

Breaking the Cycle: Examining the Impact of Poverty on Health, Education, and Society in Urban India

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Abstract: *In India, the urban population is close to 493 million, or around 35.39 percent of the total population, according to the World Bank's compilation of development indicators, which was compiled from officially recognised sources. It is probably going to increase even more in the near future. Slum dwellers and urban poor are present in Indian cities and towns as a result of the urbanisation process. Migration from rural areas is the main cause of the expansion of poverty in urban areas. Poor living conditions, a lack of paid employment options in rural locations, a lack of educational chances, and inadequate health care facilities may all contribute to rural residents migrating to metropolitan areas. In this context, this present paper examines the urban poverty in India and its effects on education, health and socioeconomic aspects. This paper aims to study the concept of poverty and its causes in India, impact of poverty on education, health and society and to study how poverty can be eradicated.*

Keywords: Poverty, Urbanization, Education, Healthcare and society

I. INTRODUCTION

Nowadays, poverty poses a serious threat to humanity's survival, particularly in the developing countries. According to Planning commission, India has the most urban poor population of any country in the world. The rapidly expanding metropolitan population has a substantial influence on the essential services and infrastructure required to maintain a life of dignity. Even on a global scale, India falls far short of the Millennium Development Goals (MDG) for eradicating poverty and the objective of reducing the percentage of people living in poverty by half between 1990 and 2015 AD. In the world, urban residents now outweigh rural ones since 2007. By 2030, 40% of Indians, or nearly 590 million people, are expected to live in urban areas, up from a current rate of roughly 35%. Natural rise, rural-to-urban migration, and city expansion are all factors in the growth of the urban population. India is quickly urbanising, as is the rest of the developing world. 493 million people, or 35.39 percent of the total population, reside in urban areas. In India, poverty is moving into urban areas. Urban poverty is a type of poverty that is most noticeable in megacities and is characterised by poor living circumstances, low incomes, inadequate access to basic necessities, and a poor quality of life. Population lives in slums, according to the world bank's collection of development indicators, which was assembled from officially recognised sources.

For those underprivileged people who have already made the city their home or are in the process of doing so, it presents the challenge of eliminating exploitation, alleviating misery, and establishing more humane conditions for working, living, and growth. In India's development plan, ending poverty first emerged as a key goal in the Fifth Five-year Plan (1974-79). About 23.5% of urban households, according to the Ministry of Housing and Urban Poverty Alleviation's (2001) study, live in slums. Even though the total number of households residing in slums increased from 10.5 million in 2001 to 13.75 million in 2011, this percentage had fallen to 17% by that year. Megacities are where urban poverty is growing the fastest. In terms of structuring, the paper is divided into six sections, starting with an introduction which also includes meaning, definition, historical view and present scenarios. Section 2 provides the rationale of the study which is followed by objectives of the study mentioned in section 3. Section 4 discussed the sources of data followed by discussion and analysis mentioned in section 5.



1.1 POVERTY

Poverty is the absence of the means to meet basic needs like food, clothing, and shelter. But being poor involves much more than just not having enough money. A person or community is considered to be in a condition or situation of poverty when they are unable to provide for their basic needs. When someone is poor, their employment-based income is insufficient to even satisfy their most basic needs. People and families who are poor may not have access to healthy food, clean water, suitable housing, or medical care. Both an individual issue and a larger communal issue, poverty is both.

- * Making ends meet can cause a variety of physical problems and mental problems for an individual or family.
* High poverty rates have an adverse effect on society as a whole and are associated with problems like crime, unemployment, urban decay, a lack of education, and poor health.

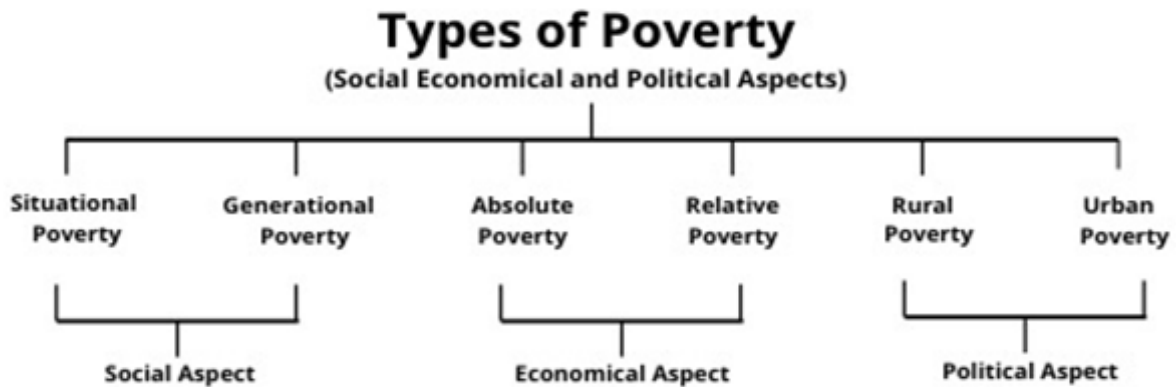
1.2 DEFINITION

According to dictionary, poverty means "the state of being poor". According to the Suresh Tendulkar Report 2009, the concept of poverty is associated with socially perceived deprivation with respect to basic human needs.

