, according to the authors, mostly due to racial-neutral laws for distributing state funding for schools. However, the legacy of apartheid, including inadequate infrastructure and a lack of human capability in schools serving black pupils, as well as policies like school fees, have hampered progress evaluated by the other two criteria [3].

An argument for an integrated study of race in education

Race, socioeconomic class, and gender are often treated as distinct concerns in educational literature. To ascertain the degree of integration between different status categories, a survey of a sample of education literature from four scholarly publications covering 10 years was conducted. Little integration was discovered by the investigation. In order to show how focusing on only one status group oversimplifies the examination of student behavior in the classroom, the study then gave a research case on cooperative learning.

The research makes the case that focusing simply on race in this instance oversimplifies behavior analysis and might contribute to the perpetuation of gender and class prejudices based on the results of studies integrating race and class, as well as race and gender. The research looked at a sample of literature produced over a ten-year period and found 30 papers that either focused largely on race or on school problems directly connected to race, such as desegregation. This was done to assess how much race, social class, and gender are incorporated in the education literature [4].

Supporting underprivileged students and schools via equity and excellence in education from the OECD As a background document for the first Asia Society Global Cities Network Symposium, which will be held in the research was produced by the OECD Education Directorate with assistance from the Asia Society. The Global Cities Education Network, a network of urban school systems in North America and Asia, was established by Asia Society with the goal of focusing on issues and possibilities for development that are shared by practically all city education systems. The OECD report *Equity and Quality in Education: Supporting Disadvantaged Students and Schools* (2012a), which outlines policy levers that can aid in the development of high quality and equitable educational systems with a focus on North American and Asia-Pacific nations, is summarized in this report [5].

DISCUSSION

How To Spot Students Who Need More Services

Teachers might identify underprivileged pupils in their classroom in a variety of ways. Few groups often meet the criteria for being underserved populations for students, and instructors need to be aware of these groups in order to assist students who belong to these communities in succeeding.

Underserved populations often comprise the following groups

ethnic and racial minorities. Normally, all pupils who are non-Caucasian are included in this. Teachers must be aware that kids from racial and ethnic minorities are often seen as underprivileged and may benefit from fairness in the classroom. Racial and ethnic minority kids may become more empowered while they study if you can assist them develop connections to their own race, ethnicity, and community. low earnings. Teachers who understand educational equality are needed in classrooms that serve lower-income communities or particular pupils from lower-income households. Equity in education may assist make up for any inadequacies that lower income pupils may have in terms of resources and opportunities. student first-generation. Parents with low education levels or no education are often seen as underserved populations for students. Teachers who can help these kids overcome the difficulties of having family members who did not go through the same educational system as them would be of tremendous assistance to them. students that struggle with learning. Learning-disabled students need instructors who can employ equity in education to narrow the achievement gap for them. For kids who struggle to learn, teachers who can provide specific attention, tailor lesson plans, and strive to achieve objectives are essential [6].

Promote Equity in Schools

Even while change does not occur quickly, it all begins with a single step, and there are many things that teachers can do to advance equality in the classroom. For instance:

Addressing systemic problems: Teachers may develop workable strategies to avoid the effects that circumstances like poverty, ethnicity, gender, and others can have on a student's education by being more aware of issues that impact categories like these. They may not be able to resolve

these problems on their own, but by knowing more about them, they may identify how they impair a student's capacity for learning and make effective corrections. Teachers who are aware of how systems work and affect their pupils are better equipped to provide for their needs in the classroom [7].

Considering the leadership and administrative roles: In a similar manner, school leadership and administration may contribute to systemic problems or fail to recognize how such problems may influence children. Teachers can assist leadership become aware of these issues and get everyone on the same page about how to deal with them. In order to improve equality in their classrooms, schools, and communities, teachers must know when and how to collaborate with administrators.

Taking down barriers in the classroom: Learning and development gaps often show up early in a kid's education; thus, the more equipped instructors are to see such roadblocks early, the more opportunities a student has to succeed. This may include teaching parents about the options available to assist their children or guiding them through the process of locating and using those services. Teachers may also provide low-cost educational materials, tutors, after-school activities, and several other possibilities that assist remove obstacles in the classroom. Teachers may assist parents in finding methods to pay for the materials that will benefit their kid when money is a concern [8].

Regarding the use of technology: Many students lack access to dependable internet or a computer that can assist their studies at home, although technology is an essential component of a student's educational program. Teachers may provide their kids a support system by giving them access to dependable technology via the school. Teachers may promote equality in the use of technology by ensuring that all students have access to it, incorporating it into the classroom in ways that benefit all kids, showing parents how to use it at home, and more. **Reevaluating student achievement on a regular basis:** Monitoring student progress is a crucial step in the process since it identifies the areas where a teacher's equitable approach is successful and those where it needs to be improved. Teachers that are committed to equality monitor their students' progress on a regular basis and discuss how they may improve the equity so that all of their pupils can succeed. To assist them better grasp how to establish an equitable climate in the classroom, instructors may also find it helpful to enroll in extra classes or online courses. To ensure that all pupils succeed in the classroom, education equity is a complicated and crucial topic. Although there isn't a straightforward answer or solution, every teacher may make an effort to identify impoverished pupils and boost equality every day in the classroom. Each student's success depends on teachers who are committed to advancing equality. As a teacher, you can improve the lives of each kid by being aware of and concentrating on school equality [9].

Advantages of Emphasizing Equity in Education

Supporting all students, not just those from underprivileged homes, requires equity in schools. The overall learning environment in the classroom improves when schools provide their pupils materials that are tailored to their specific needs. Additionally, equality is important for our society as a whole. Regardless of their starting circumstances, everyone has the chance to flourish in equal societies. Academic attainment seems to be a secondary advantage of inclusive and fair classrooms. The schools with the tightest demographic performance disparities also have the best overall test scores. This implies that as the test results of the most disadvantaged kids rise, so do those of pupils from more fortunate families. All children are ready to study and support one another's success when schools are aware of the various backgrounds of their pupils and provide the appropriate tools [10].

Equity in the community and student development

A student's health and social-emotional growth might benefit from equity. In Southern California research involving almost 4,300 students, the kids who felt safer, were less lonely, and reported experiencing less bullying also had more diverse classrooms. Students feel more at ease and have greater emotional control in a setting that is designed to support diversity and cater for students from all backgrounds. Additionally, egalitarian communities are associated with longer lifespans and greater health

Equal Access: Education equity begins with ensuring that every student has equal access to quality education, regardless of their race, ethnicity, socioeconomic status, gender, disability, or geographic location. Equal access is protected by many nations' civil rights legislation and regulations. These rules prohibit discrimination on the basis of racial, ethnic, religious, gender, age, and national origin. Education By equal access, we mean that every student, regardless of financial position, race, or handicap, has an equal opportunity to acquire a high-quality education. This involves having access to educational resources including buildings and materials as well as recreational pursuits and special education assistance as required. Healthcare By having equal access to healthcare, we mean that everyone has the legal right to get proper medical attention and treatment without hindrance. This include having access to medical facilities, having health insurance, and receiving preventative treatments. Job Fair access at work guarantees that no one is excluded from promotions or job chances because of discriminatory criteria. It encourages inclusion and diversity in the workforce [11].

Eliminating Discrimination: Addressing systemic discrimination and bias in education systems is essential. This includes confronting issues such as racial disparities in discipline, the overrepresentation of certain groups in special education programs, and cultural insensitivity in curricula. Establish and implement anti-discrimination legislation and regulations at the local, national, and international levels to provide legal protections. These laws provide a framework for dealing with discrimination in a range of areas, such as employment, education, housing, and public services. Encourage the spreading of knowledge about prejudice and its negative impacts. Education may help people and communities understand one another better and combat preconceptions, biases, and prejudices. Encourage diversity and inclusion in all spheres of society, including the workplace, educational institutions, and government agencies. Diversity can support the fight against inequality and counteract discriminatory actions. Provide education on identifying and resolving implicit biases unconscious views or prejudices that may affect behavior and decision-making to people, groups, and institutions. Establish transparent and private reporting channels for any incidents of discrimination. There should be a secure means for victims and witnesses to report discriminatory occurrences without worrying about reprisal. Data Gathering: Gather and examine data pertaining to discrimination to spot trends and patterns. In order to combat discriminatory behaviors, policies and initiatives may be informed by this data. Develop and put into practice policies that support nondiscrimination and equal opportunity. Affirmative action initiatives to remedy historical inequalities might fall under this category [12].

Resource Allocation: Achieving equity often requires a fair distribution of educational resources, including funding, well-trained teachers, up-to-date materials, and safe and conducive learning environments. Disparities in resource allocation can perpetuate educational inequalities.

Culturally Responsive Teaching: Teachers and educators should be trained in culturally responsive teaching methods, which recognize and value the diverse backgrounds and experiences of students. This helps create a more inclusive learning environment.

Individualized Support: Education equity recognizes that different students have different needs. It promotes individualized support and interventions to address learning gaps and provide extra assistance to those who need it.

Early Childhood Education: High-quality early childhood education programs can significantly impact educational equity by ensuring that all children start school ready to learn.

Special Education Services: Students with disabilities require appropriate accommodations and support to access a meaningful education. Ensuring that special education services are available and tailored to individual needs is crucial.

English Language Learners (ELL): ELL students should receive language support and culturally inclusive instruction to ensure they can participate fully in the education system.

Parent and Community Engagement: Education equity involves engaging parents, families, and communities in the education process. When these stakeholders are actively involved, students are more likely to succeed.

Data and Accountability: Collecting and analyzing data on student performance and disparities is vital for monitoring progress and holding educational institutions accountable for achieving equity goals.

Teacher Diversity: A diverse teaching workforce can play a role in promoting equity by providing diverse role models and creating a more inclusive learning environment.

Affordable Higher Education: Ensuring that higher education is affordable and accessible to all, regardless of income, can help level the playing field for future opportunities.

Policy and Legislation: Legislation and policies at local, state, and national levels play a crucial role in advancing education equity. These policies can address issues such as school funding, desegregation, and inclusive curricula.

Lifelong Learning: Equity in education extends beyond K-12 schooling. It includes opportunities for lifelong learning, retraining, and skill development to adapt to changing job markets.

Social and Economic Equity: Education equity is closely linked to broader social and economic equity. Ensuring that education systems do not perpetuate existing social and economic disparities is a central goal [13].

CONCLUSION

In conclusion, a fair and inclusive society is built on the principle of educational equality. It reflects the idea that everyone deserves an equal chance to acquire a great education and reach their full potential, regardless of background. The goal of education equality is to correct historical and structural inequities that have pushed certain groups to the margins. Achieving educational parity is a difficult endeavor that requires constant effort. Policy changes, resource distribution, culturally sensitive instruction, and a dedication to tackling the underlying causes of educational inequality are all part of it. It also calls for developing an inclusive,

compassionate, and respectful culture inside educational institutions and in society at large. Beyond the classroom, education equality affects larger social and economic results. It encourages social solidarity, diversifies the workforce, and gives people the capacity to escape poverty cycles. Additionally, it is consistent with efforts made throughout the world to achieve Sustainable Development Goal, which is to provide comprehensive and equal access to high-quality education for everyone. Although there has been improvement in many areas, there are still numerous problems, such as insufficient financing, institutional bias, and differences in educational attainment. As a result, achieving educational equality needs a long-term commitment, coordinated efforts, and ongoing policy and practice review and adaptation.

