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Education and Welfare: Their Impact on the Experience of Poverty in India and The United States

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Education and Welfare:

Their Impact on the Experience of Poverty in India and The United States

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Table of Contents

Abstract	3
Introduction	4
Methodology	9
Literature Review	12
Case Study 1: The Experience of Poverty in India	16
Education	17
Welfare	27
Analysis	33
Case Study 2: The Experience of Poverty in the United States	35
Education	36
Welfare	39
Analysis	41
Discussion	42
Conclusion	47
References	49

Abstract

The experience of poverty and chances of upward mobility is drastically different in India and the United States. The following thesis contends that this is largely due to the current educational and welfare policies in place in these two nations. Education allows for a higher possibility of financial upward mobility by allowing students to learn skills that prepare them for higher-paying career paths. High-quality welfare gives recipients aid for their necessities while providing them time for growth to pursue financial independence. The following thesis investigates these policies and how accessible they make education and welfare to poor populations in India and the United States to question how intensely these factors impact the way poverty is experienced in each country. The paper finds that quality affordable education and welfare are hard to access for impoverished individuals in India but which is more accessible in the US; the United States government provides public education and healthcare with higher quality and quantities of resources that allow for better distribution. The thesis calls attention to the importance of better education and welfare policies in India to break the cycle of "low-wage, low-skill" jobs that have held impoverished communities captive for so many generations. Reform would allow the large youth population to be more highly-skilled and better prepared for careers that would build their chance of upward mobility and improve their overall quality of life.

Introduction

Poverty is defined as the state of being extremely poor; a straightforward and obvious definition of the word to most. However, poverty for one can be a dream for another, and the way poverty is experienced in countries such as the United States, as opposed to poverty in third-world countries such as India, is completely different. In the United States, those who suffer from poverty usually have access to clean water, food, transportation, bathrooms, and homes; they are also allowed to attend public schools and community colleges, as well as apply for scholarships.² Poverty in India is experienced differently due to the opportunities they are given by the government and what is culturally deemed acceptable in society. The poor often walk the streets with little clothing, can be seen begging for food or water, and have no access to education or resources that would allow upward mobility from within their caste.³ Government policies and access to resources have large impacts on the way poverty is experienced in India and the US, despite both these states' societies and governments being different. The governmental policies of the respected states directly affect the experience of poverty there; for example, government aid, food stamps, public education, unemployment benefits, etc. Societal norms impact the experience of poverty in a cycle effect—they set the standards for the way the government is allowed to address marginalized groups. 4 I explore how educational and welfare access impacts the extent of poverty experienced in urban settings of the given countries. The lifestyle of persons living below the poverty line is greatly affected by the government policies

¹ Gray-Garcia, Lisa (Tiny). "Poverty Scholarship." *Race, Poverty & the Environment* 14, no. 2 (2007): 61–63. http://www.istor.org/stable/41554561.

² Rodgers, Joan R., and John L. Rodgers. "Chronic Poverty in the United States." *The Journal of Human Resources* 28, no. 1 (1993): 25–54. https://doi.org/10.2307/146087.

³ Sen, Abhijit, and Himanshu. "Poverty and Inequality in India: I." *Economic and Political Weekly* 39, no. 38 (2004): 4247–63. http://www.jstor.org/stable/4415560.

⁴ Lewis, Oscar. "The Culture of Poverty." *Scientific American* 215, no. 4 (1966): 19–25. http://www.jstor.org/stable/24931078.

set in place by the country that governs them. In the United States and India, government policy that affects or attempts to assist people entrenched in poverty manifests differently based on the types of public services that impoverished people can access. Most people in third-world countries with no access to education or ways to learn skills to advance in a career do not have the privilege of logging into their LinkedIn accounts on their high-speed data smartphones to look for a higher-paying job that would allow them access to a better lifestyle.⁵

The way that poverty is experienced in India and the United States is worlds away from each other, and before discussing the factors that enlarge this gap, I want to share a clear analysis of both sides' experience of poverty. Poverty is measured differently based on the place being discussed. The United States, being a first-world country, has a much higher standard of living amongst the poor than third-world countries like India. In the United States today, any person making less than approximately \$15,000 is considered poor. 11.6% or 39.5 million people in the entire US population live in poverty; 0.2 % or ~550,000 of the total population experiences homelessness. Food stamps are also available to those who qualify by earning less than a certain amount per month or year. Public education is also available across the United States and provides free schooling for students. Scholarships, federal grants, financial aid, and student loans are also available for lower-income students who want to pursue higher education, as well as community colleges that are much lower costs than larger educational institutions. Public

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⁵ Carstensen, Tanja. "The Internet as Material Object in Social Practices: Recording and Analysis of Human-Internet Interactions." *Nature and Culture* 10, no. 3 (2015): 284–302. http://www.jstor.org/stable/26206096.

⁶ Goldman, Michael. "Some Reflections on the Concept of Poverty." *Canadian Journal of Philosophy* 14, no. 3 (1984): 401–19. http://www.jstor.org/stable/40231378.

⁷ "2021 Poverty Guidelines." ASPE. United States Government, February 2021. https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines.

⁸ "U.S. Census Bureau Quickfacts: United States." U.S Census Bureau. United States Government, n.d. https://www.census.gov/quickfacts/fact/table/US/SEX255221.

⁹ "Homeless Population By State 2023." World Population Review, 2023. https://worldpopulationreview.com/state-rankings/homeless-population-by-state.

transportation's availability and convenience also allow many people to commute in a cost-efficient way. Subways, buses, ferries, and other means of transport allow millions of people around the country to get from place to place every day. This is a luxury that we take for granted so often. This information is relevant to understand the opportunities given to people who suffer from poverty in the United States. Education is extremely important to help people escape poverty and pursue careers that will allow them to sustain a better means of living. 10 By no means am I suggesting that those who are more affluent and privileged in the United States do not have more privilege and higher foundations set for them than those from lower-income households, they do; the United States has policies and practices set in place that can be utilized by those suffering from poverty to provide food for their families, pay for medical bills, have a roof over their heads, and obtain an education that will help them to improve their quality of life.11

The level of poverty experienced in India, however, is drastically different from the United States. With a population 4.1x greater than the United States, India is also 1/3 of the physical size of the United States. 12 The population makes up a huge part of the way poverty is experienced because of a lack of space and resources. Poor Indians do not have help from their government with aid, housing, proper healthcare, or basic life-sustaining resources such as food and clean water. This makes it extremely difficult for poverty to be escaped through generations because people need to begin working at extremely young ages to help their families and have no time or access to a proper education that could help them learn a skill. Similar to the US, India is

¹⁰ Ladd, Helen F. "Presidential Address: Education and Poverty: Confronting the Evidence." *Journal of* Policy Analysis and Management 31, no. 2 (2012): 203-27. http://www.jstor.org/stable/41429276.

¹¹ COHLER, ANNE M. "MODERATE AND FREE GOVERNMENT: THE UNITED STATES CONSTITUTION." In Montesquieu's Comparative Politics and the Spirit of American Constitutionalism. 148–69. University Press of Kansas, 2021. https://doi.org/10.2307/j.ctv1p2gm5j.11.

¹² I came to this conclusion myself based on population data and landmass calculations.

measured at having 16.4% of its population living in poverty. 13 This is not a huge difference from the percentage of poverty in the US however, this definition of poverty is completely different. In India, any person living on less than \$1.90 per day, or \$694 a year is considered poor. ¹⁴ This is the standard set in India to measure poverty concerning the country's economy and the economic status of the population. 87.5% of the Indian population lives on less than \$5.50 per day or \$2,007 annually. ¹⁵The World Bank's median poverty line is set at \$3.10 a day, of which 60% of India's population falls.¹⁶ The poverty lines in place in India and the United States are vastly different because of the way they are measured and this allows one to directly picture the difference in the quality of life for a poor person in America vs India. 17 Healthcare is another resource that is not given to the poor and is reserved for those who can afford it. These issues are largely due to corruption in the government and the economic health; officials prioritize the strengthening of industry and the economy over providing government aid to those in need of basic life necessities. This resulted in one of the highest surges of COVID-19 in the world in April of 2021, when there were almost 40,000 new cases of covid per day in India; it can only be imagined how many actual cases there were as this number is just based on the records of

¹³ Nitnaware, Himanshu. "India Has Pushed Back Poverty, Still Home to Most Poor People in World: UNDP Index." Down To Earth, October 17, 2022.

 $[\]frac{https://www.downtoearth.org.in/news/governance/india-has-pushed-back-poverty-still-home-to-most-poor-people-in-world-undp-index-85502.$

¹⁴ "September 2022 Global Poverty Update from the World Bank: 2017 PPPS and New Data for India." World Bank Blogs, September 14, 2022.

 $[\]frac{https://blogs.worldbank.org/opendata/september-2022-global-poverty-update-world-bank-2017-ppps-and-new-data-india\#: \sim: text=It\%20 is\%20 important\%20 to\%20 note, and\%20 new\%20 data\%20 for\%20 India).$

¹⁵ "India Poverty Rate 1977-2023." MacroTrends, 2023.

https://www.macrotrends.net/countries/IND/india/poverty-rate.

¹⁶Basu, Moni, Nick Scott, and Jordan Mendys. n.d. "This is what it means to be poor in India today." CNN. Accessed January 17, 2023.

https://www.cnn.com/interactive/2017/10/world/i-on-india-income-gap/

¹⁷ "Measuring Poverty Overview." n.d. World Bank. Accessed January 17, 2023. https://www.worldbank.org/en/topic/measuringpoverty.

positive tests, which were also sold and not given. 18 Education is another tool that is out of reach for those who suffer from poverty because it is either too expensive, time-consuming, or physically distanced. 19 Public education in India is not funded by the government, lacks technology and resources, and is taught almost completely in Hindi. 20 This makes chances for pursuing higher education that much slimmer. For those who need education then most aren't given to chance to learn about things that interest them or skills that may help them pursue future careers. Extra lessons for English or SAT tutoring are very expensive and out of reach for these children. In no way is it impossible for somebody born into poverty to become successful, but the tools are in no way handed to them.²¹ Time and effort that could be used studying become a point of guilt when students see their families in need of extra income. The lack of aid and education in India leaves the poor desperate, hopeless, and dependent on their instincts. These people are living and working out of the dire need of the necessities in life. Opportunities or wishes for better lives are interrupted by the desperation to provide a meal for their families. Young girls are sent off to marry as early as eleven years old, as female children are seen as economic liabilities who cannot provide for their families.²² Jobs are often required to be within walking or cycling distance from one's home as public transportation is often overwhelmed, with individuals hanging out of windows and doors, desperate to reach their final destinations.²³

¹⁸"India: WHO Coronavirus Disease (COVID-19) Dashboard With Vaccination Data." n.d. WHO Coronavirus (COVID-19) Dashboard. Accessed January 17, 2023. https://covid19.who.int/region/searo/country/in.

¹⁹ Kanbur, Ravi. "Poverty and Inequality: Concepts and Trends." *Poverty and Conflict: The Inequality Link*. International Peace Institute, 2007. http://www.jstor.org/stable/resrep09599.5.