The world bank organization describe poverty in this way- "Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time.

1.3 TYPES OF POVERTY

On the basis of social, economic and Political aspects, Poverty can be classified as follows:



Absolute poverty

Abject poverty, sometimes known as extreme poverty, is characterised by a lack of access to necessities including healthy food, clean water, shelter, education, and information. People who live in absolute poverty frequently struggle to make ends meet and frequently lose children to diseases that may have been avoided. In affluent nations, it is unusual to experience absolute poverty. The "dollar a day" poverty level, which was initially introduced in 1990 and later revised by the World Bank to \$1.90 a day in 2015, quantified absolute poverty according to the norms of the world's poorest nations. Since this figure is debatable, every country has its own definition of the absolute poverty line.

Relative Poverty

It is defined from a social standpoint, or in terms of how people's living conditions compare to their neighbours' economic standing. Consequently, it is a gauge of income disparity. The fraction of the population with income below a predetermined percentage of the median income is typically used to calculate relative poverty. In industrialised, wealthy countries, it is a widely used indicator of poverty rates.

Situational Poverty

It is a transient form of poverty predicated on the occurrence of a negative event like an environmental catastrophe, a job loss, or a serious health issue. People are capable of helping themselves even with modest assistance because poverty is the result of unfavourable circumstances.

Generational Poverty

It is passed down from one generation to the next to individuals and families. This is more challenging because there is no way out because everyone is caught up in the root of the problem and lacks access to the necessary resources.

Rural Poverty

This happens in rural locations where there are less job prospects, services to access, and support for people with impairments, and opportunities for a good education. Most of the locals depend on farming and other clerical labour that is available in the area to make a living.

Urban Poverty

Due to poverty, urban residents encounter numerous difficulties, including: -

- Limited access to healthcare and education
- inadequate housing; and inadequate services
- Due to congestion, the environment is violent and unpleasant.

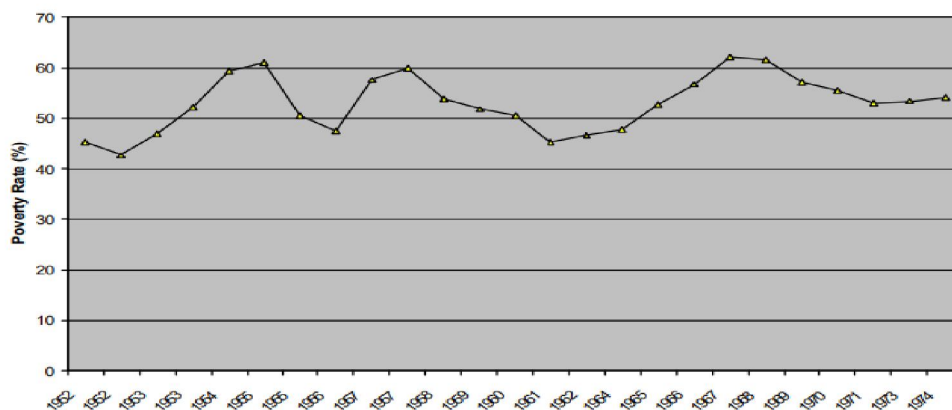
II. HISTORICAL VIEW

India's first 25 years of independence from 1951 to 1974 saw a rise in the percentage of its people living in poverty, from 47 to 56 percent. This rate dropped significantly over the following 25 years, reaching 26 percent by 1999-2000. The poverty rate decreased by 53% between 1974 and 1999-2000 reaching the 50% reduction target over a 25-year period set forth in the millennium development objective.

From 1951 to 1974

The percentage of the population living in poverty fluctuated cyclically between 1952 and 1974, most significantly in response to excellent or terrible monsoons, but there appears to have been an upward tendency. Figure 1 depicts the trend in the percentage of the people living in poverty between 1951 and 1974. 40 percent of rural Indians and 50 percent of urban Indians were below the poverty lines during this period.