REFERENCES

- [1] M. Wilson-Strydom and M. A. Okkolin, "Enabling environments for equity, access and quality education post-2015: Lessons from South Africa and Tanzania," *Int. J. Educ. Dev.*, 2016, doi: 10.1016/j.ijedudev.2016.03.010.
- [2] L. C. Li and W. Wang, "Pursuing Equity in Education: Conflicting Views and Shifting Strategies," *J. Contemp. Asia*, 2014, doi: 10.1080/00472336.2014.880255.
- [3] S. D. Museus, M. C. Ledesma, and T. L. Parker, "Racism and Racial Equity in Higher Education," *ASHE High. Educ. Rep.*, 2015, doi: 10.1002/aehe.20067.
- [4] M. Ainscow, "Diversity and Equity: A Global Education Challenge," *New Zeal. J. Educ. Stud.*, 2016, doi: 10.1007/s40841-016-0056-x.
- [5] G. Psacharopoulos and H. A. Patrinos, "Returns to investment in education: a decennial review of the global literature," *Educ. Econ.*, 2018, doi: 10.1080/09645292.2018.1484426.
- [6] T. W. Wang, "Integrating gender equity into community-based parent education: Evaluation and reflections," *International Journal of Interdisciplinary Educational Studies*. 2017. doi: 10.18848/2327-011X/CGP/v12i02/1-14.
- [7] B. Wogderes, G. Shibre, and B. Zegeye, "Inequalities in childhood stunting: evidence from Sudan multiple indicator cluster surveys (2010–2014)," *BMC Public Health*, doi: 10.1186/s12889-022-13145-5.
- [8] UNICEF, "The investment case for education and equity," *UNICEF unit Child.*, 2015.
- [9] S. Baily and H. B. Holmarsdottir, "The quality of equity? Reframing gender, development and education in the post-landscape," *Gend. Educ.*, 2015, doi: 10.1080/09540253.2015.1103842.
- [10] J. Cuesta and L. Madrigal, "Equity in Education Expenditure in Thailand," *Dev. Policy Rev.*, 2014, doi: 10.1111/dpr.12053.
- [11] OECD, *PISA 2015 Results, Excellence and Equity in Education*. 2016.
- [12] A. McNamara, A. McCluskey, J. White, and S. George, "The need for consistency and equity in driver education and assessment post-stroke," *J. Transp. Heal.*, 2014, doi: 10.1016/j.jth.2014.02.002.
- [13] R. McCollum, W. Gomez, S. Theobald, and M. Taegtmeier, "How equitable are community health worker programmes and which programme features influence equity of community health worker services? A systematic review," *BMC Public Health*. 2016. doi: 10.1186/s12889-016-3043-8.

CHAPTER 9

A BRIEF DISCUSSION ON HEALTHCARE ACCESS

Dr. Yukti Khajanchi, Assistant Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- yukti.khajanchi@atlasuniversity.edu.in

ABSTRACT:

Access to healthcare is a basic human right and a key element of both individual success and society advancement. This research examines the many facets of healthcare access, emphasizing its importance, obstacles, and solutions. In addition to the availability of medical treatments, healthcare access also refers to the fair distribution of healthcare resources, the eradication of inequities, and the encouragement of preventative care. It is linked to larger socioeconomic determinants of health and has significant effects on social justice, economic stability, and public health. This research emphasizes the universal importance of healthcare access and our shared duty to make sure that everyone, regardless of condition, has access to high-quality healthcare. To realize the aim of universal healthcare access and the wellbeing of all people, joint efforts by governments, healthcare providers, and communities are needed.

KEYWORDS:

Communities, Economic, Healthcare, Medical, Public.

INTRODUCTION

Access to healthcare is a basic human right and a key factor in determining wellbeing. It encompasses the idea that everyone should be able to access timely and adequate healthcare treatments, when necessary, irrespective of their socioeconomic situation, geography, or other distinguishing characteristics. It is impossible to overestimate how important healthcare access is since it has a direct influence on people's quality of life, economic security, and general social well-being in addition to their health.

This introduction explores the many facets of healthcare access, acknowledging that it involves a complex interaction of socioeconomic, cultural, political, and geographic issues and goes beyond simply referring to the availability of medical facilities and services. It is a dynamic idea that changes in reaction to new healthcare policy, demographic changes, and technological and medical advancements. The moral imperative that all people deserve the chance to live healthy, full lives free from the weight of avoidable suffering and early death is at the heart of healthcare access. It is based on the values of fairness, justice, and human dignity, all of which call for the equitable and inclusive distribution of the advantages of contemporary medicine and healthcare [1].

However, obtaining universal access to healthcare remains a problem for all countries. Disparities continue, with disadvantaged and marginalized communities often suffering the most from poor access to healthcare services.

This disparity is a cause of social inequity, economic inefficiencies, and public health concerns in addition to being an ethical issue. This in-depth investigation of healthcare access will cover a wide range of topics, from the obstacles and difficulties that limit access to healthcare to the plans, laws, and inventions designed to increase it. It will discuss how society at large, healthcare providers, governments, and non-governmental organizations have shaped the landscape of healthcare access. In addition, this debate will look at healthcare access from a global perspective, taking into account how different healthcare systems are in different nations. It will draw attention to the initiatives taken on a global scale to reduce health

inequalities and advance universal access to healthcare. A society where healthcare access is not a luxury but an inherent right will eventually be achieved by consistently reevaluating and adjusting healthcare systems to suit the increasing needs and expectations of people and communities [2].

Importance of Healthcare Access:

Health and Well-being: Access to healthcare services is vital for maintaining and improving health. Early diagnosis and treatment of illnesses, preventive care, and timely medical interventions contribute to better health outcomes and quality of life. **Vitality** Good physical health provides vitality, energy, and the ability to engage in daily activities with ease. It contributes to a sense of well-being and the enjoyment of life's pleasures. **Disease Prevention** Maintaining physical health through regular exercise, a balanced diet, and healthy lifestyle choices can prevent many chronic diseases, such as diabetes, heart disease, and obesity. **Longevity** Physical health is often associated with longevity, as individuals with better health tend to live longer, more active lives. **Resilience** A strong physical foundation can enhance an individual's resilience to illness, injury, and external stressors, allowing for a quicker recovery and improved quality of life. **Emotional Well-being:** Mental health is closely linked to emotional well-being. It involves the ability to manage emotions, cope with stress, and experience positive feelings. **Cognitive Function** Good mental health supports cognitive function, including memory, problem-solving, and decision-making abilities. **Productivity:** Mental health is vital for productivity and creativity. Individuals with good mental health are often more focused, innovative, and effective in their endeavors. **Interpersonal Relationships** Healthy mental well-being fosters positive interpersonal relationships, communication skills, and empathy, leading to more fulfilling social connections. **Social Connections** Social well-being encompasses the quality of an individual's relationships and their sense of belonging within a community. Strong social connections contribute to happiness and resilience. **Support Systems** Social networks provide emotional support during challenging times, reducing feelings of isolation and improving overall well-being. **Community Engagement** Active participation in one's community can enhance social well-being by creating a sense of purpose and contributing to positive societal change [3].

The Interplay of Health and Well-being:

Holistic Perspective Health and well-being are best understood from a holistic perspective that recognizes their interconnectedness. Physical health can influence mental health, and vice versa. For example, regular exercise not only improves physical health but also has a positive impact on mood and mental well-being. **Preventive Measures:** Well-being can be seen as a preventive measure against poor health. Engaging in stress-reduction practices, maintaining a strong support network, and seeking mental health care when needed can prevent the development of mental health conditions. **Quality of Life** Health and well-being jointly contribute to an individual's overall quality of life. A person with excellent physical health but poor mental health may still experience a lower quality of life, highlighting the importance of addressing both dimensions. **Lifestyle Choices** Lifestyle choices significantly affect health and well-being. Adopting healthy behaviors, such as regular exercise, a balanced diet, mindfulness, and maintaining meaningful relationships, can promote both [4].

Public Health: Widespread healthcare access is crucial for disease prevention and control. Timely vaccinations, screenings, and healthcare interventions help contain the spread of

infectious diseases and protect public health. **Disease Prevention:** Public health aims to prevent diseases and injuries rather than just treating them. This includes immunization programs, health education, and health promotion campaigns. **Health Promotion:** Public health efforts often focus on promoting healthy behaviors and lifestyles, such as smoking cessation, healthy eating, and regular physical activity. **Epidemiology:** Epidemiologists study the patterns, causes, and effects of diseases in populations. They use data and statistical analysis to identify trends and risk factors. **Access to Healthcare:** Ensuring that all individuals have access to healthcare services is a fundamental goal of public health. This involves addressing disparities in healthcare access and quality. **Emergency Preparedness:** Public health agencies prepare for and respond to public health emergencies, such as pandemics, natural disasters, and bioterrorism threats. **Environmental Health:** Public health professionals work to identify and mitigate environmental factors that can affect health, including air and water quality, food safety, and exposure to toxins [5].

Economic Impact: Healthcare access has economic implications. Healthy individuals are more productive and contribute to a nation's economic growth. Conversely, untreated health issues can result in lost productivity and increased healthcare costs.

Social Equity: Healthcare access is a matter of social justice and equity. It is ethically and morally imperative to ensure that every individual, regardless of their socio-economic status, race, gender, or geographical location, has equal access to healthcare services.

Barriers to Healthcare Access:

Financial Barriers: High healthcare costs, including insurance premiums, deductibles, and out-of-pocket expenses, can create financial barriers, especially for those without adequate insurance coverage.

Geographic Barriers: Rural and remote areas often lack healthcare facilities and providers, leading to geographic disparities in access to care. Transportation challenges can further exacerbate this issue.

Healthcare Provider Shortages: Shortages of healthcare professionals, including doctors and nurses, can limit access to care, particularly in underserved communities.

Cultural and Language Barriers: Cultural and linguistic differences can create barriers to communication and understanding between healthcare providers and patients, leading to suboptimal care.

Insurance Coverage: Gaps in insurance coverage, including the lack of Medicaid expansion in some regions, leave many individuals without access to affordable healthcare services [6].

Strategies for Improving Healthcare Access:

Universal Healthcare: Implementing universal healthcare systems that provide coverage to all residents can significantly improve healthcare access and reduce financial barriers.

Telemedicine: Expanding telehealth and telemedicine services can increase access, especially in remote areas, by allowing patients to consult with healthcare providers remotely.

Community Health Centers: Expanding the availability of community health centers and clinics in underserved areas can bring healthcare services closer to those in need.

Health Literacy Programs: Promoting health literacy and patient education can empower individuals to navigate the healthcare system effectively and make informed decisions about their health.

Culturally Competent Care: Training healthcare providers in cultural competency and language skills can enhance communication and reduce disparities in care.

Affordable Medications: Implementing policies to lower the cost of prescription medications can make essential treatments more accessible to patients.

Global Perspective on Healthcare Access:

Health Inequalities: Healthcare access varies significantly across the globe, with disparities between high-income and low-income countries. Efforts to improve global health often focus on bridging these inequalities.

Global Health Initiatives: International organizations like the World Health Organization (WHO) work to improve healthcare access worldwide, particularly in low-resource settings.

Challenges in Developing Nations: Developing countries face unique challenges, including inadequate infrastructure, healthcare workforce shortages, and limited access to essential medicines [7].

DISCUSSION

How does the availability of healthcare impact a community's population health and patient well-being

According to Supply and Distribution of the Primary Care Workforce in Rural America, there are less primary care professionals per capita in rural regions than in metropolitan ones. Patients who live in distant rural locations may find it expensive and difficult to get to a primary care physician, and specialized treatment is sometimes located at even greater distances. These patients may elect to forgo treatment altogether or switch from local primary care doctors to subspecialists. Access in Concise: When comparing the usage of services and access to treatment for rural and urban adults and children with Medicaid coverage, Rural and Urban Health treatment finds that between and, 34% of urban adults visited the emergency department (ER), compared to 43.5% of rural people. If a patient often enters the emergency room, it may be a sign that they lack a regular source of treatment or that they have neglected their health and are now experiencing urgent issues. Impact of the Affordable Care Act Coverage Expansion on Rural and Urban Populations, issue brief from the Office of the Assistant Secretary for Planning and Evaluation, found that 43.4% of uninsured rural residents reported not having a usual source of care, which was less than the 52.6% of uninsured urban residents who reported the same [8].