²⁰ Tilak, Jandhyala B. G. "Inequality in Education in India." *Indian Journal of Industrial Relations* 14, no. 3 (1979): 417–36. http://www.jstor.org/stable/27765728.

²¹ JHA, JYOTSNA. "EDUCATION INDIA PRIVATE LIMITED." *India International Centre Quarterly* 42, no. 3/4 (2015): 39–51. http://www.jstor.org/stable/26316574.

²² Roy, Raj Coomar. "Child Marriage in India." *The North American Review* 147, no. 383 (1888): 415–23. http://www.jstor.org/stable/25101631.

²³ KHAROLA, P.S. "Analysing the Urban Public Transport Policy Regime in India." *Economic and Political Weekly* 48, no. 48 (2013): 95–102. http://www.jstor.org/stable/23528933.

Public transportation vessels are often unkept and unsanitary as well, inadequately providing a healthy travel environment for those who need it. Personal vehicles are out of reach for those earning as little as people in poverty do, and the prices of gas in India are extremely expensive as well—higher than in the United States at the moment. This is another factor that exemplifies the way jobs, usually laborious, are taken by the poorer population when they have access to them. They usually take what they can get, as the government doesn't help cover any costs of living. In my thesis, I will analyze contrasting differences in the way poverty is experienced in the United States and India. Mainly, I will be focusing on the accessibility and deployment of education and welfare programs in these countries. The evidence will show that the governmentality of poverty in the United States and India vastly differs, and as such, so does the possible economic and financial outcomes of impoverished people in these nations. In the United States, the evidence will show that their programs in education and welfare offer more opportunities for upward mobility, whereas, in India, their approaches to public services result in reduced opportunities for impoverished residents in the nation-state.

Methodology

There are several methodological approaches used in this thesis to conduct and write research, exploring as many outlets of information as possible to help answer the above-detailed research question. There are many scholarly articles published on the experiences of poverty around the world and on the ways government regulations differ. Finding published scholarly articles allowed me to get a better grasp on my understanding of different experiences of poverty, societal and cultural norms that can fuel this, and government policies that allow these experiences to exist. These helped me get the most accurate depiction of poverty experiences for an accurate comparative analysis. Getting an accurate, in-depth understanding of poverty

experiences and their background allowed me to narrow down the best selections of information to use in my research. Accurate and credible sources assisted me to move forward in my analysis with confidence and knowledge to fuel the basis of my research. Finding sources written by global political unions, such as the United Nations, was important to explore different definitions for a global standard of poverty and apply them to the research conducted for my case studies. There are many types of poverty and it is much more relative than universal; there is no one size fits all definition or statistic. ²⁴ However, finding the closest collective definition for world poverty allowed me to strongly compare the way the poor live in the United States and India. To understand the underlying conditions of poverty, I read through statistics, individual accounts, and experiences, and applied my knowledge of what first-world and third-world poverty look like—as I have lived in both countries I am researching.

Another large factor in my research question is population size. The populations of my two case studies are drastically different and I believe this has a large impact on the way poverty is experienced in the respective nations; to explore this further, I researched how population can affect a country's economy, access to education, available resources, and the chance of extreme poverty. Finding in-depth information on the tools provided by the US and Indian governments to aid people suffering from poverty helped me strengthen my comparative analysis of poverty in the two countries by providing accurate and detailed information about the differences in what the poor have access to. Governmental resources were the best source for this information as the main focus of this aspect of my research is government aid, including food stamps, housing, unemployment/disability benefits, etc. Numbers and statistics were also an imperative part of understanding how poverty is experienced and addressed without firsthand accounts. The

²⁴ Townsend, Peter. "The Meaning of Poverty." *The British Journal of Sociology* 13, no. 3 (1962): 210–27. https://doi.org/10.2307/587266.

percentage of poverty, literacy, and unemployment allowed me to put together a well-rounded comparative analysis of the different ways of living for the poor class in two drastically different places. Population effects go further than just government regulations and strongly impact societal norms and practices. For example, places with higher populations are more likely to reserve resources, such as education, for those of a higher class, rather than even or fair distribution. This fuels societal norms to be driven by greed and competition. To get the best account of the way societies impacted poverty experiences in India and the US, it was most helpful to find first-hand accounts from persons who have lived in both countries that do not suffer from poverty. Researching the education that can be accessed by the lower-class people of India and the United States was an extremely beneficial aspect of this topic, as education strongly relates to the opportunities these marginalized groups have.

I used the United States and India as my case studies to appropriately and neatly organize the information I gathered on the experiences of poverty in each country. The topics I mainly focused on are access to quality education and welfare resources provided by the governments and I addressed these separately within the case studies. Through the collection of qualitative data, such as a non-fiction text with oral accounts of real-life experiences titled *Behind the Beautiful Forevers* by Katherine Boo and various academic articles, I was able to critique and analyze the firsthand accounts of impoverished persons in both the United States and India. Likewise, I used numerical data offered by sources such as the United Nations and the World Bank to further understand the issues that surround poverty and their nuanced complexities.

²⁵ MARTÍN-GUZMÁN, PILAR. "Population and Poverty." *Genus* 61, no. 3/4 (2005): 167–84. http://www.jstor.org/stable/29789273.

²⁶ Becker, Julia C. 2021. "Neoliberalism can reduce well-being by promoting a sense of social disconnection, competition, and loneliness." PubMed. https://pubmed.ncbi.nlm.nih.gov/33416201/.

After sharing the information gathered, I discuss how education and welfare are tied in and affect these communities independently and together. Discussing the main ways in which marginalized people are affected by the resources they have access to allowed me to carefully analyze the outcomes that arise as an effect of these factors. Organizing this information independently by country made for an easier understanding of the situations at hand. My discussion is the embodiment of the comparative analysis, taking the information originally provided separately and analyzing the key similarities and differences that show how India and The United States have very different standards of poverty. Through using the research and statistics gathered, the discussion is the key to solidifying my belief that poverty is greatly affected by the education that is accessible and welfare programs available to those suffering from poverty in the United States and India. This part of the comparative analysis brings the earlier information into relativity since the factors studied will be compared side by side. In my conclusion, I summarized my methods, findings, discussion, and comparisons to most effectively instill the idea that the experience of poverty is relative to available resources.

Literature Review

To be able to fully grasp the differences in poverty as an experience faced in India and the United States, reviewing statistics and literature is imperative for the most accurate comparison of the two. It is difficult to uphold a universal definition of poverty, and poverty lines vary based on the economic development and health of the nation at hand.²⁷ Poverty is subjective and while each nation has numeric thresholds for poverty, these aren't the best sources to compare poverty internationally, due to different economic development stages, cost of living, and wages. John

²⁷ Bapat, Meera. "Shortcomings in the Official Poverty Line." *Poverty Lines and Lives of the Poor Underestimation of Urban Poverty - the Case of India*. International Institute for Environment and Development, 2009. http://www.jstor.org/stable/resrep01261.6.

Cook Ph.D. MAEd, a researcher on the impact of public policy choices on health, defines poverty as "an agreed upon minimum level of resources that no one should be allowed to sink below, usually connected to a minimum level of basic needs."28 This definition reflects the official threshold to measure poverty closely and accurately according to the United Nations.²⁹ In the mid-1960s the current method for poverty measure was developed by Mollie Orshansky, who was an economist at the Social Security Administration. ³⁰ Her poverty measurements set the threshold for poverty at the cost of a minimum food diet multiplied by three, to take other basic expenses into account.³¹ The idea that poverty is based on a minimum calorie count and famine was a recurring theme found in my research of poverty definitions used within global standards.³² Since this definition of poverty doesn't express any exact numbers, it can be used across national borders if the cost of living and economic health of the nation is taken into account. It was important to base my comparative analysis of poverty on definitions that can be applied to understanding the lifestyle that is attainable to those suffering from poverty. It is still important, however, to be informed about the difference in numeric poverty lines between the United States and India. Even though poverty will be discussed through the lens of lifestyle and accessibility to opportunity, the poverty lines that are based on annual income help to provide a better understanding of just how impoverished these nations and people are, comparatively. In the United States, the poverty line is set at \$13,590 annually or \$1,132.50 monthly for an

²⁸Cook, John. 2014. "Poverty Measurement: Catching up with Mollie Orshansky by John Cook - TalkPoverty." Talk Poverty. https://talkpoverty.org/2014/05/23/cook/.

²⁹ "Ending Poverty." United Nations. United Nations, n.d. https://www.un.org/en/global-issues/ending-poverty.

³⁰ "Mollie Orshansky." Social Security Administration. United States Government, n.d. https://www.ssa.gov/history/orshansky.html.

³¹U.S. Census Bureau. 2022. "The History of the Official Poverty Measure." U.S. Census Bureau. https://www.census.gov/topics/income-poverty/poverty/about/history-of-the-poverty-measure.html.

³² "Technical Poverty Estimation Report : Myanmar Poverty and Living Conditions Survey." World Bank. Ministry of Planning and Finance, December 2017.

 $[\]frac{https://documents.worldbank.org/en/publication/documents-reports/documentdetail/73501151300254917}{2/technical-poverty-estimation-report-myanmar-poverty-and-living-conditions-survey}.$

individual.³³ In urban areas, the Indian poverty line is set at 15,420 Indian rupees/\$186.69 USD annually or 1,286 Indian rupees/\$15.56 USD per month.³⁴

Education is one of the largest factors used to strategize the growth and reduction of poverty in developing countries; nations with higher levels of education have lower poverty rates due to higher levels of employment, higher average salaries, and a lower population due to the more widespread use and awareness of contraceptives.³⁵ Aloysius Mom Njong's research paper, "The effects of educational attainment on poverty reduction in Cameroon," states that investment in education is necessary for countries that want to prioritize economic growth because it will increase average wages and overall quality of life for the population. It is also explained that poverty does strongly inhibit access to education in nations where poverty is very widespread. Those suffering from severe poverty don't have access to quality education that could allow upward mobility through the learning of skills and careers that require education.³⁶ This information was helpful to my research because it solidified my hypothesis that the lack of accessible education has a detrimental impact on the experience of poverty. In the 1970s and 1980s, many East Asian countries (Hong Kong, Taiwan, Singapore, and The Republic of Korea) began investing heavily in education to in turn positively benefit their economies, and this resulted in steady patterns of poverty reduction in these countries. ³⁷ Through heavier funding and more widespread access to education provided in these nations, they were able to raise

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³³ ASPE. 2023. "Poverty Guidelines | ASPE." HHS ASPE. https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.

³⁴ "What is the current poverty line in India? Check Answer at BYJU'S." n.d. Byjus. Accessed January 17, 2023. https://byjus.com/ias-questions/what-is-the-current-poverty-line-in-india/.

³⁵Tilak, Jandhyala B. 2010. "Education and Poverty: Journal of Human Development: Vol 3, No 2." Taylor & Francis Online.

https://www.tandfonline.com/doi/abs/10.1080/14649880220147301?journalCode=cjhd19.