Figure 1
Poverty Rate in India, 1951-1974



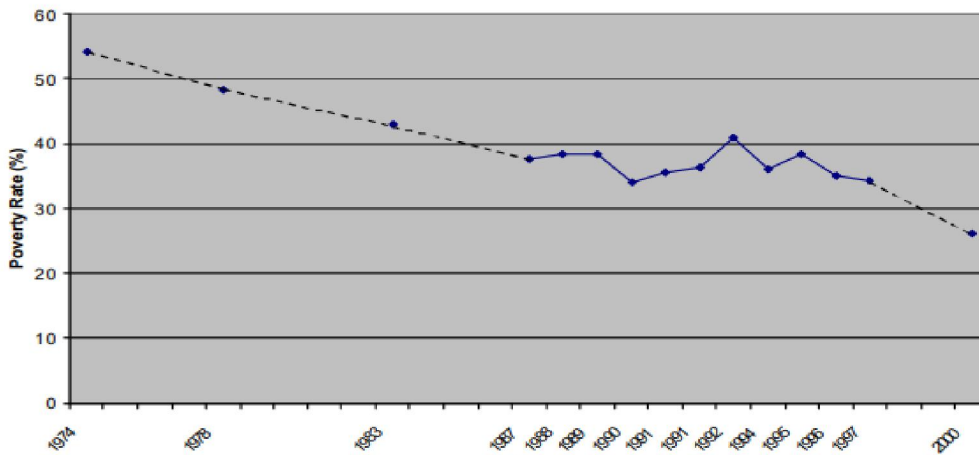
SOURCE: *Datt, 1998.*

Trends in Poverty, 1974 to 2000

India's economy started to rise faster after 1974. Reforms to pricing and new technologies (the "green revolution") in the agricultural sector resulted in a higher rate of production increase and less sensitivity to variations in monsoon rainfall. Between 1974 and 1990, agricultural output increased at a quicker pace, 3.0 percent, than the 2.4 percent annual growth rate of the GDP per capita. GDP per capita increased even more quickly in the 1990s after an economic crisis in 1990-1991; it averaged 4.2 percent between 1991 and 2001. The overall poverty rate dropped significantly during this time, from 54% in 1974 to 26% in 1999-2000. Figure 2 displays this period's trend



Poverty Rate in India, 1974-2000



SOURCE: World Bank, 2000, and Indian Economic Survey, 2001.

Urban Poverty in India

India's metropolitan cities are teeming with the "poor". Over the years, due to high migration, the poverty in the country is transiting largely from rural to urban. Urban poverty in India is nearly 35 percent; close to 81 million people in urban areas live below the poverty line. In India, the rural poor outnumber the urban poor. In the next decade urbanisation in India is set to reach 50 per cent. According to a survey by the UN State of the World Population report in 2007, by 2030, 40.76% of country's population is expected to reside in urban areas. World Bank states that India, along with China, Indonesia, Nigeria and the United States, will see growth in urban population by 2050. Mumbai witnessed large scale rural to urban migration in the 21st century. It is home to 12.5 million people and is the largest metropolis by population in India, followed by Delhi with 11 million inhabitants. Witnessing the fastest rate of urbanisation in the world, as per 2011 census, Delhi's population rose by 4.1%, Mumbai's by 3.1% and Kolkata's by 2% as per 2011 census compared to the 2001 census. As of 2015: Delhi has an estimated population of 26 million; Mumbai at 24 million, Kolkata at 16 million, Bangalore at 11 million, Chennai and Hyderabad at 10 million.

Over 35 percent of Indians live in urban areas, and the proportion is projected to grow to 40 percent, or about 590 million people, by 2030. Urban population growth is attributable to natural increase, rural to urban migration, and city's encroachment on surrounding areas. India is quickly urbanising, as is the rest of the developing world. 285.4 million people, or 27.8% of the total population, reside in urban areas. In India, poverty is moving into urban areas. Urban poverty is a type of poverty that is most noticeable in megacities and is characterised by poor living circumstances, low incomes, inadequate access to basic necessities, and a poor quality of life.

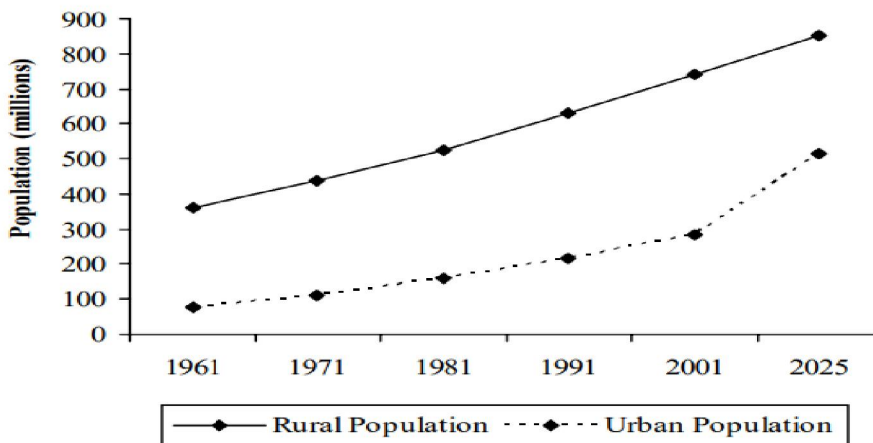


Fig. 1. Trends in urbanization in India

25.7 percent of the population of the nation lives in urban regions. As a result, poverty is no longer a rural phenomena. According to Haddad et al. (1999), there may be 90 million urban poor people in India. 40.3 million people, or 22.6% of the total urban population, were counted in slums in the 2001 census (Office of the Registrar General and Census Commissioner, 2005).