However, the summary notes that 26,5% of uninsured rural people put off getting medical treatment in the last year because of the expense. According to author foundation issue brief titled "The Affordable Care Act and Insurance Coverage in Rural Areas, compared to their urban counterparts, uninsured rural residents have a harder time getting access to care. This is because there are fewer rural healthcare providers who offer low-cost or charity healthcare. The cost of health insurance is a problem in rural communities. Health Insurance Marketplaces: Issuer Participation and Premium Trends in Rural Places, a 2018 policy brief from the RUPRI Center for Rural Health Policy Analysis, examined trends in the typical health insurance marketplace (HIM) plan rates from 2014 to 2018. In comparison to metropolitan counties, rural

counties had higher average premiums. Rural counties also have a higher likelihood of having only one insurance company participating in the HIM. Rural communities have lower availability of free perks like health clubs and transportation and higher co-pays and deductibles for Medicare Advantage plans [9].

Internet Access

The usage of telehealth services was already increasing in popularity and use, but responses to the pandemic sped up this expansion. Unfortunately, access to broadband internet and sluggish internet connections are widespread problems that prevent many people from using telehealth services. Rural residents are roughly twice as likely as urban residents to not have access to internet. According to the *How Might Internet Connectivity Affect Health Care Access?* research by the Peterson Center on Healthcare and Kaiser Family Foundation, 13% of persons in non-metropolitan regions and 7% of people in metropolitan areas did not have access to the internet at home. See *What are the issues linked to telehealth services in rural communities* Telehealth Use in Rural Healthcare subject guide to learn more about other difficulties with using telehealth in rural areas [10].

Inadequate Health Literacy

Access to healthcare may also be hampered by low health knowledge. A patient's capacity to comprehend health information and instructions from their healthcare professionals is influenced by their level of health literacy. This may be particularly worrying in rural areas, where individuals are often impacted by greater rates of poverty and poorer educational attainment. Residents who lack health literacy may be hesitant to seek medical attention because of anxiety or irritation with interacting with a healthcare provider. Without health literacy abilities, accessing the healthcare system may also be challenging. The Rural Health Literacy Toolkit under evidence-based toolkits to find out more about the low level of health literacy in rural America. Understanding skills and demands is key to improvement in The Rural Monitor's 2017 two-part series on rural health literacy, *Who's Delivering Health Information?* examines the relationships between health and health literacy as well as the dissemination of health information to rural people. two-part Rural Monitor series, *A New Health Literacy Era? Health Literacy Opportunities for Website: Expanded Definitions, Digital Influences, Rural Inequities, and Educating Future Healthcare Providers in Manners*, the digital age of health literacy is examined [11].

Issues with Privacy and Social Stigma

Social stigma and privacy concerns are more likely to serve as obstacles to healthcare access in rural communities since there is less anonymity. Due to uneasiness or privacy concerns, people living in rural areas may be reluctant to seek treatment for common chronic diseases as well as common mental and substance abuse disorders. Personal ties between patients and their healthcare practitioner or other staff members at the institution may contribute to patients' sentiments. Additionally, patients may have anxiety or worry about other residents often friends, family, or coworkers who could see them using services for medical illnesses that are traditionally taboo, such counseling or HIV testing. Patients' worries may be reduced by co-locating or integrating behavioral health treatments with primary care medical services in the same structure. Dennis Mohatt, the Vice President for Behavioral Health at the Western Interstate Commission for Higher Education (WICHE), is interviewed in *Understanding Rural Communities*, a 2018 podcast from the Hogg Foundation for Mental Health, about rural health and the stigma associated with mental healthcare in rural communities. Health Panel, claims that obstacles to healthcare lead to unmet healthcare requirements, such as a lack of preventative and screening services as well as treatment of diseases. The population's wellbeing

is essential to the health of a rural community. Having access to healthcare is essential for a population's wellbeing and optimum health, even while it does not ensure good health. Health inequalities are a result of the difficulties rural communities have receiving healthcare services. Rural Health Disparities subject guide to find out more information regarding differences in health outcomes [12].

What obstacles exist for rural residents in accessing healthcare?

Transportation and Distinction

The likelihood of long-distance travel to get healthcare services, especially subspecialist treatments, is higher for rural people. In terms of travel time, expense, and lost productivity, this may be a heavy load. Additionally, access to care is hampered by a lack of dependable transportation. Public transportation is sometimes an alternative for patients in metropolitan regions to get to medical appointments; however, similar services are frequently absent in rural locations. Elderly people with chronic diseases who often attend outpatient healthcare facilities are more prevalent in rural areas. Without accessible public or private transportation, this becomes difficult. The Transportation to Support Rural Healthcare subject guide on offers resources and details for rural areas on transportation and associated challenges [13].

Personnel Shortages

Lack of healthcare workers has an influence on rural areas' access to healthcare. Having a consistent supply of care, which is reliant on having an appropriate healthcare staff, is one indicator of healthcare access. According to some academics studying health services, it is insufficient to evaluate healthcare access by just looking at provider availability. A more complete picture of the availability of an adequate healthcare workforce for rural inhabitants may be obtained using measures of nonuse, such as the number of rural residents who were unable to locate a suitable care provider. For additional information, see the Rural Health Workforce subject guide on What state-level policies and initiatives may assist address the issue of shortages in the rural healthcare workforce. Access to healthcare may be hampered by a lack of accessible services due to a paucity of healthcare professionals in rural parts of the United States. Rural regions accounted for 65.6% of Primary Care Health Professional Shortage regions (HPSAs). Visit the Designated Health Professional Shortage Areas Statistics page of the Health Resource and Services Administration (HRSA) for the latest recent statistics. The HRSA also compiles data on dental and mental health HPSAs. A primary care HPSA receives a score between 0 and 25, with higher scores suggesting a larger need for primary care physicians. Map of primary care worker shortages in nonmetropolitan locations deeper green indicates higher nonmetro HPSA scores [14].

CONCLUSION

In conclusion, access to healthcare is crucial for social justice, human dignity, and general wellbeing. It is not merely a question of providing medical treatment. It is impossible to stress the importance of providing fair and complete access to healthcare. It has an effect on communities, countries, and the whole world's population in addition to individual health. Efforts to improve healthcare access must address a variety of issues, such as monetary constraints, regional inequalities, and socioeconomic determinants of health. Governments, healthcare providers, non-governmental groups, and communities must work together to develop a comprehensive strategy to address these issues. Access to healthcare is a basic human right, not a luxury. Societies have a moral and ethical obligation to make sure that everyone has the chance to live a healthy life and receives the treatment they need when disease or injury strikes, regardless of their socioeconomic level, ethnicity, gender, or location. The value of

having access to healthcare is becoming clearer as the globe continues to experience health problems. Global health emergencies, like the pandemic, highlight how interrelated global health is and the need of taking coordinated action.

REFERENCES

- [1] R. Watanabe and H. Hashimoto, "Horizontal inequity in healthcare access under the universal coverage in Japan; 1986-2007," *Soc. Sci. Med.*, 2012, doi: 10.1016/j.socscimed.2012.06.006.
- [2] L. E. Chase, J. Cleveland, J. Beatson, and C. Rousseau, "The gap between entitlement and access to healthcare: An analysis of 'candidacy' in the help-seeking trajectories of asylum seekers in Montreal," *Soc. Sci. Med.*, 2017, doi: 10.1016/j.socscimed.2017.03.038.
- [3] T. F. Akinyemiju, A. S. Soliman, M. Yassine, M. Banerjee, K. Schwartz, and S. Merajver, "Healthcare access and mammography screening in Michigan: A multilevel cross-sectional study," *Int. J. Equity Health*, 2012, doi: 10.1186/1475-9276-11-16.
- [4] K. MacApagal, R. Bhatia, and G. J. Greene, "Differences in Healthcare Access, Use, and Experiences Within a Community Sample of Racially Diverse Lesbian, Gay, Bisexual, Transgender, and Questioning Emerging Adults," *LGBT Heal.*, 2016, doi: 10.1089/lgbt.2015.0124.
- [5] J. Ahmed, A. Alam, and C. Raynes-Greenow, "Maternal empowerment and healthcare access determines stillbirths and early neonatal mortality in Pakistan: analysis of demographic and health survey 2012-13," *J. Glob. Heal. Reports*, 2018, doi: 10.29392/joghr.2.e2018030.
- [6] C. K. Brierley, N. Suarez, G. Arora, and D. Graham, "Healthcare access and health beliefs of the indigenous peoples in remote amazonian Peru," *Am. J. Trop. Med. Hyg.*, 2014, doi: 10.4269/ajtmh.13-0547.
- [7] Y. Jang *et al.*, "The risk typology of healthcare access and its association with unmet healthcare needs in Asian Americans," *Heal. Soc. Care Community*, 2018, doi: 10.1111/hsc.12463.
- [8] X. Zeng *et al.*, "Subnational analysis of healthcare access and quality in China during 1990-2015," *Kexue Tongbao/Chinese Sci. Bull.*, 2018, doi: 10.1360/N972017-01159.
- [9] M. Shen, Y. Gai, and L. Feng, "Limited access to healthcare among hispanics in the US-Mexico border region," *Am. J. Health Behav.*, 2016, doi: 10.5993/AJHB.40.5.9.
- [10] X. Zhang, M. E. Dupre, L. Qiu, W. Zhou, Y. Zhao, and D. Gu, "Urban-rural differences in the association between access to healthcare and health outcomes among older adults in China," *BMC Geriatr.*, 2017, doi: 10.1186/s12877-017-0538-9.
- [11] J. Wagner, G. Burke, T. Kuoch, M. Scully, S. Armeli, and T. V. Rajan, "Trauma, healthcare access, and health outcomes among Southeast Asian refugees in Connecticut," *J. Immigr. Minor. Heal.*, 2013, doi: 10.1007/s10903-012-9715-2.
- [12] M. L. Goodman, S. E. Seidel, R. Kaberia, and P. H. Keiser, "How can we improve healthcare access and general self-rated health among orphans and vulnerable children? Findings from a Kenyan cross-sectional study," *Int. J. Public Health*, 2015, doi: 10.1007/s00038-015-0681-z.

- [13] K. Souliotis, E. Agapidaki, and M. Papageorgiou, "Healthcare access for cancer patients in the era of economic crisis. Results from the HOPE III study," *Forum Clin. Oncol.*, 2015, doi: 10.1515/fco-2015-0020.
- [14] E. K. Choo *et al.*, "High Risk Health Behaviors and Healthcare Access Among Female Adult Entertainment Club Employees," *Women Heal.*, 2012, doi: 10.1080/03630242.2012.707172.

CHAPTER 10

A BRIEF DISCUSSION ON SOCIAL MOBILITY

Shefalika Narain, Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- shefalika.narain@atlasuniversity.edu.in

ABSTRACT:

In considerations about societal opportunity, equality, and development, social mobility is a key idea. The varied nature of social mobility, its importance, and the variables that affect it are all explored in this research. The capacity of people to move up or down the social and economic ladder over the course of a lifetime or across generations is referred to as social mobility. It is a crucial sign of a society's justice and inclusion, demonstrating the degree to which people may get beyond obstacles and improve their socioeconomic circumstances. This research explores the factors that affect social mobility, such as access to opportunities, social safety nets, and educational chances, while also stressing the influence of public policy and cultural norms on the likelihood of upward mobility. It also emphasizes the importance of social mobility on a global scale, highlighting how it affects social cohesion, economic development, and efforts to create a more fair and equal society.