³⁶ Njong, Aloysius M. 2010. "The effects of educational attainment on poverty reduction in Cameroon." Academic Journals. https://academicjournals.org/article/article1382023375 Njong.pdf.

³⁷ Awan, Masood & Malik, Nouman & Awan, Haroon & Waqas, Muhammad. (2011). Impact of education on poverty reduction. INTERNATIONAL JOURNAL Of ACADEMIC RESEARCH. 3.

average wages, and living conditions for the poor, increase literacy rates and have an overall positive impact on the experience of poverty and the general economy. Poverty and education have an inverse relationship in which the increase of one-factor results in the decline of the other; increased education leads to lower levels of poverty and higher levels of poverty reflect lower education rates.³⁸ Access to quality education therefore strongly increases the chance for upward mobility of financial statuses for those born into poverty.

Welfare is a range of programs funded by the government to provide aid, financial and resource-based, to those who cannot adequately support themselves and their families.³⁹ Welfare programs can include unemployment aid, subsidized healthcare, government-funded schools, educational grants, and food stamp programs. The goal of welfare is for the government to help provide a greater quality of living to those that cannot obtain necessities for themselves and their dependents based on their income. ⁴⁰ In the article *Welfare: What It Is, Different Types, Who Qualifies for Benefits,* Adam Hayes explains that eligibility for welfare programs is determined based on financial status, household size, disabilities, and the minimum acceptable standard of living in their place of residence. These are important basic definitions and applications to understand for my research to comparatively analyze differences in welfare opportunities available to those living in poverty in the United States and India. All places have what they believe to be considered basic human rights and needs, and this varies from place to place based

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³⁹ Cropsey, Joseph. "What Is Welfare Economics?" *Ethics* 65, no. 2 (1955): 116–25. http://www.istor.org/stable/2378702.

⁴⁰Hayes, Adam. 2022. "Welfare: What It Is, Different Types, Who Qualifies for Benefits." Investopedia. https://www.investopedia.com/terms/w/welfare.asp.

on available resources, population size, the economic status of the nation as a whole, and what the government is financially able and willing to provide.

Many accessible sources discuss the numbers and statistics of poverty experienced in the United States and India, as well as an analysis of resources accessible to these individuals by their governments. I plan to use these statistics to curate a careful analysis that compares how poverty-struck populations live day-to-day and the sometimes stark contrasts between them. The things that allow poverty to be experienced the way they are in these countries are extremely important to understand, and there is a gap in research about the aspects of poverty compared between countries. India and the United States have extremely different economies, population sizes, cultures, and the basis for the definition of poverty. Accessibility or the lack of, helpful resources is what allows these countries to uphold such differences in the quality of life of their poor populations. Focusing on the experiences of poverty and what those suffering from poverty go through in their daily lives is what makes my research different from others that would normally rely on statistical information when discussing poverty. Statistics are a large part of understanding the depth of poverty faced by a nation, but will not be the focal point of my paper. Comparing lifestyles, access and main challenges faced by people in poverty in both India and the United States will allow for a better understanding of how poverty can be experienced so differently in countries that offer different opportunities and aid to those in poverty.

Case Study 1: The Experience of Poverty in India

The way poverty is approached and treated in India makes the chances of upward mobility much harder for those experiencing poverty. Upward mobility in this context refers to access to resources that would allow individuals the chance to escape poverty and improve their quality of life. Access to education and welfare programs in India largely contribute to this

pressing issue and the way poverty is experienced so severely in such a large portion of the population. Poverty in India is described as chronic by many because there are so many factors working against marginalized groups and inhibiting their chances of financial growth.⁴¹ Katherine Boo's non-fiction and documentative novel, Behind the Beautiful Forevers, shares the true stories of people living in slums, their experiences with inequality, and the hardships of escaping the life they were born into. Boo lived in Mumbai for three years and made personal connections with people who lived in slums to write this book. She emphasizes the importance of education accessibility in these individuals' lives, when she writes "As every slum-dweller knew, there were three main ways out of poverty: finding an entrepreneurial niche... politics and corruption... and education."42 Welfare is a large contributing factor to the lives those in poverty can live as well, as it aids in providing necessities such as food and medical care for the poor. India does not provide its citizens the quality or quantity of welfare that is seen in many western parts of the world and continues to fall behind in this aspect. 43 The richest 10% of people in India own 80% of the nation's wealth; The gap between rich and poor is extremely stark and this reflects in the resources available to uplift the poor financially and intellectually. 44

Education

Education is an extremely important factor to consider when talking about the opportunity and upward mobility of poor populations. It is the driving force that can be used to

https://www.cnn.com/interactive/2017/10/world/i-on-india-income-gap/.

⁴¹ Mehta, Aasha Kapur and Shah, Amita, Chronic Poverty in India: Overview Study (2001). Chronic Poverty Research Centre Working Paper No. 7, Available at SSRN: http://dx.doi.org/10.2139/ssrn.1754532

⁴² Boo, Katherine. *Behind the Beautiful Forevers*. Faber and Faber, 2015.

⁴³Yadav, Anumeha. 2015. "How effective are social security and welfare in India?" The Hindu. https://www.thehindu.com/news/national/how-effective-are-social-security-and-welfare-in-india/article68 23320.ece.

⁴⁴Basu, Moni, Nick Scott, and Jordan Mendys. n.d. "This is what it means to be poor in India today." CNN. Accessed January 17, 2023.

give individuals the chance to learn skills or subjects that would allow them to pursue careers in higher-paying fields. India as a whole is no stranger to the benefits of education, and as a whole takes its educational victories seriously. India houses large higher educational training programs and institutes and is known worldwide for gifting the world with many talented doctors, engineers, and many other scholars. 45 However, ensuring these opportunities for all Indians has proven difficult for the Indian education system. Adult literacy rates are measured by taking the percentage of those over the age of 15 that can read and write short, simple, and relatable statements. 46 The current literacy rate in the nation is 77.7% and India has seen a drastic improvement in literacy over the past seven decades, with the literacy rate in 1951 being only 18.5%. 47 Literacy is extremely important for the socioeconomic development of a country and provides better employment rates and prospects for the population of the given nation. 48 Better literacy rates have been shown to lead to decreased population growth as well, which is extremely impactful for a nation like India, which boasts a population of 1.4 Billion, as lower population rates lead to a better distribution of resources for individuals. ⁴⁹ High literacy rates also reflect on populations with less crime and healthier populations, as people can sustain their lifestyles through work and learn about sanitation and sexual health practices.⁵⁰

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⁴⁵Aiyar, Yamini. 2022. "A substantive welfare state remains an illusion." Mint. https://www.livemint.com/politics/news/the-india-that-waits-for-welfare-sarkar-11660496323708.html. https://www.macrotrends.net/countries/IND/india/literacy-rate.

⁴⁷Sharma, Sanjay. 2022. "International Literacy Day 2022: Theme, significance & history |." Times of India.

 $[\]frac{https://timesofindia.indiatimes.com/education/news/international-literacy-day-2022-theme-significance-history/articleshow/94065106.cms.$

⁴⁸"Why we should invest in getting more kids to read — and how to do it." 2017. World Bank Blogs. https://blogs.worldbank.org/education/why-we-should-invest-getting-more-kids-read-and-how-do-it. ⁴⁹"IMPORTANCE OF LITERACY IN INDIA'S ECONOMIC GROWTH." 2012. International Journal of Economics and Research.

https://www.ijeronline.com/documents/volumes/Vol%203%20issue%202/ijer20120301MA(10).pdf. ⁵⁰ Why we should invest in getting more kids to read — and how to do it." 2017. World Bank Blogs. https://blogs.worldbank.org/education/why-we-should-invest-getting-more-kids-read-and-how-do-it.

This information shows that basic educational principles have become far more widespread in India over time. Still, it is the more advanced educational opportunities that are needed to provide individuals with skills to escape poverty. At the same time, India's literacy rate has shown substantial growth, but the pursuit of higher education has not. Only 38.7% of India's population finish their secondary school education.⁵¹ Delhi, a more metropolitan state that houses the nation's capital, has the highest population of people who have completed this level of education at 63.8%, and only 28.7% of those in Jharkhand, a primarily rural state in eastern India, have completed secondary school. 52 Secondary school in India is the equivalent of what American education systems would refer to as high school. This brings up the idea of the accessibility of education for the mass population. If basic literacy rates have increased exponentially through the years, why hasn't the rate of a full education increased? I believe this has to do with the accessibility and lifestyle compatibility of education for the majority of the Indian population, as education takes up a large part of the day for most which is unrealistic for the lifestyles of many Indians living in poverty, who need to work grueling hours to insure their next meal.

When discussing education in India, the subject of accessibility is a large contributing factor to the low rates of finished education among the population, specifically the poor population. 40% of India's massive population is currently under the age of 18 and this serves as the world's largest child population. Over 150 million of these children work as laborers, which puts education behind the priority of work, directly impacting the skillset that the next working

⁵¹ Gulankar, Akash C., and Chandrajit Mitra. 2020. "Less than 40% people pursue secondary or higher education in India." The Federal News. https://thefederal.com/news/less-than-40-people-pursue-secondary-or-higher-education-in-india/.

⁵² Gulankar, Akash C., and Chandrajit Mitra. 2020. "Less than 40% people pursue secondary or higher education in India." The Federal News.

https://thefederal.com/news/less-than-40-people-pursue-secondary-or-higher-education-in-india/.

class will have in India. 53 The future of the nation is dependent on the youth and the opportunities presented to them and with such a large population of children the next generation of India has the potential to see immense growth in their industrial and economic environments. According to the World Economic Forum's Future of Jobs Report in 2018, to meet the demands of the coming Fourth Industrial Revolution, more than half of India's workforce will need to be reskilled by the year 2022 to sustain the growth and development of the working class inclusively.⁵⁴ With half of the child population being illiterate and uneducated after grade 5, India is inhibiting their potential growth by not investing in affordable and quality education. Accessibility in education allows all people access to the same educational resources, information and experiences, regardless of disabilities, economic standing, race, and gender. 55 59% of the population of India is educated at the level of grade 3, and only 38% is educated at a grade 10 level. ⁵⁶ Additionally, 75% of Indian children with disabilities never enroll in school at all.⁵⁷This is much lower than the world average and brings up the question: Why aren't more people educated to a higher level? Again, this comes down to accessibility. One of the largest issues with this is the large child workforce, as many times children have to choose between aiding their families with income for necessities; education takes away from the hours they can work and earn livable wages. Using this information, it is clear that one of the large issues with education access is the time consumption a full education takes, more specifically the time it

⁵³"Child Labour Policy and Child Education in India." n.d. Smile Foundation. Accessed January 17, 2023. https://www.smilefoundationindia.org/child-labour-policy/.

⁵⁴⁶Making education more accessible and inclusive in." 2022. The World Economic Forum. https://www.weforum.org/agenda/2022/10/report-education-accessible-inclusive-india/.