PRESENT SCENARIO

There are billions of people living in poverty worldwide. India is one country where poverty has been particularly persistent recently, but the nation has made significant progress in lowering its overall poverty level recently and will continue to be a developing country to monitor closely in the years to come. One of the main economies with the quickest growth is India. IMF estimates that India would have the fastest-growing economy in 2022 with a growth rate of 11.5%. the only nation in the world to have double-digit growth in 2022.

However, many people in India fell into poverty as a result of the early 2020 unexpected coronavirus outbreak. 25% of Indians, according to NITI Aayog, live in poverty. In India, one out of every four people lives in poverty. At the end of 2022, an extra 150–199 million people are predicted to be living in poverty. There were significant job losses as a result of the pandemic. India's poverty rate is expected to increase. Around 7 million jobs were lost in a single year, according to the CMIE research. Public spending on development has lagged behind the decline in consumption expenditures. Thus, it is anticipated that poverty in India will increase in the days to come. India has reduced the proportion of its population living in extreme poverty by more than half, according to a World Bank working paper published in the month of April 2022.

India is ranked 66th out of 109 countries in the 2021 Multidimensional Poverty Index. The first MPI report from NITI Aayog, which was published in November 2021, states that India's national MPI score is 0.118. The MPI score is 0.08 in urban regions and 0.155 in rural ones. In India, the poverty line is Rs. 972 in rural regions and Rs. 1407 in urban areas. People who earn more than this are categorised as "not poor" and are "above the poverty line," while people who earn less are categorised as "poor" and are "below the poverty line." The National Sample Survey Organization (NSSO) conducts sample surveys every five years to calculate the poverty line in India. According to the Global MPI Reports for 2019 and 2020, there were 269.8 million poor people in the nation, or 21.9% of the total population. Extreme poverty primarily affects people ages 0 to 19. This may cause the children to become undernourished and illiterate. After the age of 40, we can observe a diminishing tendency. The amount of money the Indian government spent on rural welfare programmes significantly reduced poverty across the country. Government policy aims to end extreme poverty for everyone worldwide by the year 2030, which is currently defined as a person making less than \$1.25 per day.

States like Bihar, Jharkhand and Uttar Pradesh have registered the highest poverty rate across India. These states have emerged as the 'poorest states' in India. 51.91% of the population in Bihar classified as poor, followed by Jharkhand (42.16%) and Uttar Pradesh (37.79%).

POOREST STATE IN INDIA

AREA	MULTIDIMENSIONAL POVERTY INDEX (MPI) SCORE
BIHAR	51.91
JHARKHAND	42.16
UTTAR PRADESH	37.79
MADHYA PRADESH	36.65
MEGHALAYA	32.67
ASSAM	32.67

Kerala has turn out to be the state with the lowest rate of poverty in India. As per the index, only 0.71 per cent population of Kerala is poor. Kottayam of Kerala is the only district in India without poverty. This district has registered a zero in the recently released poverty index.

III. OBJECTIVES OF THE STUDY

The objectives of the study are: -

- To study the concept of poverty with special reference to urban India.
- To study the causes of urban poverty.
- To examine the effect of poverty on education, health and society.
- To explain the ways how to break the cycle of urban poverty.

IV. SOURCES OF DATA

For this present study, data is obtained from secondary sources. Secondary sources include previous research studies relevant to this topic and different government reports on poverty were used. Data from online websites was also used for this study.

V. DISCUSSION AND ANALYSIS

5.1 CAUSES OF URBAN POVERTY

The main cause of poverty is – (I) heavy pressure of population, (ii) unemployment and under employment, (iii) capital deficiency (iv) under developed economy, (v) increase price, (vi) net national income, (vii) rural economy, (viii) lack skill labour, (ix) deficiency of efficient entrepreneurs, (x) lack of proper industrialization, (xi) low rate of growth, (xii) outdated social institutions, (xiii) improper use of natural sources and (xiv) lack of infrastructure (Pooja Mehta, 2019).

- **Heavy pressure of population** - India's population has been expanding quickly. This increase is mostly the result of a decline in the death rate and an increase in birth-rate. India's population increased from 84.63 crore in 1991 to 102.87 crore in 2011. This demographic strain makes economic progress more difficult.
- **Unemployment and under employment** - Due to continuous growth in population, there is persistent unemployment and underemployment in India. There is educated unemployment and disguised unemployment. Simply put, unemployment is a mirror of poverty.
- **Capital deficiency** - Industry, transportation, and other enterprises require capital to be set up, and a lack of capital hinders development. Over a year, shortage of adequate investment in quality education and basic services like health and sanitation etc.
- **Under developed economy**—another main cause behind urban poverty in India is that it is an underdeveloped economy whose growth rate is slow.
- **Increase price** - The poor have been severely impacted by the sharp price increase. They have become poorer.
- **Net national income** - In relation to the size of the population, the net national income is fairly low. Per capita income is low which leads to poverty problem. India is one of the poorest countries in the world, as evidenced by the per capita income of Rs. 20989 in 2003-2004.
- **Rural economy** - India's economy is largely rural. Agriculture in India is outdated. There is a lot of population pressure there. Agriculture has higher rates of covert unemployment and lower income.
- **Lack of skilled labour** - Unskilled labour is in plentiful supply in India, but skilled labour is in short supply because of a lack of industrial education and training.
- **Deficiency of efficient entrepreneurs** – Efficient and able entrepreneurs are required for industrial development. There is a dearth of effective entrepreneurs in India. Less industrial development in urban India is another cause of poverty.
- **Lack of proper industrialization** - India is a developing country industrially. The percentage of people who work in industry is 3%. Therefore, a key contributor to poverty is industrial backwardness.
- **Low rate of growth** - The population has increased by 1.8% while the economy has grown by 3.7%. Therefore, the economy has grown at a low per capita rate relative to the population. The main root of poverty is it.
- **Outdated social institutions** - Our nation's social structure is full of outdated traditions and customs like caste system and law of inheritance and succession. These hamper the growth of nation.