KEYWORDS:

Development, Economic, Equality, Social Mobility, Society.

INTRODUCTION

Social mobility is the movement of people between or between social classes in a society. It might include individuals, families, households, or other groups of people. According to one's existing social position within a particular society, it is a shift in social status. This movement takes place inside the tiers or levels of an open social stratification system. Open stratification systems are ones in which a society at least partially values attributes of earned status. Both an upward and a downward movement is possible. Social mobility indicators, such as education and class, are used to forecast, debate, and uncover additional information about the social mobility of a person or a group.

The most common quantitative measure of mobility is a change in economic mobility, such as a shift in wealth or income. Another indicator used to study mobility is occupation, which often incorporates both quantitative and qualitative data analysis, however some studies may focus more on social class. Mobility may occur intrageneration ally, or within a single generation, or it can occur intergenerationally, or across generations.

Intragenerational mobility is less common and, in terms of upward mobility, represents "rags to riches" situations. When children or grandchildren are in economic situations that are better than those of their parents' or grandparents', intergenerational upward mobility is more prevalent. Even though there is less such mobility than in almost every other OECD country, it is considered as one of the core components of the "American Dream" in the US. The phrases absolute or relative mobility may also be used to denote mobility. Absolute mobility contrasts the advancements made by a society in terms of housing, employment opportunities, health, education, and other areas across generations. Globalization and technological development have a positive impact on people's living standards and income levels [1].

In absolute terms, individuals are generally living better now than they did yesterday. Relative mobility examines a person's mobility in relation to that of other people in the same cohort or their parent. Absolute mobility has less room in OECD nations and economies with more

developed economies than does relative mobility. This is so because the standard of living in industrialized nations or advanced economies is now higher than it was before.

However, since they are still working to address problems like sanitation, emerging economies have a broader margin for absolute mobility. Additionally, there may be upward or downward motion. In terms of mobility, there is also the concept of stickiness. This is when a person no longer has relative mobility, and it generally happens towards the endpoints. At the bottom of the socioeconomic scale, parents are unable to provide their kids the tools or opportunities need to improve their life. They continue to be on the same ladder rung as their parents as a consequence. On the other side of the ladder, parents with high socioeconomic standing have the means and opportunity needed to make sure their kids stay on the same rung as them [2].

The Concept of Social Mobility's History

Pitirim Sorokin, a sociologist and political activist who was born in the United States but of Russian descent, first popularized the idea of social mobility in his book "Social and Cultural Mobility." He claims that neither a truly open society, like the class system, nor a completely closed society, like the caste system in India, exist. Sorokin contends that no two cultures are the same in terms of the movement that is encouraged and discouraged and that the rate of social mobility may vary throughout time. The level of social development will determine this. As people change positions throughout time as a result of numerous social interactions, such a societal transition may take place. Because individuals are encouraged by many societal forces to move about and take on new tasks that provide them a higher quality of living and larger rewards, mobility, more or less, helps people. To climb the social mobility ladder, people compete with one another and work together [3].

Social Mobility Types

People may experience different sorts of social mobility at various points of their life, and it can take many different shapes. The various mobilities are distinct from one another and often cross across. They are solely separated for analytical purposes.

1. Horizontal movement, first

This happens when someone switches careers while maintaining the same level of social position. For instance, even when a doctor's profession changes say, from practicing medicine to teaching at a medical school their social status and prestige are likely to stay the same. According to Sorokin, horizontal mobility is the alteration of religious, territorial, political, or other horizontal movements without a corresponding alteration in vertical position [4].

2. Vertebrate mobility

This occurs when a person's standing in society changes as a result of a change in their career, politics, or religion. A person progresses through the social strata. Vertical movement may be upward or downward. Instead of surviving side by side with its current group, ascent entails a person migrating from a group in a lower stratum to a higher one or the development of a comparable group with a higher social standing. Descending mobility may happen, for instance, when a businessman experiences losses and is compelled to file for bankruptcy, which causes him to transfer to a lower social class [5].

3. Aiming higher

When someone ascends socially, they do so from a lower to a higher position. It may also refer to those who have positions of authority within the same socioeconomic group. Though often seen as positive, upward mobility may sometimes have a cost for people. People who advance

in life often have to leave behind familiar surroundings like family and locations. They may also need to alter their behaviors and way of thinking. Due to their upward mobility, the person will need to adjust to the new environment and adopt new habits in the new community [6].

4. Declining mobility

When a person travels from a higher to a lower position in society, this is known as downward mobility. When someone is found guilty of a wrongdoing that might cost them their present employment, it can happen. People who experience a sharp decrease in their social position may find downward mobility to be particularly unpleasant. Given that the new environment differs from the one they are accustomed to, they can have a difficult time adjusting. An illustration of how much a society values equality of opportunity and structure is shown in downward mobility [7].

5. Mobility across generations

When the social standing of one generation moves to that of another, this is known as intergenerational mobility. The shift might be either upward or downward. For instance, a parent may have worked in a factory while his son pursued a legal or medical degree. A new style of thinking and living is adopted by the generation as a result of such cultural shift. The disparities in the upbringing of the parents and their children, changes in the population, and changes in profession all have an impact on intergenerational mobility [8].

6. Mobility within generations

A single generation's lifetime sees the intra-generational shift in social status. It may also be used to describe a shift of authority between siblings. One method is through progressing professionally up the corporate ladder. For instance, a person may begin their work as a clerk and advance to a high position like director throughout the course of their life. Additionally, one sibling may get to a more senior position in society than their sibling or sibling [9].

DISCUSSION

Earnings and Profession Moving around India

There are a variety of universally recognized definitions of mobility that have been offered by sociologists and economics. Absolute mobility is the degree to which and the extent to which offspring outperform their parents. Relative mobility, on the other hand, examines whether children have moved up or down the ladder relative to their parents' place in the distribution to determine if they are better off than them. While intergenerational mobility focuses on whether class and economic positions are handed down across generations, intragenerational mobility refers to changes in one's position throughout the course of one's lifetime. The study of intergenerational mobility, which calls for extensive panel data on parents' and children's results, makes measuring social mobility a job that necessitates intense data utilization. In fact, a lack of data prevents these policies from being implemented in many nations. Results on relative intergenerational income and occupational mobility in India are presented in this concise [10].

The Intergenerational Transfer of Wealth

The relationship between parental income and that of their grown children is known as intergenerational income mobility." The amount of justice and meritocracy in society may be determined by examining how independent children's results are from their parents. The study of intergenerational economic mobility uses a variety of methodology. To properly examine salaries and earnings, data limitations provide a unique problem. This brief expands on the

results of a research that examines economic mobility in India and was published in the Journal of Human Resources. The National Sample Survey (NSS), conducted in five iterative rounds, is used in the research. Three reputable indicators of income mobility are used by the authors. For instance, they determine the transition probabilities of a son's income depending on the income quintile of his father. The transition probabilities for each of the income quintiles for the most recent cohort are summarized. Both Scheduled Castes and Scheduled Tribes (SC/ST) and Non-SC/ST are subject to this [11].

The likelihood of a kid making it to the top quintile is just 3% if their parent's income is in the bottom twenty percent. In other words, the offspring of the 20 percent of homes with the lowest incomes have a 3% probability of becoming themselves in the top quintile. Additionally, it is anticipated that 52% of children born to parents in the lowest income quintile will remain in that quintile and be unable to advance. At the same time, 54% of children born to parents in the top percentile of income will also end up in that quintile. Similar to this, among SCs/STs, 2% of children born to parents in the bottom 20% of the income distribution may end up in the top quintile of income themselves.

The likelihood that a kid would live in the lowest income quintile is more than half (58%) for children of parents in that quintile. Intergenerational wage elasticities, which show how closely children's salaries correspond with those of their parents, are another popular indicator of mobility. The stronger the link between income and estimate, the less social mobility there is. There have been trends of diminishing intergenerational wage elasticities between the oldest cohort (1983) and the most recent cohort (2004–2005), suggesting more social mobility. Between 1983 and 2004–2005, the SCs/STs had a fall from 0.90 to 0.55; for non-SCs/STs, the decline was from 0.73 to 0.61. Despite the large reduction, intergenerational income persistence is still strong when compared to other nations. In China and the South Asian region around India, the average income elasticity is 0.50. The United States, a nation renowned for having little social mobility, has an intergenerational wage elasticity of 0.4. The OECD average is at 0.38. The average income elasticity for high-income nations is 0.35 [12].

Mobility in Intergenerational Occupations

The association between a person's profession beginnings (or their parents' occupation) and destinations (the results of their own occupations) is known as occupation mobility. Compared to the study of income and earnings mobility, occupations offer certain methodological benefits and show the extent to which individual skills are rewarded with opportunities. In India, where there is a strong caste structure and strong occupational attachments, employment mobility is extremely important. How probable is it that a kid of a manual worker would pursue a career in the white-collar sector? What are the possibilities that a kid born to a white-collar professional would work in physical labor, on the other hand? These queries aid in our comprehension of how caste, class, and employment positions are handed down through the generations [13].

Azam and colleagues used the Indian Human Development Survey (IHDS) to analyze the occupational mobility of males born in India between 1945 and 1984. White collar, skilled/semi-skilled, unskilled, and farmer vocations were combined into four groups by the writers. 53.4 percent of the sons of white-collar workers in the 1945–1954 cohort went on to work in the same field. This proportion fell to 39.3 percent by the most recent cohort (those born in 1984), demonstrating a fall in occupational persistence throughout this time. However, in the most recent cohort, 78% of sons with white-collar dads worked in white-collar or skilled/semi-skilled industries. Additionally, 58.5% of children raised by unskilled workers entered careers that required that expertise. In the preceding generation, 8.9 percent of unskilled employees and 9.1 percent of boys born to farmers respectively, obtained white-collar

occupations. These percentages fell to 6.4 and 4.9 percent, respectively, in the most recent cohort (those born in 1984), implying that just 6.4 percent of children born to farmers ended up in white-collar jobs. Additionally, only 4.9% of children born to unskilled workers were employed in white-collar employment. In contrast, 71 percent of children born to skilled or semi-skilled employees likewise pursued careers in these fields.

The researchers discovered that 58.6% of those born to agricultural workers also chose to engage in physical labor and agriculture. In a similar vein, 37.6% of those who were born to professionals pursued careers in the field. However, it should be noted that metropolitan regions have substantially more mobility than rural ones. As an example, just 10.5% of boys born to agricultural workers in rural regions went on to work in clerical and other jobs, as opposed to 26.8% in urban areas. Policy Repercussions.

Few children from low-income homes are expected to grow up with incomes at the top of the distribution, according to current assessments of social mobility in India. This is because intergenerational persistence in both incomes and professions is still present. Similar to this, few youngsters from underprivileged families would work in professions requiring high levels of expertise. This has far-reaching repercussions since it implies that India cannot use the skills and capabilities of its people. Social mobility has specific obstacles in the Indian environment. In order to promote more equality of opportunity, this brief makes the following suggestions for boosting social mobility in India [14].

1. promote geographic mobility

Economic development depends on labor movement because it enables the effective distribution of talent among regions, states, and sectors. Even while internal migration makes up about 30% of India's population, just 14.7% of internal migrants say their move was motivated by employment; among female migrants, this is only 2%. India's internal migration is mainly local and takes place inside districts and states rather than across state lines. In contrast to the world as a whole, which has a 55 percent urban population, India has a 34 percent urban population. The fact that social benefits are distributed and managed at the state level is one obstacle to long-distance and interstate migration. People who may otherwise have chosen to migrate to another state for greater prospects are discouraged if they can no longer access these safeguards. Furthermore, lengthy state residence restrictions sometimes apply to highly sought-after government employment, excluding internal migrants from many desired professions. The appeal of attending college in one's own country is increased by the fact that many colleges and other institutions of higher learning give preference to in-state applicants for admission. Additionally, internal migrants often experience prejudice and difficulties integrating in their final location.