⁵⁵Peachey, Rachel. 2022. "What is accessibility in education? Conversations to start at ASU+GSV." Boclips. https://www.boclips.com/blog/accessibility-in-education.

⁵⁶"Making education more accessible and inclusive in." 2022. The World Economic Forum. https://www.weforum.org/agenda/2022/10/report-education-accessible-inclusive-india/.

⁵⁷Maheshwari, Prem D. 2021. "Reimagining Education in India: The Development of Accessible and Inclusive Learning Solutions that can Help Cater to Diverse Needs." Higher Education Digest. https://www.highereducationdigest.com/reimagining-education-in-india-the-development-of-accessible-a nd-inclusive-learning-solutions-that-can-help-cater-to-diverse-needs/.

takes away from children being able to work to support themselves and their families to afford necessities such as housing, food, and electricity. There are many more hardships, though, when it comes to the poor's access to a quality education that could help further future career paths. Learning nowadays takes place online very often and was permanently increased globally after the Covid-19 pandemic, when all students, teachers, and institutions alike had to adapt to the times and bring classrooms to the computer after schools were forced to shut down. Internet access, arguably, is a necessity when it comes to education today and many would agree that it would be nearly impossible to finish school and obtain a full-quality education without it. 60% of students in India do not have access to an internet connection, as it is an added expense and can be fully unavailable in more rural places. 58 Only 20% of school-aged children had access to online teaching sessions during the Covid-19 pandemic, and of those students, dropout rates at this time reached almost 50%.⁵⁹ In the age of information, internet access has proven to be a necessity and not a luxury, and to provide adequate and accessible education, the issue of accessible internet needs to be addressed in India. The quality of affordable education for the poor in India who can make time for it faces hardships as well. With the large population size, government funding for education does not go as far as it does in many places and causes affordable and free education to suffer. In 2021, 41.3% of all Indian schools, public and private, had access to computers with only 24.5% of these schools having access to the internet. 60 The Right to Education Act (RTE) was passed in India in 2009 and aimed to provide free and compulsory education for all Indian children between the ages of 6 to 14, it was implemented to

⁵⁸ Gupta, Subhashish. "Cellular Mobile in India: Competition and Policy." *Pacific Affairs* 85, no. 3 (2012): 483–510. http://www.istor.org/stable/23266770.

⁵⁹"60% students do not have internet access in India: Report." 2021. India Today. https://www.indiatoday.in/education-today/news/story/60-students-do-not-have-internet-access-1876720-2021-11-14.

⁶⁰ Making education more accessible and inclusive in." 2022. The World Economic Forum. https://www.weforum.org/agenda/2022/10/report-education-accessible-inclusive-india/.

battle the decline of the national educational system and poor learning specifically experienced by the poor who could not afford private schools that offered state-of-the-art institutions, technology, and international curriculums. 61 After this act was passed, even affordable education proved to cater to those who can afford outside tutoring services, as enrollment for good schools that have reputations for giving students the tools to obtain higher education and better jobs are extremely competitive. High-stakes entrance exams are extremely common and evaluate a student's knowledge level before being accepted into the school, resulting in many children being enrolled in private, and expensive, tutoring sessions to ensure a high score. 62 Coaching sessions for these entrance exams start at around 30,000 rupees or \$366 and can reach prices of up to 500,000 rupees or \$6114.63 With the poverty line being set at \$694 annually and the average income being \$4,732 a year, these tutoring sessions are targeted toward the elite.⁶⁴ Even the cheapest tutoring sessions for a single exam would be extremely expensive for those suffering from poverty. The aim for more equal access to education thus resulted in the expansion of tutoring centers and services, counteracting the goal of accessibility as affluent students, once again, maintained a large advantage. 65 Additionally, public funding for education has declined in recent years, and Pawan Agarwal, a researcher who worked at the Ministry of HRD and University Grants Commission in the Indian Government for almost a decade, shares

⁶¹n.d. THE RIGHT OF CHILDREN TO FREE AND COMPULSORY EDUCATION ACT, 2009 ARRANGEMENT OF SECTIONS. Accessed January 17, 2023. https://legislative.gov.in/sites/default/files/A2009-35_0.pdf.

⁶²Agarwal, Pawan. 2006. "Higher Education in India: The Need for Change." EconStor. https://www.econstor.eu/bitstream/10419/176564/1/WP180-Higher-Education-in-India.pdf.

⁶³NDTV Business Desk. 2022. "What It Costs To Educate A Child In India And How To Plan For It." NDTV.com.https://www.ndtv.com/business/what-does-it-cost-to-educate-a-child-in-india-and-how-to-plan-for-it-3272408.

⁶⁴Khatabook. 2022. "What is the Average Salary in India?" Khatabook. https://khatabook.com/blog/know-about-average-salary-and-wage-in-india/.

⁶⁵Choudhary, Kaushik. 2020. "Can greater access to education be inequitable?" Ideas for India. https://www.ideasforindia.in/topics/human-development/can-greater-access-to-education-be-inequitable.html.

that this decline in funding has caused numerous institutions to either implement or raise tuition costs for students with little to no financial aid offered-making affordable and quality education for the poor more scarce than ever. Students that come from families who prioritize education but cannot afford private education continue to fall behind in their studies compared to affluent students because of the resources they lack in their educational institutions, which can lead to burnout and increase the rate of drop-outs. Since education is known to provide a path towards larger and high-paying jobs, if students aren't receiving the education needed to help them learn skills necessary for the workforce, it is precious time wasted for students who could be earning money from low-wage labor or domestic work. Even with the applied effort to become educated and further their futures, these students face so many odds stacked against their favor compared to students that can afford the luxury of education. Affordable education is available in India, but it is highly competitive, and poor government funding adds difficulty when it comes to growing the educated population. Schools that are accessible to poor students do not have the same resources at their disposal and don't allow students to gain useful skills for the workplace and future careers. Quality education comes to those that can afford it, and a large reason such an immense percentage of the youth begin working unskilled jobs before they are high-school age is out of necessity to earn living wages, which are not worth sacrificing for an education system that has proven to prioritize and prepare well-off students for college educations and successful careers. Indian poverty is like a cycle rather than an uphill journey and this is largely due to the lack of quality education made accessible by the government to the poor.

In-school education is not the only educational factor impacting the experience of poverty in India, education on sexual practices and birth control use is also extremely important, especially in a country dealing with so many economic and political issues related to the

expansive and uncontrollable population growth. Not only does education provide useful skills that can be used to further one's career, but it has also been proven to control booming populations. Educated communities often have pregnancies at later ages and women give birth to fewer children in comparison to non-educated communities. ⁶⁶Lowering birth rates is crucial for poor communities in India because it would allow for better circulation of resources per individual. Widespread education on sexual practices and reproductive functions such as contraceptive use, menstrual cycles, sexually transmitted diseases, and consent results in an overall better quality of life because individuals are given the information and resources to practice safe sex, have fewer children, and have more income to spend per child and on healthier lifestyles. ⁶⁷ Sex and all things related to sex are taboo subjects in India due to the conservative cultural beliefs, and sexual education curriculums in schools have been strongly opposed by many. Today, 12 out of 28 states in India have banned sexual education, including education on HIV/AIDS, from being taught in schools. ⁶⁸ A large reason for many of these bans is the belief that the introduction of sexual information in children will result in promiscuity and experimentation due to sparked curiosity. However, sexual health programs have shown that sex education programs reduce the rate of sexual activity and sexual risk behaviors such as unprotected sex.⁶⁹ India is a country with high rates of abortion mortality, HIV/AIDS, and sexual

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⁶⁶Mehta, Pooja. n.d. "Measures to Control Population of India." Economics Discussion. Accessed January 17, 2023. https://www.economicsdiscussion.net/essays/measures-to-control-population-of-india/2249.

⁶⁷Chakraborty, Palak. n.d. "Lack of Sex Education in India and its Growing Importance in the Digital Era." IJPSL. Accessed January 17, 2023.

https://ijpsl.in/wp-content/uploads/2021/05/Lack-of-Sex-Education-in-India-and-its-Growing-Importance-in-the-Digital-Era Palak-Chakraborty-Avantika-Mishra.pdf.

⁶⁸Youth Coalition for Sexual and Reproductive Rights (YCSRR). n.d. "On the Lack of Comprehensive Sexuality Education in India." OHCHR. Accessed January 17, 2023.

https://www.ohchr.org/sites/default/files/lib-docs/HRBodies/UPR/Documents/Session1/IN/YCSRR_IND_UPR S1 2008 YouthCoalitionforSexualandReproductiveRights uprsubmission.pdf.

⁶⁹American College of Obstetricians and Gynecologists. n.d. "Comprehensive Sexuality Education." ACOG. Accessed January 17, 2023.

 $[\]underline{https://www.acog.org/clinical/clinical-guidance/committee-opinion/articles/2016/11/comprehensive-sexua\ \underline{lity-education}.$

assault. It is also a country in which almost half of the population is restricted from learning about safe sex practices; this is no coincidence. In India, unsafe abortions are responsible for 50% of maternal deaths in people aged 15-19,⁷⁰ there are 86 rapes reported daily⁷¹, and around 63,000 new cases of HIV/AIDS are reported per year.⁷² The conservative beliefs ingrained in Indian society are doing the opposite of what they are intended by increasing the chances of maternal death, STDs, and assault. This poses a huge risk for adolescents, as they are bound to experience sexual activity and will not have the knowledge to do so safely, increasing the risk of child pregnancy, unwanted pregnancy, a slew of sexually transmitted diseases, and sexual assault/rape due to the lack of education on consensual sexual practices. The National Family Health Survey of India collected data that has shown that only 21% of adult men and 31% of adult women in India had accurate knowledge of the HIV/AIDS disease. Additionally, 50% of all women in India knew about safe sex practices and contraceptive methods.⁷³ India implemented population control policies that set forth a two-child restriction in an attempt to relieve

⁷⁰Chakraborty, Palak. n.d. "Lack of Sex Education in India and its Growing Importance in the Digital Era." IJPSL. Accessed January 17, 2023.

 $[\]underline{https://ijpsl.in/wp-content/uploads/2021/05/Lack-of-Sex-Education-in-India-and-its-Growing-Importance-in-the-Digital-Era_Palak-Chakraborty-Avantika-Mishra.pdf.}$

⁷¹The Hindu News Staff. 2022. "India lodged average 86 rapes daily, 49 offences against women per hour in 2021: NCRB data." The Hindu.

 $[\]frac{https://www.thehindu.com/news/national/india-lodged-average-86-rapes-daily-49-offences-against-wome}{n-per-hour-in-2021-government-data/article65833488.ece}.$

⁷²National AIDS Control Organization. 2022. "India HIV Estimates 2021: Fact Sheet." NACO. http://naco.gov.in/sites/default/files/India%20HIV%20Estimates%202021%20_Fact%20Sheets___Final_Shared_24_08_2022.pdf.

⁷³Chakraborty, Palak. n.d. "Lack of Sex Education in India and its Growing Importance in the Digital Era." IJPSL. Accessed January 17, 2023.

https://ijpsl.in/wp-content/uploads/2021/05/Lack-of-Sex-Education-in-India-and-its-Growing-Importance-in-the-Digital-Era Palak-Chakraborty-Avantika-Mishra.pdf.