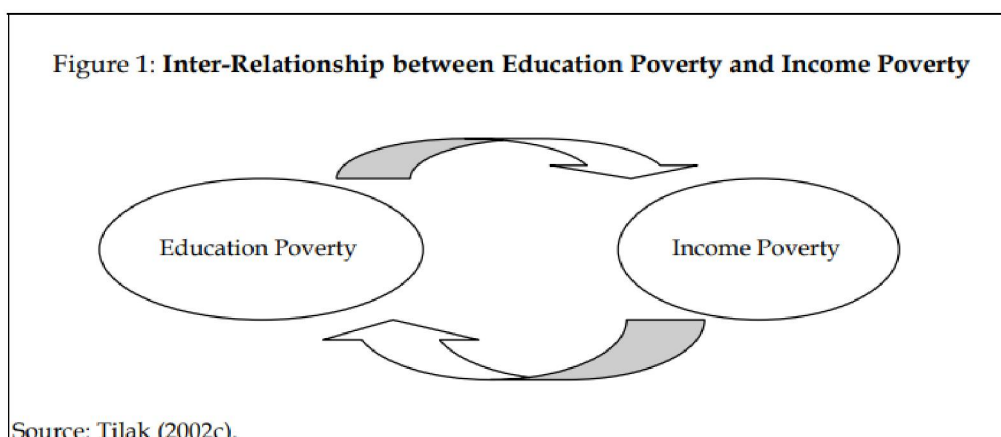
- **Lack of proper utilisation of natural resources** - India is rich in natural resources, including mica, iron, coal, and manganese. It has rivers with constant flow that produce hydroelectricity. Manpower is plenty. But they are not utilised properly.
- **Lack of infrastructure** - Communication and transportation have not been properly established. Both rail and road transportation are insufficient. The agriculture market is flawed as a result of improper development of the road and rail transportation systems. Industries do not receive power supplies, raw materials, or completed goods in a timely manner.

5.2 IMPACT OF POVERTY IN URBAN INDIA

How poverty affects the education in Urban India

Education is among the essentials of modern life, along with clothing, shelter, and food. The vital field of education is essential to the growth and development of people as individuals, societies, and nations. For people who are poor, a number of challenges frequently make it difficult for them to learn to read and pursue an education. Most people believe that poverty has a detrimental impact on schooling. Poverty and education are linked in a bad way. Lack of information is one of the key factors contributing to poverty, and research indicate that countries with weak educational systems tend to have higher rates of poverty. India's rise during the last two decades has been astounding. But the nation as a whole continues to struggle with poverty. Poverty is the biggest obstacle to the nation's overall growth and development. Millions of Indians remain impoverished in the twenty-first century. The main contributors to India's widespread poverty are illiteracy and a lack of education. The literacy rate in rural India was 73.5 percent, whereas it was 87.7 percent in urban areas, according to a 2018 research. According to the 2014 research "Education in India," which surveyed roughly 29,447 households and 36,479 rural households, 67 percent of rural families and 83 percent of urban households claimed to have upper primary schools within one kilometre of their houses.

In the 2014 survey, 73 percent of urban families and 37 percent of rural households reported having a secondary school within a one-kilometer radius. India's literacy rate was reported to be around 73.5% in 2018, and it was reported to be 87.7% in urban areas, with 84.7% of males and 70.3% of women being literate. Only 23% of urban families have access to a computer, according to the 2018 poll. Income poverty and educational poverty are linked one another. One of the main causes of income poverty is education poverty, and income poverty prevents people from overcoming education poverty.