Although it is unrealistic to anticipate that everyone would relocate in search of employment, India's economic opportunities are not evenly distributed. Combining local job-generating policies with those that aid those looking to relocate for better employment and educational possibilities is a good idea. Policies on the labor market, as well as those on urban planning, environmental protection, and development, should take internal migration into account. In addition, encouraging political dialogue on immigration is required to promote more social and geographic mobility [15].

2. Increase Educational Equity

One of the most significant variables driving social mobility is often thought to be education. But schooling and learning chances are significantly influenced by one's parents' socioeconomic level. Children from more privileged backgrounds often have easier access to

excellent education. There are differences in learning results as well. In the meanwhile, obtaining a college degree is becoming more and more necessary to get employment in India's burgeoning industries. However, many people are still unable to afford a university education. India has to spend more in high-quality, accessible, and inexpensive early childhood education if it is to fully realize the equalizing potential of education. Achievement disparities are said to begin at birth, continue through early childhood, and have long-term detrimental effects, according to pedagogy experts. Inadequate learning opportunities and outcomes among young children should be addressed, according to a British study.

This will improve children's cognitive and non-cognitive development as well as their participation in the labor force and reduce the persistence of learning disparities. Indeed, by investing in early childhood education, several nations have made progress in bridging the achievement gap. New avenues for obtaining a higher education are also required, especially for the underprivileged. Innovative strategies for higher education admissions, such as those being tested and put into practice worldwide to expand access for students from underprivileged backgrounds, might serve as models for Indian colleges. For those who are beginning or reentering school later in life, extra admission points are required for recognized educational institutions [16].

Why is social mobility crucial?

Social mobility is significant because it fosters equity and social advancement by providing equal opportunities. Through their abilities and efforts rather than their inherent social class, it allows people from various social origins to improve their socioeconomic level. Additionally, it helps to address income inequality and compensation disparities. The most major benefit of social mobility is that it contributes to the development of a society that is more inclusive and fairer [17].

What can be done to enhance social mobility?

Numerous strategies, such as promoting education and combating social inequality, may be used to increase this mobility. All people must have equitable access to opportunities for high-quality education and employment. Any kind of prejudice against individuals must be eliminated by government policy. Additionally, societal obstacles must be removed. Supporting business and promoting programs for vocational training may also assist people in moving up the social scale. Additionally, encouraging awareness and offering financially rewarding educational opportunities might entice people from underprivileged origins to work toward upward mobility [18].

CONCLUSION

Finally, social mobility serves as a barometer of societal justice and a goal for a more just society. It exemplifies the notion that everyone should have the chance to better their socioeconomic situation, regardless of where they started off in life. Beyond individual achievement, social mobility is important because it affects larger society outcomes including economic development, social cohesiveness, and population well-being. The factors that influence social mobility are intricate and multidimensional; they include economic policy, social safety nets, educational access, and opportunity access.

While some people may move up the social ladder by their own hard work and abilities, systemic issues like income inequality and structural impediments may impede advancement for many. Governments, institutions, and society at large must all work together to increase socioeconomic mobility. This entails making investments in education and the advancement of

skills, developing economic policies that are inclusive, and resolving gaps in access to opportunities and resources. Social mobility is a reflection of a society's beliefs and dedication to equality and fairness and is not merely an issue of individual desire.

Promoting social mobility becomes a crucial objective as nations seek for development and prosperity because it ensures that everyone, regardless of background or circumstances, has an equal opportunity to realize their potential. Social mobility ultimately demonstrates a society's commitment to building a brighter future for all people and serves as a gauge of that society's success.

REFERENCES

- [1] G. Clark and N. Cummins, "Surnames and Social Mobility in England, 1170–2012," *Hum. Nat.*, 2014, doi: 10.1007/s12110-014-9219-y.
- [2] M. C. George, "Social Mobility and Support for Redistribution: Separating the American Dream from Policy Preferences," *SSRN Electron. J.*, 2016, doi: 10.2139/ssrn.2857925.
- [3] J. Das-Munshi, G. Leavey, S. A. Stansfeld, and M. J. Prince, "Migration, social mobility and common mental disorders: Critical review of the literature and meta-analysis," *Ethnicity and Health*. 2012. doi: 10.1080/13557858.2011.632816.
- [4] J. Lindley and S. Machin, "The Quest for More and More Education: Implications for Social Mobility," *Fisc. Stud.*, 2012, doi: 10.1111/j.1475-5890.2012.00161.x.
- [5] R. J. Silverwood, M. Pierce, D. Nitsch, G. D. Mishra, and D. Kuh, "Is Intergenerational Social Mobility Related to the Type and Amount of Physical Activity in Mid-Adulthood? Results from the 1946 British Birth Cohort Study," *Ann. Epidemiol.*, 2012, doi: 10.1016/j.annepidem.2012.03.002.
- [6] P. Froerer, "Learning, livelihoods, and social mobility: Valuing girls' education in central india," *Anthropol. Educ. Q.*, 2012, doi: 10.1111/j.1548-1492.2012.01189.x.
- [7] H. Hamdani, S.M.Q., and Naeem, "The Impact Of Microfinance On Social Mobility , An Empirical Evidence From Pakistan," *Interdiscip. J. Contemporary Res. Bus.*, 2012.
- [8] M. Yaish and R. Andersen, "Social mobility in 20 modern societies: The role of economic and political context," *Soc. Sci. Res.*, 2012, doi: 10.1016/j.ssresearch.2011.12.001.
- [9] M. Dribe, J. Van Bavel, and C. Campbell, "Social mobility and demographic behavior: Long term perspectives," *Demogr. Res.*, 2012, doi: 10.4054/DemRes.2012.26.8.
- [10] A. Nunn, "The political economy of competitiveness and social mobility," *Br. Polit.*, 2012, doi: 10.1057/bp.2011.33.
- [11] P. Froerer and A. Portisch, "Introduction to the Special Issue: Learning, Livelihoods, and Social Mobility," *Anthropology and Education Quarterly*. 2012. doi: 10.1111/j.1548-1492.2012.01188.x.
- [12] A. Sacker, Y. Kelly, M. Iacovou, N. Cable, and M. Bartley, "Breast feeding and intergenerational social mobility: What are the mechanisms?," *Arch. Dis. Child.*, 2013, doi: 10.1136/archdischild-2012-303199.

- [13] J. Shane and J. Heckhausen, "University students' causal conceptions about social mobility: Diverging pathways for believers in personal merit and luck," *J. Vocat. Behav.*, 2013, doi: 10.1016/j.jvb.2012.08.003.
- [14] G. Clark and T. Ishii, "Social Mobility in Japan, 1868-2012: The Surprising Persistence of the Samurai," *Work. Pap.*, 2012.
- [15] A. Duff, "Social mobility and Fair Access to the accountancy profession in the UK: Evidence from Big Four and mid-tier firms," *Accounting, Audit. Account. J.*, 2017, doi: 10.1108/AAAJ-10-2012-1133.
- [16] A. García-Altés and V. Ortún, "[Vertical social mobility in Spain and ways to improve it. SESPAS report 2014].," *Gac. Sanit.*, 2014, doi: 10.1016/j.gaceta.2014.03.010.
- [17] A. M. Galvin, "Caribbean piracies/ social mobilities: Some commonalities between colonial privateers and entrepreneurial 'profiteers' in the 21st century," *Anthropol. Q.*, 2012, doi: 10.1353/anq.2012.0049.
- [18] J. Sandberg, "Conditional Cash Transfers and Social Mobility: The Role of Asymmetric Structures and Segmentation Processes," *Dev. Change*, 2012, doi: 10.1111/j.1467-7660.2012.01799.x.

CHAPTER 11

A BRIEF DISCUSSION ON GENDER INEQUALITY

Sukanya Dikshit, Assistant Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- sukanya.dikshit@atlasuniversity.edu.in

ABSTRACT:

A pervasive problem in the world, gender inequality is defined by differences in opportunities, rights, and treatment depending on a person's gender. This research examines the many issues surrounding gender inequality, including its root origins, symptoms, and long-lasting effects. It explores the intricate interactions between social prejudices, economic systems, and cultural norms that support inequality. Inequality between men and women takes many different forms, including widespread gender-based violence, uneven access to education, unequal economic prospects and incomes. A comprehensive strategy that incorporates legislative changes, cultural adjustments, and individual empowerment is required to address gender inequity. It necessitates dismantling gender norms and stereotypes, establishing and upholding laws to defend women's rights, and fostering inclusive settings where people of all genders are given equal opportunity. In addition to being morally necessary, gender equality also serves as a driving force for societal advancement, economic growth, and the realization of human rights. These research highlights the need of working toward a society where gender is no longer a hindrance to realizing one's potential, eventually resulting in more fair and equal communities.

KEYWORDS:

Boy, Education, Girl, Gender Inequality, School.

INTRODUCTION

The social phenomena known as gender inequality occurs when individuals are not treated equally based on their gender. The sexism or gender discrimination that leads to this imbalance is possible. Differences in genetics, psychology, or societal cultural standards may be the cause of the therapy. While some of these divisions have factual support, others seem to be social constructions. Even while existing policies around the globe lead to inequity among people, women are the ones who suffer the most. Women are weakened by gender inequality in numerous sectors, including business, education, and health. In many areas, including education, life expectancy, personality, hobbies, family life, occupations, and political allegiance, studies have shown that genders experience things differently. varied cultures have varied ways of dealing with gender inequity, which also has an impact on non-binary persons [1].

Accelerating Development and Opportunity for All Boys and Girls in India

Gender disparities in children's lives and the lives of adults who care for them prevent every kid from realizing their full potential. Girls and boys in India experience gender inequality every day in their families, communities, and in the media, as well as among the men and women who care for and support them. This is true regardless of where they reside in the country. In India, gender disparity leads to uneven chances, and although it affects both genders' lives, statistically speaking, females are more disadvantaged than boys. In the world, females have greater survival rates at birth, are more likely to have healthy development, and are just as likely to attend preschool as boys, yet India is the only developed nation where girls die at a higher rate than boys. Additionally, girls are more prone to leave school early. In India, adolescence is not the same for males and girls. Girls often confront significant restrictions on their freedom of movement and their capacity to make choices that will affect their

employment, education, marriage, and social ties, while males typically have more freedom. The gender gap widens as girls and boys become older and persists until adulthood, when just 25% of women are employed in formal jobs. Many women and girls in India may not fully enjoy many of their rights owing to strongly ingrained patriarchal ideas, norms, traditions, and systems, yet other Indian women are worldwide leaders and influential voices in a variety of sectors. India won't advance to its full potential until both boys and girls are given equal assistance to realize their potential. Girls endure hazards, abuses, and vulnerabilities just by virtue of being female. The majority of these dangers are directly related to the disadvantages females experience on a daily basis in terms of economy, politics, society, and culture. During crises and natural catastrophes, this becomes worse. Due to societal norms and practices that promote gender inequality, girls are more likely to experience child marriage, adolescent pregnancies, child labor, inadequate education, poor health, sexual abuse, exploitation, and violence. Numerous of these manifestations won't alter until ladies are given greater importance [2].

It is necessary to change how men, women, and boys see females. It needs to activate various societal sectors. All of India's boys and girls will not have their rights fully realized until society's concept of gender changes. Collaboration and targeted investment are needed to empower females. The hazards girls encounter may be decreased, and by giving them the resources, safety, education, and life skills they need, they can fully develop and contribute to India's development. Access to social networks, life-saving knowledge, and resources is particularly challenging for girls in everyday life. Millions of girls' resilience can be boosted by having access to programs designed specifically for their needs, with an emphasis on education and the development of life skills, ending violence, and taking into account the needs and contributions of girls from vulnerable groups, including those with disabilities. Long-term solutions created with and for girls may help to further bolster this resilience and provide girls with a route to change and lifetime opportunity [3].