⁷⁴Gupta, Mayuri. 2021. "Assessing the constitutionality of the Uttar Pradesh Population (Control, Stabilization and Welfare) Bill, 2021." Vidhi Centre for Legal Policy.

 $[\]underline{https://vidhilegalpolicy.in/blog/assessing-the-constitutionality-of-the-uttar-pradesh-population-control-stabilization-and-welfare-bill-2021/.$

restricted from learning about contraception will somehow learn to use it to abide by government regulations. The experience of poverty in India is impacted by this, as sexually aware individuals make smarter decisions that lead to higher standards of living. By prohibiting this knowledge due to outdated taboos, India is putting its youth at risk and inhibiting their chances of growth and success.

The experience of poverty in India is heavily influenced by educational factors and the way they are shared with the poor. Quality of life is largely dependent on the educational opportunities available to an individual, as this affects future career prospects, income, and careful family planning. The Indian education system sets up those entrenched in poverty for failure, as even policies put in place to make education more accessible end up benefitting affluent students more. The cycle of poor education for the less fortunate has resulted in generations of families experiencing low quality of life due to low-skill development, which causes future generations to choose between earning low wages from unskilled jobs to support their families or focusing on their education at this time. Even then, these students do not have access to the same quality of education given to students who can afford to pay high prices for tutoring lessons and private learning institutions with up-to-date technology and curriculums designed for higher education preparation. The reality is that poor students who sacrifice the time they could be working to pursue an education rarely have access to the internet and schools that provide adequate learning materials such as computers because of a lack of funding in the public education system. Sexual education is also restricted for many due to cultural beliefs and can be seen as the culprit for many of the dangerous sexual practices and the uncontrollable population experienced in India today. Insufficient education, scholarly or sexual, harms the chances of

upward mobility for those experiencing poverty in India because it lowers the chances of these individuals breaking generational cycles and climbing higher financially.

<u>Welfare</u>

Welfare is the subsidization of necessities such as food, healthcare, and unemployment compensation given to those who otherwise could not afford it by the government, often funded through taxation. The india deems itself a Welfare State in its Directive Principles of State Policy in the Indian Constitution. When a state declares itself a Welfare State, they are claiming to base its policies on equality of opportunity and distribution of wealth. Social welfare aims to help families in need so they can work towards a more financially secure situation without the stress of securing their necessities. In a country like India, where poverty is described as chronic and dire due to starvation and sickness, public welfare is especially needed to allow for many to survive. The welfare policies currently set in place address India's poverty with short-term subsidies rather than long-term solutions for the poor; instead of providing immediate aid for necessities and opportunities for success, Indian welfare mainly addresses the first. Sy By solely providing short-term relief for the poor with no long-term benefit, people in poverty are expected to rely on welfare (if they receive it) for their entire lifetimes; this opposes the intention of welfare, as it is a subsidy meant for temporary relief during a period of potential financial growth

⁷⁵ "Welfare - Definition, Latest News, and Why Welfare is Important?" n.d. ClearTax. Accessed January 17, 2023. https://cleartax.in/g/terms/welfare.

⁷⁶"Welfare State – Social Democratic Party of India." n.d. Social Democratic Party of India. Accessed January 17, 2023. https://sdpi.in/issues/pro-people-policy/.

⁷⁷Li, Timothy. n.d. "Welfare: What It Is, Different Types, Who Qualifies for Benefits." Investopedia. Accessed January 17, 2023. https://www.investopedia.com/terms/w/welfare.asp.

⁷⁸Mehta, Aasha Kapur and Shah, Amita, Chronic Poverty in India: Overview Study (2001). Chronic Poverty Research Centre Working Paper No. 7, Available at SSRN: http://dx.doi.org/10.2139/ssrn.1754532

⁷⁹Bikhchandani, Raghav. 2021. "India is becoming welfare state before developed state. But even welfare it does badly." ThePrint.

 $[\]underline{https://theprint.in/pageturner/excerpt/india-is-becoming-welfare-state-before-developed-state-but-even-welfare-it-does-badly/772397/.$

for the receiver. India is predicted to become the world's third-largest economy by 2030 and at this rate, it has been said that India is getting rich without Indians getting rich.⁸⁰

India's government offers welfare in the form of food, fuel, and fertilizer to allow the receiving individuals the tools they need to sustain themselves, but this provides little aid for growth as it mainly covers survival necessities. 81 Families eligible for government aid receive 5kg of food grains per month per person in the household at subsidized rates of 3 rupees or about \$0.04 per person. The Indian government similarly subsidizes the cost of fertilizer, cooking gas, and kerosene. 82 Most other growing economies have shifted away from these basic welfare coverages onto cash welfare, which allow for individual decision-making and has proven to lower the overall cost of welfare. Rather than economic reform, the government implements welfare schemes that provide instant and social welfare immensely reducing the possibility of financial upward mobility for welfare recipients. This is because it costs nearly eight times as much as the cost of goods being subsidized to transport and distributes them to those who need them.⁸³ Moving from an item-based to a cash-based welfare system would relieve the Indian government of large costs and allow for more convenient, safer, and more widespread availability of welfare benefits. Outside of food subsidization, welfare is also meant to aid with unemployment and worker protection, and while India deems itself as a "welfare state," little to

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⁸⁰Mehta, Pradeep S., and Tanya Goel. 2022. "A rich India without Indians getting rich: Why 'worker welfare' is an important determinant of investment decisions." The Economic Times. https://economictimes.indiatimes.com/small-biz/policy-trends/a-rich-india-without-indians-getting-rich-why-worker-welfare-is-an-important-determinant-of-investment-decisions/articleshow/90487354.cms.

⁸¹Bikhchandani, Raghav. 2021. "India is becoming welfare state before developed state. But even welfarit does badly." The Print.

https://theprint.in/pageturner/excerpt/india-is-becoming-welfare-state-before-developed-state-but-even-welfare-it-does-badly/772397/.

⁸²World Asia News Staff. 2014. "India's complex welfare system | India – Gulf News." Gulf News. https://gulfnews.com/world/asia/india/indias-complex-welfare-system-1.1395909.

⁸³Bikhchandani, Raghav. 2021. "India is becoming welfare state before developed state. But even welfarit does badly." ThePrint.

 $[\]underline{https://theprint.in/pageturner/excerpt/india-is-becoming-welfare-state-before-developed-state-but-even-welfare-it-does-badly/772397/.$

no aid was given to those who faced income shocks amid the Covid-19 pandemic, which resulted in 97% of the population facing a major decrease in income. ⁸⁴ Additionally, even though India is spending billions of dollars a year on welfare regimes, studies have shown that only 15% of subsidies reach their intended recipients and the rate of malnutrition in India is still 46%, only 6% lower than it was in 1991 even though GDP per capita increased by 50% in this same timeframe. ⁸⁵ This directly reflects that the quality and quantity of welfare being distributed by the government is not adequately providing the necessities promised in the countless policies passed by legislation. India has had such massive economic growth in the past 3 decades, with almost no positive impact on the health and food access of poverty struck individuals.

Healthcare is another important subsidization that comes along with welfare and provides affordable health services such as vaccinations, medication, and medical treatment to those who otherwise would not be able to afford it. India does provide low-cost, public healthcare to those who cannot afford treatment at private institutions. However these public healthcare facilities are notorious for having insufficient facilities, equipment and staff. The quality of treatment of patients in affordable healthcare facilities is not nearly as convenient and accessible as private institutions that cost exponentially more. ⁸⁶ For example, 75% of India's public healthcare facilities are in metropolitan cities with only 27% of the population residing in these areas, making affordable healthcare much less accessible for the remaining 73% of the population. People from poorer cities are often forced to seek urgent treatments at private hospitals and

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⁸⁴ BharatPe's founder Koladiya sues Grover to reclaim shares." n.d. Business News Today: Read Latest Business News, Live India Share Market News, Finance & Economy News | Mint. Accessed January 17, 2023. https://www.livemint.com/.

⁸⁵Scrutton, Alistair. 2010. "As India booms, social welfare struggles to catch up." Reuters. https://www.reuters.com/article/us-india-welfare-idUSTRE63I70620100419.

⁸⁶Adani, Srushti. 2022. "Creating quality and affordable healthcare for every Indian." Times of India. https://timesofindia.indiatimes.com/blogs/voices/creating-quality-and-affordable-healthcare-for-every-indian/.

clinics and pay out-of-pocket costs that they cannot afford; studies have shown that people in poorer states pay significantly higher out-of-pocket medical costs than those in richer states and this is directly linked to the fact that public healthcare is less accessible in places that need it most. 87 20% of Indians can afford private healthcare and 30% of Indians have no health insurance at all, which means all medications or treatments must be paid out-of-pocket, making even affordable healthcare unaffordable for many. 88 50% of the population has government-funded health insurance, but these policies cover only what is considered to be essential healthcare treatment, and not covering anything above approximately \$12,500. This means that life-saving procedures and treatments such as chemotherapy, transplants, and other critical treatments are not covered by government-funded health insurance. 89 India's government funds health insurance for 50% of the 1.4 billion people in the country, yet 1.5% of its GBP is spent on healthcare annually; this presents a clear picture that the subsidization of healthcare for Indians is meant to cover only the basics of healthcare.

The Covid-19 pandemic proved to the world that India's healthcare infrastructure was not prepared for such an event, with international coverage of the lack of Indian hospital supplies

⁸⁷ Mohanty, Sanjay K. 2019. "Do poor people in the poorer states pay more for healthcare in India? - BMC Public Health." BMC Public Health.

https://bmcpublichealth.biomedcentral.com/articles/10.1186/s12889-019-7342-8.

⁸⁸Sheth, Varun. 2022. "5 reasons India's 'Missing Middle' is struggling to access quality healthcare." Times of India.

 $[\]frac{https://timesofindia.indiatimes.com/blogs/voices/5-reasons-indias-missing-middle-is-struggling-to-access-quality-healthcare/?source=app&frmapp=yes.$

⁸⁹Sheth, Varun. 2022. "5 reasons India's 'Missing Middle' is struggling to access quality healthcare." Times of India.

https://timesofindia.indiatimes.com/blogs/voices/5-reasons-indias-missing-middle-is-struggling-to-access-quality-healthcare/?source=app&frmapp=yes.

⁹⁰Sheth, Varun. 2022. "5 reasons India's 'Missing Middle' is struggling to access quality healthcare." Times of India.