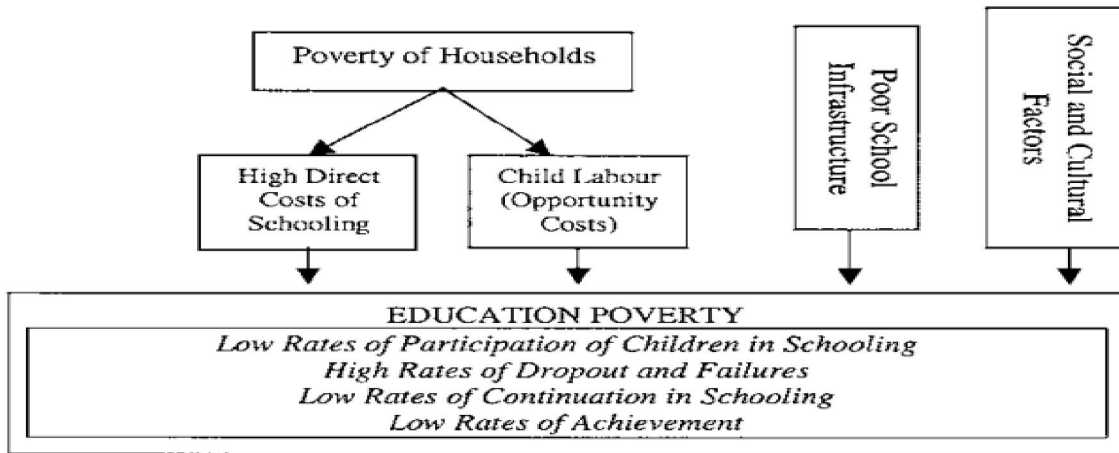


Children in poverty are unable to attend school because they frequently have to miss class due to various obligations. A positive feedback loop between income poverty and educational poverty results as a result. Low or nonexistent education spending exacerbates the income poverty of households with low incomes, which are unable to make adequate investments in education. The only way to break this relationship is to begin "educational reconstruction" (Education Commission, 1966).

Studies from the past help to understand how poverty affects students' involvement in school (see, for instance, Tilak, 2002a). According to studies, there are two different sets of factors that affect educational deprivation or education



poverty in developing countries: educational factors on the one hand, and school-related factors and economic factors, notably poverty, on the other. It is generally acknowledged that a sizable number of factors have a role in some households' poor or nonexistent involvement in education. These include financial limitations to pay for the costs of educating children, opportunity costs of education, and low levels of wages in disadvantaged homes.



While there are many interconnections between various factors that affect the relationship between education and income poverty, it is also becoming increasingly obvious that lack of access to education and correspondingly low participation rates in education are the most significant long-term factors contributing to widespread poverty.

According to a study from 2002, educational poverty—which is defined as a lack of access to basic education and literacy—is a contributing factor to these situations in India. Only 6% of the money in poor households goes toward health and education, with the remainder going toward other necessities like food and fuel. Parents who haven't had a good education often don't realise how important education is and are reluctant to spend money on schools. And because today's youth do not accept anyone if they are not from their social strata, even those children who do attend school must endure taunts and are frequently treated as outcasts. Children who live in poverty have an impact on their chances for educational opportunities as well as the likely outcomes of such possibilities. Following is a list of the factors influencing young children's development: (Baker, Coley, 2013).

In the absence of remedial policy measures, the rise in child poverty among children between the ages of 10 and 14 in Bihar, Jharkhand, Maharashtra, Rajasthan, Orissa, MP, and Delhi has serious implications for the potential growth of child labour and the potential violation of laws requiring compulsory elementary education. The children living in poverty have the opportunity to enrol in school, but owing to a lack of finances, they occasionally run into difficulties paying for uniforms, books, stationery, and other necessities. The lack of access to a healthy, nourishing meal for children due to poverty has an impact on their ability to study and develop skills. These kids typically struggle to comprehend concepts, and their lack of information prevents them from performing effectively in school.

Children from low-income families, who attend a school without enough bathrooms, clean drinking water, or sufficient heating and cooling equipment for the weather will undoubtedly have difficulty learning and improving their academic performance. Therefore, it is essential to provide these resources in order to enhance student learning.

Children who live in poverty develop cognitively and socially more slowly, and their physical and mental health suffers. Lack of schooling that is culturally appropriate can exacerbate these issues for children who are already socially and economically disadvantaged, such as those from the travelling population. Therefore, it is inevitable that children from families experiencing poverty will encounter different problems in school than those experienced by children from households who are not experiencing poverty or who are wealthy.

Compared to children from wealthy families, children from poorer backgrounds have less developed attitudes toward education and going to school. There are variances in how enthusiasm and interest in education and learning emerge. Children who live in poverty typically show interest in and enjoy participating in creative and extracurricular activities (Horgan, 2007). Population living in slums (% of total urban population) in India was recorded at 35.2% in 2018,

according to the world bank's collection of development indicators, which is compiled from officially recognised sources.

Early Dropout from School - The students are forced to leave school early and give up their education as a result of their living conditions. Poverty can have an impact on learning through changing student behaviour, achievement, and retention for those who do have access to education. This significantly disadvantages students from low-income homes and increases their likelihood of falling behind academically or dropping out altogether.

Academic Concepts and Examinations - School education is not simple and controllable; it calls for consistency, perseverance, and diligence. There are some topics that are particularly challenging to comprehend in a number of areas, including mathematics, social science, science, English, and Hindi. The parents of the students who live in poverty typically either possess rudimentary literacy skills or no education at all, making them unable to help or mentor their kids. They typically reflect lower academic performance as a result.