In order to create better futures for themselves and their communities, all girls, particularly teenage girls, need venues where they can discuss the difficulties they confront on a daily basis and explore the solutions that work for them. In response to the identification of the deprivations that Indian children experience, including gender-based deprivations, UNICEF India's Country Programmed was created. A gender priority that is openly stated in each programming outcome's program, budget, and outcomes is one that it is dedicated to. These consist of Health: Lowering the excess mortality of young females and encouraging boys and girls to seek treatment equally. (For instance, front-line staff members urge parents to transport ill baby girls right away to the hospital.) Nutrition: Promoting more egalitarian eating habits in order to enhance the nutrition of women and girls in particular (for instance, women cooperatives may create and carry out their own micro-plans for better nutrition in their communities) [4].

Education: enabling more gender-responsive curricula and pedagogy (for instance, implementing new strategies for identifying vulnerable out-of-school girls and boys, and overhauling textbooks so that the language, images, and messages do not perpetuate gender stereotypes) as well as gender-responsive support to enable out-of-school girls and boys to learn Ending child and early marriage is a key component of child protection (for instance, by helping panchayats become "child-marriage free" and supporting boy and girl clubs that educate females athletics, photography, journalism, and other non-traditional pursuits). WASH: Ensuring that females have better access to menstrual hygiene management, especially via the provision of well-equipped separate restrooms in schools (example: creating gender guidelines from the Swachh Bharat Mission and assisting states to implement MHM policy).

Supporting women's leadership in local governance and developing gender-responsive cash transfer programs for state governments (for instance, a cash transfer program in West Bengal to help girls remain in school and a resource center for women panchayat leaders in Jharkhand). Increased female leadership and involvement in village disaster management committees, for example, as well as increased gender disaggregation of information management for disaster risk reduction are all aspects of disaster risk reduction. Joint C4D-Gender Strategy: To support each result, UNICEF's Communication for Development (C4D) team creates social and behavior change communication. In these messages, changing harmful gender norms including uneven feeding, unequal investment in boys and girls as early children, damaging MHM behaviors, and the maintenance of females' inferior status to boys via bridal dowries receives top priority. advocating for and advancing the value of females as equals The Equal Value of Girls and Boys is one of the goals supported by UNICEF's Communications, Advocacy and Partnerships team in the program. This team collaborates with the media, influencers, and gamechangers. Increasing and strengthening girls' and women's safe mobility is a priority for UNICEF India, which has started working in several states on new programs with new partners to increase women's and girls' independence and capacity, including their ability to use public facilities like hospitals and schools [5].

DISCUSSION

The globe has made progress toward attaining gender equality throughout time. In many parts of the globe, there are greater economic possibilities, better healthcare options, and higher representation of women in politics. But according to the World Economic Forum, it will be another century before complete gender equality is achieved. What causes the gender difference? Ten reasons for gender disparity are listed below:

1. Unequal educational access

Women still have less access to education than males do globally. One-fourth of young women ages 15 to 24 will drop out of elementary school. This category accounts for 58% of those who do not finish that basic education. Two thirds of the world's illiterate population are women. Girls' futures and the chances they will have been greatly impacted when they are not educated to the same level as males.

2. A lack of workplace equality

Only six nations in the world provide women the same legal rights to employment as do males. In reality, women in most economies only have 3/4 of the rights that men have. According to studies, creating a more level playing field in the workplace would have a good snowball impact on other sectors that are prone to gender disparity.

3. Job discrimination

The division of labor is one factor in gender disparity in the workplace. There is an ingrained notion in most countries that males are just more capable of doing certain tasks. Those are often the ones with the highest salaries. Because of this inequality, women earn less money. Women are also primarily responsible for doing unpaid work, therefore even if women work in the paid employment, they perform additional tasks that are never compensated for.

4. Absence of legal safeguards

Over a billion women lack legal protection from domestic economic or sexual abuse, according to data from the World Bank. Both have a profound effect on women's capacity to flourish and enjoy freedom.

Additionally, there are often no legal safeguards against harassment at work, in school, or in public. Without protection, women typically have to make choices that compromise and restrict their ambitions in these risky environments [6].

5. Absence of physical autonomy

Many women across the globe lack control over their own bodies and having children. Birth contraception is usually quite difficult to get. Over 200 million women who don't want to get pregnant are not taking contraception, according to the World Health Organization. This is due to a number of factors, including a lack of alternatives, restricted access, and cultural and religious hostility. Around 40% of pregnancies worldwide are unplanned, and although 50% of them eventually terminate in abortion, 38% of them give birth. These women often lose their independence and become financially reliant on another person or the government.

6. Subpar medical attention

In addition to having less access to contraception than males, women often get worse medical care. This is related to other factors that contribute to gender inequality, such as the fact that more women experience poverty due to a lack of employment and educational options. They have a lower chance of being able to afford quality medical treatment. Additionally, less study has been done on illnesses including autoimmune disorders and chronic pain syndromes that are more prevalent in women than males. The gender disparity in healthcare quality is exacerbated by the prejudice and rejection that many women encounter from their physicians.

7. A lack of freedom of religion

Women are most negatively impacted when religious freedom is violated. The World Economic Forum asserts that gender disparity increases when extreme ideologies (like ISIS) enter a society and impose restrictions on religious freedom. Researchers from Georgetown University and Brigham Young University were able to link religious intolerance and women's capacity to engage in the economy in their study. Thanks to women's engagement, economies become more stable when there is more religious freedom [7].

8. Lack of political representation is item

Only 24.3% of seats in national parliaments were occupied by women in the beginning. 11 Heads of State were women. Women are still glaringly underrepresented in politics and governance, despite years of improvement in this area. As a result, problems like maternity leave and childcare, pensions, legislation enforcing gender equality, and gender-based violence that female politicians often bring up are frequently disregarded.

9: Racism

Without addressing racism, a discussion of gender inequality would be impossible. It has an impact on the kind of occupations that women of color may get, the pay they receive, how the legal and healthcare systems see them, and more. Racism and gender inequality have always had a tight relationship. Professor and author Sally Kitch claims that European colonists in Virginia chose which labor may be taxed depending on the race of the woman doing the task. Because the job done by African women was considered "labor," it was taxed, but the work done by English women was considered "domestic" and was not. Pay disparities between white women and women of color carry on this history of prejudice and exacerbate gender inequality [8].

10. Social perspectives

Although it may not be as obvious as some of the other factors on this list, a society's general mentality has a big influence on gender disparity. Whether it's work, the legal system, or healthcare, how society views men and women differently and how much they are worth is prominent in all of these areas.

Although progress may be accomplished via legislation and institutional changes, there is sometimes opposition after periods of significant change because gender beliefs run deep. Men and women alike often fail to recognize other forms of gender inequity when they occur, such as when women are more evenly represented in leadership positions.

These mentalities support gender inequity and stall meaningful change [9].

1. **Causes of Gender Inequality:**
2. **Social Norms and Stereotypes:** Traditional gender roles and stereotypes can limit opportunities and expectations for individuals based on their gender, reinforcing inequality.
3. **Economic Disparities:** Gender pay gaps and disparities in economic opportunities contribute to financial inequalities between genders.
4. **Educational Barriers:** Unequal access to education and gender bias in curricula and teaching can limit girls' and women's educational attainment.
5. **Workplace Discrimination:** Discrimination in hiring, promotion, and workplace policies can hinder women's career advancement and financial well-being. Violence and Harassment: Gender-based violence, including domestic violence and sexual harassment, disproportionately affects women and girls and can limit their mobility and safety.

Manifestations of Gender Inequality:

1. **Economic Disparities:** Women often earn less than men for the same work and are underrepresented in high-paying industries and leadership positions.
2. **Political Underrepresentation:** Women are often underrepresented in political leadership roles and decision-making processes.
3. **Education Gaps:** Gender gaps in educational attainment persist in many regions, limiting girls' access to quality education.
4. **Health Inequities:** Gender disparities in healthcare access and outcomes exist, affecting women's and men's health differently.
5. **Violence:** Gender-based violence remains a global concern, with women and girls disproportionately affected.

Consequences of Gender Inequality:

1. **Economic Costs:** Gender inequality can limit economic growth and development by underutilizing the skills and talents of women.
2. **Social Inequities:** Gender inequality perpetuates social divisions and reinforces stereotypes and biases.
3. **Health Impacts:** Gender disparities in healthcare can lead to poorer health outcomes for women, impacting their well-being and that of their families.
4. **Violence and Trauma:** Gender-based violence has severe physical and psychological consequences for survivors and society as a whole.

Strategies for Addressing Gender Inequality:

1. **Legislation and Policies:** Enforce and strengthen laws and policies that promote gender equality in education, employment, and political representation.
2. **Education and Awareness:** Promote gender-sensitive education and awareness programs that challenge stereotypes and promote equality from a young age.
3. **Workplace Initiatives:** Implement policies that address pay gaps, promote diversity and inclusion, and combat workplace discrimination.
4. **Healthcare Access:** Ensure that women have equal access to healthcare services and address gender-specific health issues.
5. **Ending Gender-Based Violence:** Implement legal measures, support services, and awareness campaigns to combat gender-based violence.
6. **Political Participation:** Encourage women's participation in political processes and leadership roles.
7. **Community Engagement:** Involve communities in efforts to challenge and change harmful gender norms and practices.
8. **International Cooperation:** Collaborate globally to address gender inequality, as it is a global issue that transcends borders.

Frameworks and Enforcement of the Law Strong Laws Create and enforce comprehensive laws that specifically describe and outlaw certain types of gender-based violence, such as female genital mutilation, domestic abuse, and sexual harassment Access to Justice Make sure survivors have access to a just and efficient legal system that upholds their rights and punishes offenders [10].

Education and Sensitivity Implement educational initiatives that question long-held gender stereotypes and advance gender equality from a young age. As part of this, respect, consent, and healthy relationships are taught. Community Involvement In order to eradicate the taboo around gender-based violence and promote reporting, engage communities in discussion and awareness initiatives. Assistance Services Establish safe shelters and support facilities where survivors may go for refuge, guidance, and legal help. Hotlines and Helplines Establish private hotlines and helplines to provide survivors quick assistance and direction. Trauma-Informed Care in Healthcare Health Services Ensure that medical facilities are set up to provide treatment and counseling to victims of gender-based violence Prepare medical staff to provide survivors with treatment and assistance that is informed by their experiences with trauma. Financial Empowerment Promote programs that provide survivors access to economic empowerment so they may become financially independent and less vulnerable [11].

Technology and online security:

Cybersecurity Use both legal and technical means to combat online bullying and harassment. Promote courses in digital literacy that teach people how to safeguard their online safety and privacy. Appealing to boys and men Engage men and boys in educational initiatives that question stereotypical notions of manhood and encourage decency. Promote good male role models who are vocal advocates for nonviolence and gender equality. Institutional and policy change Workplace Regulations Put in place regulations that deal with and stop sexual harassment and violence. Political Commitment Encourage political figures and organizations

to give programs to stop gender-based violence top priority and financial support. Data gathering and analysis To inform policy and preventative efforts, collect statistics on the frequency and trends of gender-based violence. Research Spend money on research to learn more about the underlying factors that contribute to gender-based violence, as well as the efficacy of solutions. Global Collaboration Global Collaboration Exchange best practices, methods, and resources for putting a stop to gender-based violence with other nations, international organizations, and nations [12].