 $[\]frac{https://timesofindia.indiatimes.com/blogs/voices/5-reasons-indias-missing-middle-is-struggling-to-access-quality-healthcare/?source=app&frmapp=yes.$

and medical personnel. 91 I was in Mumbai during the largest spike of Covid-19 in April of 2021, when there were 400,000 new cases and almost 4,000 deaths per day⁹² and many witnessed issues that highlighted the large wealth gap inequality in the healthcare system. The state of Maharastra was on complete lockdown with the only exception being the hours of 6 am-11 am to allow people to buy food and supplies, and on one trip to my local convenience store, I drove past two private hospitals. Both hospitals had lines that wrapped around multiple city blocks and was a scene I could only describe as complete chaos. There were hundreds of sick people crowding the entrances, desperate for treatment at any cost. More than a few of these people were so visibly ill they could not stand in the crowds, and there were accounts of people collapsing. Doctors in PPE gear were out in the blazing sun giving CPR to some of the people waiting for treatment while the gates of the hospital were immediately opening for those who arrived in Mercedes-Benz and Porsche cars. It was around the same time that the AstraZeneca vaccine became available in India, and all my family members were waiting for their turn to get vaccinated. I remember listening to a conversation between my grandmother and father before they went on their way to get vaccinated, discussing the absurd price they had to pay to get off of the long waiting list. It was justified for them as vaccine supply was low and demand was high. Those who were willing to pay exorbitant prices for a vaccine, equivalent to around 400 dollars per dose, were treated promptly and with care. People that would not afford this expense were put on a waitlist and told they would receive a vaccine within six months. To be quite honest, the

⁹¹Das, Koustav. 2021. "Explained: Why India is facing oxygen shortage during 2nd Covid wave." India Today.

https://www.indiatoday.in/coronavirus-outbreak/story/explained-why-india-is-facing-oxygen-shortage-during-2nd-covid-wave-1793435-2021-04-21.

⁹²The Hindu News Staff. 2021. "Coronavirus | India becomes first country in the world to report over 4 lakh new cases on April 30, 2021." The Hindu.

 $[\]underline{https://www.thehindu.com/news/national/coronavirus-india-becomes-first-country-in-the-world-to-report-over-400000-new-cases-on-april-30-2021/article61817889.ece.}$

people most at risk during Covid were those who couldn't afford this expense, as they were also more likely to live in more densely populated communities that had lower sanitation practices than we did. Six months is too long a time to wait for these people who faced such a risk; living in close contact with many and having no place to quarantine if infected. In Mumbai, Dharavi is one of India's largest slums with between 850,000 and one million people living in 1.5 square miles, making social distancing impossible; 93 the residents of Dharavi were being told to wait months before getting vaccinated, but the people around me who lived in spotless penthouses were catered to right away. Those surrounding me were unphased by this harsh reality, but being that I didn't spend the entirety of my childhood years living in India, I hadn't been desensitized or accepted this inequality as the norm. This made me reflect on the country I was from, seeing firsthand that money seemed like the only way to ensure your survival, with this principle being supported by government policies. While it is understandable and accurate that India just did not have the supplies necessary to meet such a high demand for medical attention in a short time, the economic discrimination was on display for all to see. Low-risk affluent patients were treated with more urgency than low-income patients who were sitting half-conscious at the entrance of hospitals, desperate for treatment. Vaccines were prioritized for those living in clean and enclosed spaces with few people, rather than people living in mass communities with little separation and unsanitary living conditions. The wealth gap inequality drove the way Covid-19 was treated by the government when low-income citizens needed their country's help the most.

⁹³The Hindu News Staff. 2020. "Inside Dharavi: India's largest slum and a major Covid hotspot." Hindustan Times.

 $[\]frac{https://www.hindustantimes.com/india-news/inside-dharavi-india-s-largest-slum-and-a-major-covid-hotspot/story-ZbX5VOngcJImsK9F4ohBvM.html.$

Analysis

The quality of life of people in poverty living in India is highly impacted by the education and welfare policies in place. Educational opportunities are arguably the largest factor in determining eligibility for financial upward mobility for those who are born into impoverished circumstances as they can allow these individuals to learn skills that could be applied in higher-paying jobs. Welfare allows poor families to afford basic life necessities such as food, shelter, and electricity and aids them as they work towards more promising futures. Education and welfare go hand in hand on the subject of upward mobility because without welfare allowing them access to their necessities, many would have to work low-skill and low-waged jobs to get buy; this would also restrict access to education as the time needed for a full education would be spent on jobs. This is not a rare case, as many children in India leave school. By the age of 14 to seek jobs to aid their families and sustain themselves.

While the government has tried to set forth better educational opportunities for those that would normally not have access, many things constrict impoverished individuals from obtaining the same standard of education as those who have access to better resources. India has failed to grow the number of educated people at the rate literacy has grown and much of this has to do with the access and quality of education people in poverty are given. Education is extremely beneficial for those struggling from poverty to improve their skills and quality of life and, unfortunately, the education that is accessible to these communities doesn't meet the caliber of education quality that is necessary, useful, and most positively impactful.

Welfare policies have also proven to be less than ideal for Indians who need them, as many subsidies are limited and unreliable. Welfare practices, such as the distribution of subsidized rice, kerosene, and other supplies, are outdated compared to many other governments'

practices and don't allow much freedom for the receiver. Affordable healthcare provides low-quality treatment, facilities, and government-funded health insurance does not cover many costly and life-saving medical costs. Reliable and high-quality welfare is given by governments to allow the impoverished to pursue their goals of better quality lives because necessities are accounted for; when welfare does not properly provide, the main goal is tarnished and people are forced to sacrifice their education and quality of life to afford things like food and basic medical expenses.

The experience of poverty in India is largely impacted by the education and welfare policies in place. Lack of quality and accessibility within these systems does not provide the impoverished with many opportunities for upward mobility financially and reduces the quality of living for poor communities as a whole. India ranks 116 out of 174⁹⁴ countries in the World Bank's Human Capital Index with a score of 0.49. The Human Capital Index calculates the future potential and earnings of children born concerning their education and health; this means that children born in India will earn 49% of what their potential earnings were with complete education and health. India also ranks 131 out of 189 on the UN's Human Development Index, which is based on life expectancy, education, and per capita income, and 101 out of 116 in the Global Hunger Index, a statistic that measures hunger and malnutrition globally. India's approach to education and basic welfare is far behind other democracies and stunts overall

⁹⁴Aiyar, Yamini. 2022. "A substantive welfare state remains an illusion." Mint. https://www.livemint.com/politics/news/the-india-that-waits-for-welfare-sarkar-11660496 <a href="https://www.livemint.com/politics/news/the-india-that-waits-for-welfare-sarkar-

⁹⁵"The Human Capital Project: Frequently Asked Questions." n.d. World Bank. Accessed January 17, 2023.

https://www.worldbank.org/en/publication/human-capital/brief/the-human-capital-project-frequently-asked-questions.

 ^{96&}quot;Human Development Index | Human Development Reports." n.d. Human Development Reports.
 Accessed January 17, 2023. https://hdr.undp.org/data-center/human-development-index#/indicies/HDI.
 97Global Hunger Index. n.d. "India." Global Hunger Index. Accessed January 17, 2023. https://www.globalhungerindex.org/india.html.

growth. It has caused the majority of Indians to be restricted in the modern economy and keeps them in a never-ending low-skill and low-wages cycle.

Case Study 2: The Experience of Poverty in the United States

Approaches to poverty in the United States regarding educational and welfare policies have been shown to allow more opportunities for upward mobility in impoverished families. Many people see the US as a place in which anybody, regardless of background, race, and gender, can pursue and achieve a better quality of life due to the opportunities presented to them. The "American Dream" is the term that refers to the policies that allow equal opportunity for financial growth and is defined as "the ideals of freedom, equality, and opportunity traditionally held to be available to every American."98 Some of the key factors that allow upward mobility to be achieved in the United States are equal opportunities and access to education, higher education, and quality welfare. Public education is widespread and gives students access to high-quality and affordable education to aid them in learning skills that would benefit future career paths, as well as preparing them for high education if they choose to pursue it. Welfare helps families struggling with poverty with necessities such as food stamps and affordable medical insurance. 61% of Americans in the bottom financial quintile in their late twenties climbed to another quintile after ten years; 99 this high rate of financial upward mobility is made possible by educational and welfare opportunities available to people struggling with poverty.

⁹⁸ "American dream Definition & Meaning." n.d. Dictionary.com. Accessed January 17, 2023. https://www.dictionary.com/browse/american-dream.

⁹⁹Reeves, Richard V. 2022. "Stuck on the ladder: Wealth mobility is low and decreases with age." Brookings Institution.

 $[\]frac{https://www.brookings.edu/blog/up-front/2022/06/29/stuck-on-the-ladder-wealth-mobility-is-low-and-decreases-with-age/.$

Education

Education is extremely important for countries that claim to provide equal opportunities for upward mobility, as the United States does. This is solidified when looking at the rate of poverty by class of education: 27% of Americans who did not complete high school live under the poverty line, while 4% of Americans who obtain a Bachelor's degree or higher live under the poverty line. ¹⁰⁰ As of 2023, the adult English literacy rate is 79% nationwide, with the most literate state being New Hampshire (94.2%) and the lowest being California (76.9%). ¹⁰¹ Furthermore, in 2021 90% of men and 91% of women above the age of 25 had obtained a high school diploma or GED. ¹⁰² Education is said to be a fundamental right in the US and all children are meant to have the right to free public schooling. Literacy is a useful measure for the socioeconomic development of a country because countries with higher rates are proven to have higher employment rates and prospects for the population of the given nation. Countries with high literacy rates have been shown to have lower crime rates and overall healthier populations, leading to higher life expectancies. ¹⁰³

Access to affordable education by students in poverty is important to understand when thinking about the chances of upward mobility given to them in the United States. There are approximately 98,577 public schools in the US, which 90% of all American students attend. 104

 $^{^{100}}$ "Poverty rate by education level U.S. 2021." 2022. Statista.

https://www.statista.com/statistics/233162/us-poverty-rate-by-education/.

¹⁰¹"U.S. Literacy Rates by State 2023." n.d. World Population Review. Accessed January 17, 2023. https://worldpopulationreview.com/state-rankings/us-literacy-rates-by-state.

¹⁰²Duffin, Erin. 2022. "Percentage of U.S. population who have completed high school 1960-2021." Statista.

https://www.statista.com/statistics/184266/educational-attainment-of-high-school-diploma-or-higher-by-gender/.

¹⁰³ Patrinos, Harry A. 2017. "Why we should invest in getting more kids to read — and how to do it." World Bank Blogs.

https://blogs.worldbank.org/education/why-we-should-invest-getting-more-kids-read-and-how-do-it. 104"Fast Facts: Educational institutions (84)." n.d. National Center for Education Statistics. Accessed January 17, 2023. https://nces.ed.gov/fastfacts/display.asp?id=84.

Public schools are free for students and offer good-quality educations that are usually comparable to private school curriculums. 94% of US public schools provide laptops and tablets to students who otherwise do not have access to them; 45% of public schools provide low-income students with internet access in their homes. 105 Giving students access to the internet and technology when they otherwise would not be able to allows these schools to offer the best quality of education for low-income students, as curriculums and access to knowledge these days are majorly based online. Giving low-income students the chance to receive an education of the same caliber as affluent students gives them better chances of receiving scholarships and attending college. America's lower-class youth have access to numerous resources in education in comparison to poor communities in other countries and have much higher chances of attending colleges and universities due to federal grants, subsidies, scholarships, and available loan options. In 2019, about 50% of graduates from high-poverty public schools attended college within a year of graduating high school; 72% of students from low-poverty schools attended college within a year of graduation. 106 While there is a difference between the two and it cannot be denied that students from low-poverty communities have better means of attending universities, this gap is smaller than in most other countries due to the availability of affordable higher education options.