Participation in Extra-Curricular Activities and Competitions – In schools, competition and event planning is typically regarded as a key area. The involvement of pupils in these activities is seen as essential since it sparks their interest and excitement and changes their mindset. Children from families that live in poverty typically have difficulty taking part in events and competitions. They are unable to supply the resources, fulfil other obligations, and practise calls for supplies, which they would find challenging to procure. For instance, kids would need to buy paints, crayons, sketchbooks, and other material if there was a painting competition at their school.

Similar to this, poor families—including children—typically need to work every day just to exist. They become trapped in a cycle that is difficult for them to escape, especially when no outside assistance is offered. In other cases, their location prevents them from ever having access to school, leaving them without the means to strive to raise their status in society.

5.3 HOW POVERTY AFFECTS HEALTH IN URBAN INDIA

The overall health of the country is one of the most detrimental repercussions of poverty. One of the most important issues of our time is the improvement of living circumstances for the continuously expanding urban population. Beginning in 2007, cities will be home to more than half of the world's population (Sclar et al., 2005). 40.3 million people, or 22.6% of the total urban population, were counted in slums in the 2001 census (Office of the Registrar General and Census Commissioner, 2005).

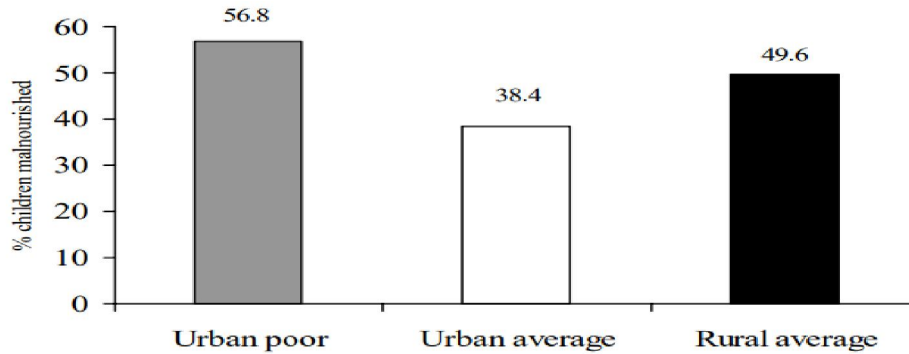
Slum dwellers are particularly prone to health issues. The word "vulnerability" describes a condition in which individuals are more likely to encounter unfavourable situations and have a higher likelihood of perishing as a result of those circumstances (Loughhead et al., 2001). According to Agarwal and Taneja (2005), the urban poor may be more vulnerable to health problems due to a variety of factors, including their living conditions, access to and use of public health care facilities, rapid movement, health and disease, and negotiation skills. As a result, a number of risk factors that are harmful to health are exposed to the urban poor.

Malnutrition is the most prevalent health problem associated with poverty. All age groups in the nation are affected by the problem of malnutrition, but children are the ones that suffer the most from it. Larger families with little finances often struggle to provide enough nourishing food for their children. Over time, these kids experience serious health issues include low body weight, mental and physical impairments, as well as a general lack of immunity that leaves them vulnerable to illness. Children from low-income families are twice as likely to experience anaemia, food deficits, eyesight impairment, and even heart issues. 38 out of every 1,000 kids born in India die before they turn one, and malnutrition is a major factor in this statistic. Adult malnutrition also contributes to poor health in adults, which reduces their ability to perform manual labour and reduces income because of weakness and illnesses.

Utilization and reach of primary health services is poor among urban slum communities in India even though there is physical proximity to advanced health care facilities. The rapid expansion of the urban population, especially the impoverished, has not been matched by an increase in primary healthcare services. Only 24.8% of urban poor moms in India obtain all of the recommended prenatal treatment (3 ANC visits, 3 months of IFA tablets, and 2 TT injections). Home births account for up to 74.3% of deliveries among urban poor women (see Fig. 2), and 42.9% of children are not fully vaccinated by the time they turn one year old..



Undernourishment plays a significant role in urban slum communities' bad health (Pelletier et al., 1995). Children in India's urban impoverished areas are underweight and/or stunted in more than half of cases. In most states, undernutrition in urban poor communities is worse than it is in rural communities (see Fig. 4). Inadequate or incorrect food intake due to poverty, frequent episodes of parasite or other childhood illnesses like diarrhoea, which are partially attributed to poor sanitation and hygiene, and improper care during illness all combine to promote malnutrition in urban poor children (Ruziicka and Kane, 1985; Pelletier et al., 1995).



. Nutritional status of urban poor children 0-3 years by economic groups in urban and rural areas

Another factor contributing to the poor health of slum dwellers is a lack of awareness and adoption of recommended health practises. Only 18% of infants in urban poor homes in India obtain breast milk within the necessary first hour after birth. Nearly 40% of children also delay starting their supplemental feedings. The probability that a newborn would die before reaching the age of four weeks increases, according to Edmond and colleagues (2006), the longer the time between birth and the start of nursing. They based this conclusion on what they discovered in Ghana. Other urban poor people's behaviours are not ideal, including their usage of services, cleanliness, and sanitation. . Low access to services, poor health behaviours, and poor nutritional status among the urban poor are the main causes of high new born and child mortality, which is much higher among them than the national and state averages.