CONCLUSION

In conclusion, gender inequality is a persistent and deeply ingrained problem that has an impact on people, groups, and society all across the globe. It is a widespread issue that arises from historical standards and preconceptions that categorize people into various roles, expectations, and opportunities depending on their gender. In addition to undermining the values of justice and equality, gender disparity also impedes both social advancement and economic growth. Not only is it morally necessary, but combating gender disparity is also strategically necessary. Societies may achieve better social cohesiveness, economic success, and general well-being by maximizing the potential of every person, regardless of gender.

These are the main conclusions: Issue Complexity: Gender inequality manifests itself in a variety of areas, including politics, work, healthcare, and education. It must be handled with a thorough strategy that takes into account these many factors. Interconnectedness: Racial discrimination, financial disparity, and gender inequality are all related to one another. Intersectionality acknowledges that prejudice may take many different forms for a single person. worldwide Relevance: People in both rich and developing nations are impacted by gender inequality, which is a problem on a worldwide scale. Progress requires international collaboration and solidarity. The function of education is crucial in changing gender stereotypes and conventions. Education settings that are inclusive of all students and genders may promote a more egalitarian future. Promoting economic possibilities and women's financial independence is essential for their economic empowerment. It's important to address gender wage inequities and differences in work possibilities.

REFERENCES

- [1] G. Ferrant, "The multidimensional gender inequalities index (MGII): A descriptive analysis of gender inequalities using MCA," *Soc. Indic. Res.*, 2014, doi: 10.1007/s11205-012-0233-3.
- [2] Y. T. Choi and S. Park, "Understanding gender inequality in central e-government: A Korean case study," *Gov. Inf. Q.*, 2013, doi: 10.1016/j.giq.2013.01.003.
- [3] P. Homan, "Political gender inequality and infant mortality in the United States, 1990–2012," *Soc. Sci. Med.*, 2017, doi: 10.1016/j.socscimed.2017.04.024.
- [4] B. Branisa, S. Klasen, M. Ziegler, D. Drechsler, and J. Jütting, "The Institutional Basis of Gender Inequality: The Social Institutions and Gender Index (SIGI)," *Fem. Econ.*, 2014, doi: 10.1080/13545701.2013.850523.
- [5] B. Branisa, S. Klasen, and M. Ziegler, "Gender Inequality in Social Institutions and Gendered Development Outcomes," *World Dev.*, 2013, doi: 10.1016/j.worlddev.2012.12.003.
- [6] D. Cuberes and M. Teignier, "Gender inequality and economic growth: A critical review," *Journal of International Development*. 2014. doi: 10.1002/jid.2983.

- [7] C. L. Williams, "The Glass Escalator, Revisited: Gender Inequality in Neoliberal Times, SWS Feminist Lecturer," *Gend. Soc.*, 2013, doi: 10.1177/0891243213490232.
- [8] J. Zeng, X. Pang, L. Zhang, A. Medina, and S. Rozelle, "Gender inequality in education in China: A meta-regression analysis," *Contemp. Econ. Policy*, 2014, doi: 10.1111/coep.12006.
- [9] M. J. Brandt and P. J. Henry, "Gender Inequality and Gender Differences in Authoritarianism," *Personal. Soc. Psychol. Bull.*, 2012, doi: 10.1177/0146167212449871.
- [10] H. Kleven, C. Landais, and J. E. SSgaard, "Children and Gender Inequality: Evidence from Denmark," *SSRN Electron. J.*, 2018, doi: 10.2139/ssrn.3113273.
- [11] M. A. Kilgour, "The Global Compact and Gender Inequality: A Work in Progress," *Bus. Soc.*, 2013, doi: 10.1177/0007650312459918.
- [12] J. C. K. Wells, A. A. Marphatia, T. J. Cole, and D. McCoy, "Associations of economic and gender inequality with global obesity prevalence: Understanding the female excess," *Soc. Sci. Med.*, 2012, doi: 10.1016/j.socscimed.2012.03.029.

CHAPTER 12

A BRIEF DISCUSSION ON RACIAL AND ETHNIC DISPARITIES

Jayashree Balasubramanian, Assistant Professor
Department of ISME, ATLAS SkillTech University, Mumbai, Maharashtra, India
Email Id- jayashree.balasubramanian@atlasuniversity.edu.in

ABSTRACT:

Disparities based on race and ethnicity provide a recurring and entrenched problem for civilizations throughout. The many aspects of these inequities are explored in this research, along with their sources, manifestations, effects, and possible mitigating measures. Racial and ethnic inequalities appear in a variety of areas, such as healthcare, education, employment, criminal justice, and socioeconomic position, and are rooted in past injustices and institutional discrimination. They are the results of intricate interplay between social, economic, and structural variables that continue to provide disadvantaged racial and ethnic groups disproportionate opportunities and outcomes. Beyond hurting an individual's well-being, these discrepancies have an impact on social cohesiveness, economic stability, and overall society advancement. It takes a complete and team effort to address racial and ethnic inequities, encompassing people, organizations, communities, and government. Reforming policies, allocating resources fairly, educating people, involving the community, and recognizing the inherent benefit of diversity and inclusion are all examples of change-management tactics. This research emphasizes the need of eliminating racial and ethnic inequities on a worldwide scale in order to promote a more fair, equitable, and peaceful society where everyone has the chance to realize their full potential, regardless of race or ethnicity.

KEYWORDS:

Ethnic, Education, Health, Policies, Racial.

INTRODUCTION

Healthcare academics, practitioners, and activists are increasingly realizing the need of focusing on health care inequalities in order to improve healthcare outcomes. They are also realizing that in order to make improvements, many different parts of our healthcare delivery system must be involved. African Americans, Latinos, Native Americans, and Asian Americans are some of the groups who have historically received inadequate treatment from the American healthcare system.

Health Disparities Definition

A common definition of the term "health disparities" is "a difference in which disadvantaged social groups such as the poor, racial/ethnic minorities, women, and other groups systematically experience worse health or greater health risks than more privileged social groups. This phrase refers to the higher prevalence and severity of certain illnesses, worse health outcomes, and more challenging access to healthcare services for particular racial and ethnic socioeconomic groups. They are sometimes referred to as "health inequities" when structural obstacles to good health are preventable yet nevertheless exist. Health policy experts and activists may benefit greatly from an awareness of how factors such as race, ethnicity, location, money, and education affect access to healthcare. Understanding these differences may help to reduce these sorts of inequality. This final result may be achieved by looking at the underlying factors that contribute to racial and ethnic gaps and what can be done to eradicate them. The socioeconomic variables that might lead to racial and ethnic differences and particular inferior health outcomes are discussed below. In addition to being morally wrong and financially foolish, racial and ethnic discrepancies put a strain on our healthcare system,

especially initiatives like Medicare and Medicaid. Racial and ethnic health disparities may be eliminated, saving the American healthcare system billions of dollars per year. According to 2011 research, the economic consequences of racial health inequalities for Latinos, African Americans, and Asian Americans from 2003 to 2006 were little over \$229 billion. The Urban Institute estimated that the Medicare program would save \$15.6 billion annually if health inequalities were eliminated in research published in September 2009. The study looked at a small number of preventable diseases that are prevalent in the Latino and African American communities, such as diabetes, hypertension, and stroke, and came to the conclusion that \$23.9 billion in health care costs could be avoided in 2009 alone if these diseases were less common in the Latino and African American communities than they are in the non-Latino white population. By addressing racial and ethnic health inequalities, health care costs might be decreased even more if the percentage of Latinos and African Americans in the general population rises. Therefore, there are economic motives to remove health inequities in addition to the strong ethical and moral ones [1], [2].

Health Care Quality and Access are Affected by Poverty, Race, and Ethnic Background

To show how extensive these health inequalities are, an analysis of these differences at the local and national levels is crucial. African American males, for example, have a higher national cancer mortality rate than Caucasian men. African-American women are more likely than Caucasian women to acquire breast cancer, although Caucasian women are less likely to die from this specific kind of cancer. While African-American males are more likely than Caucasian men to get colorectal cancer, the latter group is more likely to pass away from the disease. However, compared to Caucasian males, African-American men have a higher risk of developing prostate cancer. Socioeconomic policies, problems with African Americans' access to healthcare that Caucasian people are less likely to experience, and a lack of health knowledge are the root reasons of these discrepancies. Race, ethnicity, and poverty are more prominent among America's minority communities than they are among Caucasian Americans. According to the US Census Bureau, just 12% of Caucasians lived in poverty in 2013, compared to 25% of Hispanics, 11% of those of Asian heritage, and 27% of African Americans. Furthermore, it is more probable that someone will be unable to buy health insurance the poorer they are. In the US, 23% of "poor" people and 24% of "lower-income" people lacked health insurance in 2012. Native Americans and Alaskan Natives made up 26% of the population in 2012, followed by African Americans (18%), people of Asian heritage (16%), and native Hawaiians and Pacific Islanders (12%). According to a 2013 survey of non-elderly uninsured Americans, 6 percent of Americans of Asian/Pacific Islander heritage, 14 percent of African Americans, and 32 percent of Hispanic Americans reported not having health insurance. The same survey indicated that 71% of non-elderly Americans without insurance had one or more full-time employees in the household [3], [4].

Many Americans may become impoverished as a result of American health care expenses. A recent study found that 62% of those who declared bankruptcy in 2007 done so as a consequence of medical debt. The unequal death rates of different races broken down by age group per 100,000 people between the years of 2007 and 2011 are highlighted in Minnesota's 2014 Health Equity Report. 772 African Americans, 1,063 Native Americans, 325 people of Asian heritage, and 434 Caucasians perished per 100,000 people in the 45 to 64 age range. Data from Rhode Island between 2011 and 2013 demonstrates the discrepancies that African Americans and Hispanics experience. In Rhode Island, 13 percent of Caucasians reported not having health insurance during this period, compared to 41 percent of Latinos and 26 percent of African Americans. In Rhode Island, whereas 22 percent of Native Americans and 31 percent of Hispanics said they couldn't afford to visit a doctor during this time, just 12 percent of

Caucasians said the same thing. African-American and Latino children are nearly twice as likely as Caucasian children to have untreated dental decay in their primary teeth, according to a March 2015 data from the National Center for Health Statistics.

Unresolved Language Barriers Impact Access to Care and Health Outcomes

Without clear communication between patients and health professionals in a language they both understand, there is a higher chance of misdiagnosis, confusion about the best course of treatment, and less effective adherence to medication and discharge instructions. According to healthcare professionals from all across the nation, language challenges and a lack of financing for language services seriously jeopardize the quality of treatment given to patients with poor English ability. In one research, more than a quarter of patients with inadequate English proficiency who required an interpreter but did not get one said they could not comprehend the directions for their medications. Comparatively, just 2% of patients who did not need an interpreter and 2% of patients who did but still obtained one could not comprehend their prescription instructions [5], [6] .

Racial and ethnic health differences affect children.

Census data from 2012 indicates that 31.8 million US children, or 50.4% of all children, are classified as being members of a racial or ethnic minority. Children of specific racial/ethnic minorities experience some differences in health outcomes and access that stand out compared to the general population. For example, Latino children experience poor dental health and difficulty accessing specialty care; African American children experience asthma, behavior issues, skin allergies, and unmet prescription needs; Native American and Alaska Native children experience hearing and vision issues, lack of a regular source of care, and unmet prescription needs. Around 11 to 12 percent of those under the age of 19 who had annual family earnings under \$50,000 did not have health insurance, according to the 2013 US Census. In 2013, 27 percent of those under 19 who were not native-born had no health insurance. In the same year, 12% of Hispanics under the age of 19, 7% of African Americans under the same age, and 8% of those of Asian heritage under the same age were uninsured.