Sexual education courses are required to be taught in 38 out of 50 states in the United States and include information about HIV, STDs, and safe sex behaviors. ¹⁰⁷ This number could

¹⁰⁵Kuykendall, Kristal. 2022. "New Data: Nearly Half of Schools Providing Home Internet Access to Students Who Need It This School Year." THE Journal. <u>New Data: Nearly Half of Schools Providing Home Internet Access to Students Who Need It This School Year -- THE Journal</u>.

¹⁰⁶Faheid, Dalia. 2021. "Fewer Students in Class of 2020 Went Straight to College." Education Week. https://www.edweek.org/teaching-learning/fewer-students-in-class-of-2020-went-straight-to-college/2021/04.

¹⁰⁷Hall, Kelli S. 2017. "The State of Sex Education in the United States." NCBI. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5426905/.

be improved to include more states because sex education is extremely important to teach, especially in poorer communities as they have a larger chance of adolescent pregnancy and STD transmission. Widespread sexual health education has been proven to increase the quality of life in communities because it provides awareness and clarity on how to practice safe-sex practices, decreasing the likelihood of unwanted pregnancies and increasing employment rates. With the current political climate around abortion in the United States, access to sexual health information is now more important than ever before, as many states have recently restricted access to safe medical abortions for women with unwanted pregnancies. The majority of states that include sexual education in school curriculums teach abstinence-only sexual education courses, in which students are not taught about contraceptives and consent and gear these courses towards religion. 108 Studies show that teens who received full and medically accurate sexual education, teens who received abstinence-only sexual education, and teens that received no sexual education are engaging in sexual activity at the same frequency in the United States. ¹⁰⁹ Medically accurate sexual health curriculums should be required to be taught in schools because they provide valuable information on contraceptives, STD prevention, and consent to teenagers that will be engaging in the sexual activity anyway and should have the information required to practice sex safely.

Educational opportunities accessible by people struggling from poverty in the United States are shown to be high quality and provide higher chances for upward mobility and increased skills required to obtain higher paying jobs. Public education in the United States is widespread and provides its students with technological access, as it is known to be one of the

¹⁰⁸ Hall, Kelli S. 2017. "The State of Sex Education in the United States." NCBI. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5426905/.

¹⁰⁹Fielding, Sarah. 2022. "Why Sex Ed Matters in a Post-Roe America." Verywell Mind. https://www.verywellmind.com/why-sex-ed-matters-in-a-post-roe-america-6455011.

biggest modes of education today. Sexual education in the US, however, is under fire for including too many religious aspects in the curriculum. Sexual education reform is crucial in this political climate, as teenagers receiving abstinence-only sexual education are practicing sexual behaviors at the same rate as others. By funding public education institutions, in which 90% of American students attend¹¹⁰ The government is investing in America's future workforce and encouraging them to build the skills necessary to become successful.

Welfare

Welfare in impoverished communities allows families better access to subsidized food, healthcare, and other necessities, allowing them to focus on financial growth and education. In the United States, the government allocates grants for each state per month for the Temporary Assistance for Needy Families program.¹¹¹ US citizens or approved non-citizens earning low wages and living under the poverty line are eligible for welfare, if they have children or other dependants the aid usually grows.¹¹² Temporary Assistance for Needy Families was created in 1996 and the goal of the program is to provide families with temporary aid that will in turn help them to achieve self-sufficiency by promoting job preparation.¹¹³ Welfare programs in the United States provide low-income families with cash benefits that vary by state, subsidized healthcare (Medicaid), food stamps, and disability payments. There are policies in place that require welfare recipients to be involved in a work activity to be eligible, this does not apply to unemployment and disability aid programs.¹¹⁴ This is beneficial to recipients as they are inclined to hold steady

¹¹⁰"Fast Facts: Educational institutions (84)." n.d. National Center for Education Statistics. Accessed January 17, 2023. https://nces.ed.gov/fastfacts/display.asp?id=84.

¹¹¹Hayes, Adam. 2022. "Welfare: What It Is, Different Types, Who Qualifies for Benefits." Investopedia. https://www.investopedia.com/terms/w/welfare.asp.

^{112&}quot;Government Benefits." 2022. USA.gov. https://www.usa.gov/benefits.

¹¹³ "Temporary Assistance for Needy Families." n.d. Benefits.gov. Accessed January 17, 2023. https://www.benefits.gov/benefit/613.

¹¹⁴ Brown, Taylor K. 2016. "How US welfare compares around the globe." BBC. https://www.bbc.com/news/world-us-canada-37159686.

jobs and pursue careers while seeking financial assistance, and can work towards financial independence. Food stamps are credits given to families depending on their size, that allow food purchases to be made with credit given to them by government organizations. Medicaid is the national health insurance that covers low-income individuals; 1 in 5 Americans are covered by Medicaid. Medicaid health coverage is free for recipients who qualify and has coverage for as large of a doctor network as most private insurance companies, allowing widespread access to healthcare for those who have it. Giving low-income households health coverage that is as good as those who can afford private insurance policies provides equal opportunity for low-income patients to receive the same standard of care as the average American.

The way that the Covid-19 pandemic was handled in nations provides insight into how the country runs as a whole and whether emergencies are approached with equality. Covid-19 vaccines started being given to the public in January 2021 and the first round of vaccinations was given to senior citizens and those with underlying health issues. After this, vaccines were free and available to everyone aged 16 and older, with or without medical insurance. People were able to get their vaccinations with no cost and low waiting times due to the subsidy of the Covid vaccine and widespread access in the United States. Over 75% of the American population is considered fully vaccinated, and the unvaccinated made a decision to avoid the vaccine; their unvaccinated status does not reflect on the lack of access to the vaccines. Easy access to the

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https://www.wbaltv.com/article/the-first-covid-19-vaccine-was-administered-in-the-us-1-year-ago/384484 46.

¹¹⁵ Rudowitz, Robin. 2019. "10 Things to Know about Medicaid: Setting the Facts Straight." KFF. https://www.kff.org/medicaid/issue-brief/10-things-to-know-about-medicaid-setting-the-facts-straight/. "I'm eligible for Medicaid, but is it good insurance?- Consumer Reports." 2013. Consumer Reports. https://www.consumerreports.org/cro/news/2013/12/is-medicaid-good-insurance/index.htm.

¹¹⁷Hoffman, Kelsie. 2021. "1 year ago, the first COVID-19 vaccines were administered in the US. Here's what has happened since." WBAL-TV.

¹¹⁸ CDC. n.d. "U.S. COVID-19 vaccine map by state." ABC OTV: U.S. CDC Vaccine Tracker. Accessed January 18, 2023. https://dig.abclocal.go.com/ccg/interactives/us-vaccine-tracker/vax_us_cdc.html.

Covid-19 vaccines allowed for rapid decreases in Covid cases and deaths; people living in impoverished communities had the same access to the vaccine as all other Americans, and it allowed for the steady regeneration of normal life in America.

Welfare in America is geared towards temporarily helping impoverished families with subsidized services before aiming to become financially stable. These programs allow families stability in their necessities such as food, shelter, and healthcare which gives them time to work towards financial stability. Welfare directly affects upward mobility by reducing the chances of one sacrificing education for low-skill and low-paying jobs to secure their necessities.

Analysis

The United States policies on accessible education and welfare directly impact the likelihood of upward mobility for individuals facing poverty. Access to quality education is extremely important for people facing poverty because it heightens the chances of learning skills that can be applied to higher-income career opportunities and higher education opportunities. The quality and quantity of public schools in the US make public education accessible for the majority of the population and provides almost equivalent educational opportunities to expensive private schools. Students are given the opportunities that they require to improve their quality of life through the public education system that is funded by the federal government. Sexual education opportunities are less impressive in the United States and focus heavily on religious beliefs rather than scientific facts in many states. This is important to improve as sexual education has been proven to relieve poverty-ridden communities from adolescent/unwanted pregnancies and STD transmission, as well as improve the overall quality of life and increase employment rates. Welfare policies allow struggling families to receive subsidized necessities

which improves the chances that they will attend school and become educated, as they will be less likely to work in low-skill jobs to afford these necessities.

Education and welfare in the US allow for equal opportunities between low-income and the rest of the population because the quality of care in these sectors is high. The United States ranks 24 out of 174 countries in the World Bank's Human Capital Index¹¹⁹, which calculates the future potential and earnings of children born concerning their education and health; Individuals born in the US earn 76% of their full potential earnings about health and educational opportunities. ¹²⁰ The United States also 21 out of 189 countries on the UN's Human Development Index, ¹²¹ which measures life expectancy, education, and per capita income. ¹²²The resources provided to low-income families in the United States strongly reflect the experience of poverty in the nation, as the poor in the US have access to resources that would allow them to improve their quality of life and experience poverty.

Discussion

The access and quality of education available to people struggling with poverty differ immensely in India and the United States. The Indian public education system is not structured in a way that provides the most high quality and accessible education equally amongst the population. Only 38.7% of India's population gets a full high school education, ¹²³ and 24.5% of

¹¹⁹Wall Street Journal. n.d. "Ranking Human Capital - WSJ.com." from WSJ Graphics. Accessed January 18, 2023. https://graphics.wsj.com/table/zumbrun 1010.

¹²⁰World Bank. 2022. "The Human Capital Project: Frequently Asked Questions." World Bank. https://www.worldbank.org/en/publication/human-capital/brief/the-human-capital-project-frequently-asked-questions.

¹²¹ United Nations. 2022. "Country Insights | Human Development Reports." Human Development Reports. https://hdr.undp.org/data-center/country-insights#/ranks.

¹²² United Nations. n.d. "Human Development Index | Human Development Reports." Human Development Reports. Accessed January 18, 2023.

https://hdr.undp.org/data-center/human-development-index#/indicies/HDI.

¹²³ Gulankar, Akash C., and Chandrajit Mitra. 2020. "Less than 40% people pursue secondary or higher education in India." The Federal News. https://thefederal.com/news/less-than-40-people-pursue-secondary-or-higher-education-in-india/.

schools in the country have working internet access. 124 In the US, about 90% of the population is educated to the high school level, 125 and institutions have the resources to provide internet and technological devices to students who otherwise cannot access them. 126 Quality education for the poor is more accessible in the United States because of the resources provided by the government that funds public and free educational institutions. There are many more public schools per capita in the United States versus India and 90% of American students are enrolled in free public schools, 127 as their government funding provides schools an opportunity to give students high-quality educations. In India, the public school system is underfunded and doesn't have access to the resources that compete with private school institutions; facilities are unkempt, understaffed, and do not provide students with sanitary conditions and up-to-date technology that would ensure an adequate educational experience. Sexual education curriculums are also approached differently in India and the United States. Widespread sexual education curriculums have been shown to improve the quality of life for receiving populations, especially in communities impacted by poverty, by providing information on contraception, safe sex practices, consent, and valuable medical information. 128 Sexual education curriculums are outlawed in almost half of India's states, which is extremely unbeneficial to the growing problem of

[&]quot;Making education more accessible and inclusive in." 2022. The World Economic Forum. https://www.weforum.org/agenda/2022/10/report-education-accessible-inclusive-india/.