DISCUSSION

Lowering Ethnic and Racial Disparities

Specific tactics targeted at eradicating prejudice and guaranteeing an even playing field for young people of color are necessary to reduce racial inequalities. One of the JDAI's eight core strategies in Massachusetts is this. The most difficult part of reforming the jail system is racial and ethnic inequality. Committed leadership, ongoing policy research, and focused policies and programs are all necessary for real, long-lasting change in this area. Black teenagers in Massachusetts today are six times more likely to be detained than a white child in our neighborhood and are three times more likely to be arrested than white youth. The mission of Massachusetts JDAI is to promote fair treatment and results for all young people in our system. Information on the local strategic initiatives required to effectively eliminate inequity. System stakeholders that are interested in addressing racial and ethnic disparity must ethically gather data, utilize standardized tools to help them make decisions, and routinely examine the data they acquire to gauge the success of their initiatives. All system stakeholders must be held responsible for the data. The Office of Juvenile Justice and Delinquency Prevention and other nonprofit organizations working to improve fairness in our system contend that gathering information at various juvenile justice system decision points and comparing it across them is the most effective approach to assess disparities data. Arrest, court referral, diversion, arraignment, probation, custody, and commitment are important decision-points where data

should be gathered to be assessed for discrepancy. Unfortunately, statistics by race and ethnicity are not presently accessible at any of those stages of decision in the Massachusetts juvenile justice system.

Relative Rate Index (RRI).

The Relative Rate Index (RRI) compares the rate of interaction between each racial or ethnic group and the white youth group with the juvenile justice system. The Relative Rate Index is a tool for comparing the frequency of encounter with juvenile justice. Each relative rate is influenced by the choice made just before to the thing being measured. If there is discrepancy, the RRI produces a single index number to show it.

How is the RRI calculated?

The rate of contact between each racial or ethnic group and the juvenile justice system is compared to the rate for the white group using the Relative Rate Index (RRI). The number of arrests for each racial/ethnic group is used as the numerator and a measure of the group's population is used as the denominator to determine contact rates for the first decision point arrest. The contact rates are then correlated: the arrest rate for the racial/ethnic group is the numerator, the arrest rate for the white group is the denominator, and the division yields the RRI. By basing each rate calculation on the head count at the prior decision point, the Decision-Specific RRI (as opposed to the Cumulative Effect RRI) indicates the amount of disparity created at each decision point. As an example, the RRI for the second decision point arrest uses the number of kids arrested as the denominator and the number of adolescents arraigned as the numerator. Number of minors charged serves as the denominator for the probation rate, detention rate, and commitment rate. The OJJDP website has further information on how to compute an RRI. On the National JDAI website, which is backed by Foundation, there are also a lot of resources, training materials, and practice guidelines.

Racial and ethnic disparities, often referred to as racial and ethnic health inequities, are systematic differences in health outcomes and access to healthcare services among different racial and ethnic groups within a population. These disparities reflect a complex interplay of social, economic, cultural, and structural factors that result in unequal health experiences and outcomes. This discussion explores the causes, manifestations, consequences, and strategies for addressing racial and ethnic disparities in health and other domains [5], [6].

Causes of Racial and Ethnic Disparities

Structural Racism: Historic and systemic racism has created structural barriers that limit opportunities for marginalized racial and ethnic groups. These barriers include discriminatory policies, practices, and institutions. **Systemic Nature:** Structural racism is deeply embedded in the systems and institutions that govern societies, perpetuating racial disparities across generations. **Historical Roots:** It has historical roots, with centuries of discriminatory policies and practices that have disproportionately affected racial minority groups. **Interconnected Domains:** Structural racism manifests in multiple domains, such as education, healthcare, criminal justice, and economic opportunity, creating a web of disadvantage. **Perpetuation of Inequality:** It perpetuates racial inequalities by limiting access to resources, opportunities, and power for marginalized racial groups.

Examples of Structural Racism: **Redlining:** Historical practices in the United States, such as redlining, systematically denied loans and housing opportunities to Black Americans based on their race, contributing to housing segregation and wealth disparities. **Criminal Justice System:**

Racial disparities in arrests, sentencing, and incarceration rates highlight structural racism in the criminal justice system. Education: Unequal access to quality education, underfunding of schools in minority communities, and disparities in school discipline reflect structural racism in education. Healthcare: Disparities in healthcare access, treatment, and health outcomes, particularly maternal mortality rates, exemplify structural racism in healthcare. Employment: Racial disparities in hiring, wage gaps, and limited opportunities for career advancement are indicators of structural racism in the workplace.

Consequences of Structural Racism:

Racial Inequalities: Structural racism perpetuates racial inequalities in income, wealth, education, health, and more. **Social Disparities:** It reinforces social divisions and contributes to social unrest, alienation, and mistrust. **Economic Costs:** Structural racism has economic costs, including lost productivity and reduced economic growth. **Health Disparities:** It leads to disparities in health outcomes, including higher rates of chronic diseases and reduced life expectancy for marginalized racial groups.

Strategies for Addressing Structural Racism:

Policy Reforms: Implement policies that explicitly address structural racism, promote equity, and dismantle discriminatory practices. **Community Engagement:** Engage affected communities in decision-making, program development, and policy advocacy. **Education and Awareness:** Raise awareness about structural racism through education and public discourse to build understanding and empathy. **Data Collection and Analysis:** Invest in data collection and research to identify and track disparities and evaluate the impact of interventions. **Anti-Discrimination Laws:** Enforce and strengthen anti-discrimination laws to protect the rights of marginalized racial groups [7], [8].

Socioeconomic Factors: Economic disparities, such as income inequality and limited access to quality education and employment opportunities, contribute to disparities in health and well-being.

Healthcare Access: Unequal access to healthcare services, including insurance coverage and quality care, can result in disparities in health outcomes.

Cultural and Linguistic Differences: Language barriers and cultural differences can affect communication with healthcare providers, leading to disparities in care.

Social Determinants of Health: Factors like housing instability, food insecurity, and neighborhood conditions disproportionately affect racial and ethnic minorities and impact health outcomes.

Manifestations of Racial and Ethnic Disparities

Health Outcomes: Racial and ethnic disparities are evident in health outcomes, including higher rates of chronic diseases, infant mortality, and shorter life expectancy for some groups.

Healthcare Access: Some groups face barriers to accessing healthcare services, resulting in delayed or inadequate care.

Economic Inequities: Racial and ethnic disparities extend to economic well-being, with disparities in income, wealth, and employment opportunities.

Educational Attainment: Differences in educational attainment can perpetuate disparities in socioeconomic status and health outcomes.

Consequences of Racial and Ethnic Disparities:

Reduced Quality of Life: Disparities in health and socioeconomic status result in a reduced quality of life for affected individuals and communities.

Economic Costs: Disparities have economic consequences, including lost productivity and increased healthcare costs.

Social Inequities: Racial and ethnic disparities perpetuate social divisions, erode social cohesion, and undermine the principles of justice and equity.

Health System Inefficiency: Disparities reflect inefficiencies in healthcare systems, including disparities in healthcare delivery and resource allocation.

Strategies for Addressing Racial and Ethnic Disparities

Health Equity Policies: Implement policies that explicitly address health disparities and promote health equity.

Community Engagement: Engage communities affected by disparities in decision-making and program development.

Cultural Competency: Provide cultural competency training for healthcare providers to improve communication and understanding.

Education and Outreach: Conduct educational campaigns and outreach to raise awareness of disparities and promote preventive care.

Economic Empowerment: Address economic disparities by promoting job opportunities, affordable housing, and access to quality education.

Data Collection and Research: Invest in data collection and research to better understand disparities and evaluate the impact of interventions [9], [10].

Anti-Discrimination Laws: Enforce and strengthen anti-discrimination laws to protect the rights of racial and ethnic minorities.

CONCLUSION

In conclusion, racial and ethnic differences are a serious issue that has to be addressed immediately and with unshakable dedication. These gaps are the result of a complicated network of institutional discrimination, historical injustices, and structural inequities that appear in a variety of spheres of life, from employment and criminal justice to healthcare and education. They are not the product of personal failings, but rather of structural flaws that support inequality. Racial and ethnic differences have far-reaching effects on society as a whole, harming its social fabric and general well-being. They damage social cohesiveness and obstruct economic advancement by undermining the values of justice, equality, and human rights. Furthermore, inequalities deepen social divides and sustain cycles of hardship, affecting subsequent generations. It is everyone's duty to eliminate racial and ethnic imbalances, which calls for comprehensive, multi-sectoral measures. These tactics should include community participation, fair resource distribution, regulatory changes to end discriminatory behaviors,

education and awareness initiatives, and a dedication to diversity and inclusion. Eliminating racial and ethnic inequities is not only morally required, but also practically necessary. Societies may maximize the potential of each of its people by tearing down oppressive institutions and structures. This will help to create a more fair, equitable, and peaceful society where everyone, regardless of racial or ethnic origin, has an equal chance to succeed. It's a trip that requires perseverance and dedication, but it's one that should be undertaken for the sake of all mankind.

REFERENCES

- [1] R. D. Kehm, L. G. Spector, J. N. Poynter, D. M. Vock, S. F. Altekruze, and T. L. Osypuk, "Does socioeconomic status account for racial and ethnic disparities in childhood cancer survival?," *Cancer*, 2018, doi: 10.1002/cncr.31560.
- [2] I. A. Isong, S. R. Rao, M. A. Bind, M. Avendaño, I. Kawachi, and T. K. Richmond, "Racial and ethnic disparities in early childhood obesity," *Pediatrics*, 2018, doi: 10.1542/peds.2017-0865.
- [3] E. A. Howell *et al.*, "Reduction of Peripartum Racial and Ethnic Disparities: A Conceptual Framework and Maternal Safety Consensus Bundle," *J. Midwifery Women's Heal.*, 2018, doi: 10.1111/jmwh.12756.
- [4] S. Chhatre and R. Jayadevappa, "Racial and ethnic disparities in substance use disorders and outcomes in elderly prostate cancer patients," *J. Ethn. Subst. Abuse*, 2018, doi: 10.1080/15332640.2016.1160019.
- [5] I. A. Isong, T. Richmond, M. Avendaño, and I. Kawachi, "Racial/Ethnic Disparities: a Longitudinal Study of Growth Trajectories Among US Kindergarten Children," *J. Racial Ethn. Heal. Disparities*, 2018, doi: 10.1007/s40615-017-0434-1.
- [6] M. Johnson-Motoyama, T. D. Moore, J. L. Damman, and K. Rudlang-Perman, "Using Administrative Data to Monitor Racial/Ethnic Disparities and Disproportionality Within Child Welfare Agencies: Process and Preliminary Outcomes," *J. Public Child Welf.*, 2018, doi: 10.1080/15548732.2017.1301842.
- [7] N. Phaswana-Mafuya and K. Peltzer, "Racial or ethnic health disparities among older adults in four population groups in South Africa," *Ann. Glob. Heal.*, 2018, doi: 10.29024/aogh.13.
- [8] A. Geter *et al.*, "Trends of racial and ethnic disparities in virologic suppression among women in the HIV Outpatient Study, USA, 2010-2015," *PLoS One*, 2018, doi: 10.1371/journal.pone.0189973.
- [9] N. Crepaz, X. Dong, X. Wang, A. L. Hernandez, and H. I. Hall, "Racial and Ethnic Disparities in Sustained Viral Suppression and Transmission Risk Potential Among Persons Receiving HIV Care — United States, 2014," *MMWR. Morb. Mortal. Wkly. Rep.*, 2018, doi: 10.15585/mmwr.mm6704a2.
- [10] S. Austin, Z. Ramamonjiarivelo, D. Comer-Hagans, and M. Pisu, "Trends and Racial/Ethnic Disparities in Pneumococcal Polysaccharide Vaccination," *Popul. Health Manag.*, 2018, doi: 10.1089/pop.2017.0176.