¹²⁵ Duffin, Erin. 2022. "Percentage of U.S. population who have completed high school 1960-2021." Statista.

https://www.statista.com/statistics/184266/educational-attainment-of-high-school-diploma-or-higher-by-gender/.

¹²⁶ Kuykendall, Kristal. 2022. "New Data: Nearly Half of Schools Providing Home Internet Access to Students Who Need It This School Year." THE Journal. <u>New Data: Nearly Half of Schools Providing Home Internet Access to Students Who Need It This School Year -- THE Journal</u>.

¹²⁷ "Fast Facts: Educational institutions (84)." n.d. National Center for Education Statistics. Accessed January 17, 2023. https://nces.ed.gov/fastfacts/display.asp?id=84.

¹²⁸ Chakraborty, Palak. n.d. "Lack of Sex Education in India and its Growing Importance in the Digital Era." IJPSL. Accessed January 17, 2023.

 $[\]underline{https://ijpsl.in/wp-content/uploads/2021/05/Lack-of-Sex-Education-in-India-and-its-Growing-Importance-in-the-Digital-Era_Palak-Chakraborty-Avantika-Mishra.pdf.}$

population growth in the country.¹²⁹ In the United States, sexual health curriculums are legal in most states, but the majority follow an "abstinence-only" curriculum rather than medically accurate information for students.¹³⁰ Sexual health education in both countries could be improved upon to provide students, who are equally sexually active with and without it,¹³¹ with the most accurate and valuable information to make smart and safe sexual decisions and to best improve their quality of life. Impoverished people with little access to quality education, academic and sexual, in both places, are more likely to get married younger and have more children.¹³² The differences in education accessible to people struggling with poverty in the United States and India allows for experiences of poverty to be very different from each other. Educational opportunities allow impoverished people to grow their skills and embark on career paths that would improve their quality of life, and when these opportunities are scarce or inaccessible, populations can fall into a cycle of poverty with little chance of upward mobility.

Welfare opportunities in India and the United States differ in the way they distribute resources to people who are eligible and suffer from poverty. India's policies are resource-based and provide food, cooking gas, and petrol. Subsidized healthcare is offered by public and

https://www.economicsdiscussion.net/essays/measures-to-control-population-of-india/2249.

¹²⁹ Youth Coalition for Sexual and Reproductive Rights (YCSRR). n.d. "On the Lack of Comprehensive Sexuality Education in India." OHCHR. Accessed January 17, 2023.

https://www.ohchr.org/sites/default/files/lib-docs/HRBodies/UPR/Documents/Session1/IN/YCSRR_IND_UPR S1 2008 YouthCoalitionforSexualandReproductiveRights uprsubmission.pdf.

¹³⁰ Hall, Kelli S. 2017. "The State of Sex Education in the United States." NCBI. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5426905/.

¹³¹ Fielding, Sarah. 2022. "Why Sex Ed Matters in a Post-Roe America." Verywell Mind. https://www.verywellmind.com/why-sex-ed-matters-in-a-post-roe-america-6455011.

¹³² Mehta, Pooja. n.d. "Measures to Control Population of India." Economics Discussion. Accessed January 17, 2023.

¹³³ Bikhchandani, Raghav. 2021. "India is becoming welfare state before developed state. But even welfarit does badly." ThePrint.

 $[\]underline{https://theprint.in/pageturner/excerpt/india-is-becoming-welfare-state-before-developed-state-but-even-welfare-it-does-badly/772397/.$

government-funded welfare hospitals and clinics¹³⁴ The United States approaches welfare through cash-based aid, as well as food stamps that provide recipients with more independence on how to distribute their aid. 135 Medicaid is free, government-funded medical insurance given to low-income individuals in the United States. ¹³⁶ Welfare given to individuals in India gives them lower chances for financial independence because it provides what the government perceives to be necessities generally, making families more likely to accept low-skill jobs to cover other costs rather than obtaining career-building skills. In the US, many welfare programs require recipients to be part of work or educational activities to qualify. 137 Free and affordable healthcare is also less accessible in India, as affordable hospitals are scarce in the most populated parts of the country. 138 This forces many lower-income persons in need of immediate medical attention to seek treatment in private hospitals with costs that are unaffordable to them, or not seek treatment at all. Medicaid, being subsidized insurance rather than the institution, gives recipients a wider range of treatment options and allows them broader access to affordable medication and treatment. The welfare policies in the United States give Americans more opportunity for upward mobility as they cover costs of necessities, rather than what they suppose to be necessities, which increases the chances of recipients being able to work towards higher paying jobs through saved time for education and training. Indian welfare services have been proven to be unreliable and less accessible for those who need them most, increasing the

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https://bmcpublichealth.biomedcentral.com/articles/10.1186/s12889-019-7342-8.

¹³⁴ Adani, Srushti. 2022. "Creating quality and affordable healthcare for every Indian." Times of India. https://timesofindia.indiatimes.com/blogs/voices/creating-quality-and-affordable-healthcare-for-every-indian/.

¹³⁵Hayes, Adam. 2022. "Welfare: What It Is, Different Types, Who Qualifies for Benefits." Investopedia. https://www.investopedia.com/terms/w/welfare.asp.

¹³⁶ "I'm eligible for Medicaid, but is it good insurance?- Consumer Reports." 2013. Consumer Reports. https://www.consumerreports.org/cro/news/2013/12/is-medicaid-good-insurance/index.htm.

¹³⁷ Brown, Taylor K. 2016. "How US welfare compares around the globe." BBC. https://www.bbc.com/news/world-us-canada-37159686.

¹³⁸ Mohanty, Sanjay K. 2019. "Do poor people in the poorer states pay more for healthcare in India? -BMC Public Health." BMC Public Health.

likelihood of Indians being forced to accept low-paying jobs and stunting the possibility of financial growth.

The reason why it is important to compare the factors that allow poverty to be experienced differently in India and the United States is that understanding the differences and their consequences allows us to reflect on the wasted potential of many poverty-stricken individuals, over which they have no control. Almost all countries have populations in poverty, but highlighting the differences in their experience of poverty helps us to identify the factors that allow such drastic differences in the lives of the poor in the US versus India. In the United States, people in poverty are likely to be educated at the high school level, possibly attend college, have means of transportation such as cars, and have access to shelter. In India, poverty is much more likely to be severe, with people struggling to access food, clean water, clothes, bathrooms, and shelter. The disparities in the experiences of poverty in India and the US are directly highlighted in their rankings on the World Bank's Human Capital Index. India scores 0.49 while the United States scores 0.76. This index calculates the future potential earnings of children born regarding their educational opportunities and healthcare. 139 Children in India earn 49% and children in the United States earn 76% of what they could potentially earn with access to quality education and healthcare. This index is extremely helpful when comparing the two because it provides a direct comparison of the differences opportunities make for the potential earners in each respective country. India also ranks 131 out of 189 on the UN's Human Development Index, while the US is ranked 21 out of 189. 140 The UN's Human Development Index is a measure of the average achievement of a country and takes life expectancy, education, standard of living, and per capita

¹³⁹ World Bank. 2022. "The Human Capital Project: Frequently Asked Questions." World Bank. https://www.worldbank.org/en/publication/human-capital/brief/the-human-capital-project-frequently-asked-questions.

¹⁴⁰ United Nations. 2022. "Country Insights | Human Development Reports." Human Development Reports. https://hdr.undp.org/data-center/country-insights#/ranks.

income into account.¹⁴¹ The experiences of poverty are extremely variant in the US and India and this is majorly due to educational and welfare policies in place by their governments that allow or inhibit the chance for upward mobility and financial sustainability for the poor population.

By comparing the accessibility and quality of education in India and the United States, it prepares for a discussion on the impact of these factors on the quality of life for people living in poverty in these countries. Education is a strong factor in the conversation of quality of life for the poor because it opens the door to better financial opportunities. When countries don't provide accessible and quality education equally amongst poor and affluent populations, they are often met with a much wider wealth gap due to a lack of learned skills among poor communities that inhibit their chances for upward mobility. High-quality temporary welfare opportunities give poor populations the time and freedom to pursue skills that would lead them to financial independence and non-reliance on welfare. When welfare and healthcare access is limited, populations have lower chances of upward mobility as they are often required to sacrifice the time they would use to develop career-building skills to accept low-skill and low-wage jobs to sustain themselves and their families.

Conclusion

Programs in education and welfare largely influence the role and manifestation of poverty in nation-states in the United States and India. Poverty directly affects livelihood and opportunities for upward mobility. In the United States and India, the policies that exist for impoverished populations vary greatly but carry certain commonalities and vast differences.

Ultimately, changes must be made to improve conditions for residents in both countries. The

¹⁴¹ Human Development Index | Human Development Reports." n.d. Human Development Reports. Accessed January 17, 2023. https://hdr.undp.org/data-center/human-development-index#/indicies/HDI. ¹⁴² Ladd, Helen F. "Presidential Address: Education and Poverty: Confronting the Evidence." *Journal of Policy Analysis and Management* 31, no. 2 (2012): 203–27. http://www.istor.org/stable/41429276.

Indian education system neglects impoverished persons and inhibits them from obtaining the same standard of education as others, reducing the overall likelihood these children have for upward mobility and high-skill careers in the future. The United States offers more equal educational opportunities that impoverished students to access the same caliber of education and increases the opportunity for financial stability and upward mobility. Both countries have improvements to make with their sexual education curriculums, which should spread medically accurate and valuable information to allow the best chances for improvements in the overall quality of life for the general population. Sexual education, as proven above, largely impacts the agency and mobility of impoverished populations, and serves as a form of healthcare that serves both poor communities and overburdened governments. When sexual health is a tool for the people rather than a weapon held against them, poverty-entrenched persons can become enabled by the government and possibly escape deep-dug poverty traps. Welfare in India lacks reliability and resources, reducing the escape from poverty for many, while the United States promotes temporary welfare that motivates recipients to pursue educational and career paths that can lead to future financial independence. With India having the largest youth population, it is crucial that they invest in better education and welfare for the poor, as they are the country's next-generation workforce and will be the driving force for potential nationwide growth. ¹⁴³ By inhibiting their chances of upward mobility, they are directly impacting the future of the country as a whole. The low-skill, low-wage cycle that has trapped the poor for many generations in India needs to end quickly; the world is moving forward and will not wait for India to catch up.

¹⁴³ Child Labour Policy and Child Education in India." n.d. Smile Foundation. Accessed January 17, 2023. https://www.smilefoundationindia.org/child-labour-policy/.

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