Only about 10% of the poorest one-fifth of Indians in rural (10.2%) and urban (9.8%), according to data from India's largest statewide survey on social consumption, which was conducted between July 2017 and June 2018, had any type of private or public health insurance. According to experts, those who are poor usually have to borrow money, deplete their savings, postpone seeking medical attention, or obtain inadequate care. When there is insufficient sanitation in the home, children are more vulnerable to life-threatening diarrhoea and intestinal infections. Additionally, people are more vulnerable to respiratory ailments in dwellings with poor ventilation. Only a small portion of Indians have any kind of health coverage, according to the National Survey Office (NSO) of the Ministry of Statistics and Programme Implementation (14.1% in rural areas and 19.1% in urban areas). The vast majority of Indians are therefore susceptible to financial shocks related to their health. According to the World Bank and World Health Organization (WHO), at least 50% of the world's population did not have access to "essential health services" in 2017.

Annual physicals that are too expensive, emergency treatment, and managing chronic illnesses can drive struggling families into utter destitution. The dynamic interplay between health and poverty affects millions of individuals all around the world, but particularly in India. Health issues are still one of the main causes of poverty in the country.

5.4 POVERTY AND HEALTH CARE DEBT IN INDIA

In 2011 and 2012, "18% of households endured catastrophic health costs," according to the Indian Ministry of Health, a number that only climbs as social assistance is still insufficient and poverty gets worse. These unaffordable health care costs plunge already struggling households into absolute poverty. It is important to note that the majority of people who are responsible for paying medical expenses live in rural areas and poor countries. According to study, the "total health spending" of Indian people in 2018 consisted of about 63% out-of-pocket costs, making them more vulnerable to crippling debt and poverty.

5.5 POVERTY AND HEALTH INSURANCE IN INDIA

In India, only 14.1% of individuals living in rural areas and 19.1% of those living in cities between 2017 and 2018 have access to any kind of health insurance, according to a report by the National Survey Office (NSO) of the Ministry of Statistics and Programme Implementation. Additionally, the majority of India's most vulnerable citizens are unable to afford private health care due to its excessive cost. According to India Spend, India spent the sixth highest on private health care among low- and middle-income nations in 2017. NSO data shows that during 2017 and 2018, just 9.9% of the poorest urban Indians and 7.5% of the poorest rural Indians "had any government-sponsored health protection."

5.6 POVERTY AND THE COVID-19 PANDEMIC IN INDIA

The COVID-19 epidemic destroyed the world's healthcare systems and the economy. Particularly, COVID-19 has a significant negative impact on India's underprivileged. In the first year of the pandemic, the virus cost 7 million jobs in India. Particularly negatively affected was India's agricultural sector in a number of ways.

For instance, "production and marketing" were impacted by labour and transportation issues, whilst "income shock" brought on by COVID-19's economic repercussions on the nation produced a rise in food costs and changed household consumption patterns. A survey conducted by the National Bureau of Economic Research (NBER) supports these economic shocks. Using information from "a panel survey of 197,000 households" performed "every four months" up until July 2021, researchers came to the conclusion that extreme poverty rose dramatically across India as a result of COVID-19 lockout constraints, particularly in cities. Due to the consequences of COVID-19, 44 million more Indians were living in extreme poverty by July 2021. It is a critical issue that affects the social security, employment, health, and nutrition of the impoverished.

5.7 IMPACT OF POVERTY ON SOCIETY IN URBAN INDIA

Effects on Society – poverty exerts some gravely concerning effects over the overall societal health as well. These may be discussed along the following lines: -

Violence and crime rate – incidence of violence and crime have been found to be geographically coincident. In a backdrop of unemployment and marginalization, the poor resort to criminal activities to earn money. Coupled with lack of education and properly formed moral conscience, a poverty ridden society is more susceptible to violence by its people against its own people from a sense of deep-seated discontent and rage. Rapid urban growth is likely to create enormous challenges. According to Muggah (2012), violence in urban spaces, particularly in the fastest growing metropolises has been increasing, and its impacts will be most severe on the economically weaker sections. There is thus an 'urban dilemma', as a result of massive urban growth and economic development along with increasing urban violence in cities

There are a number of ways poverty can lead to crime. Of course, not everyone who is struggling with poverty commits criminal acts and many who end up in the judicial system are guilty of being poor rather than actually being criminals. First, the obvious. If a person is living in poverty, they are less likely to have access to advanced education, life skills and job training. They are more likely to face unemployment or under employment. They are more likely to live in areas where crimes such as gangs and substance abuse are prevalent. Growing up in such environments increase the possibility of becoming involved in such activities because of the despair, frustration, anger and hopelessness created in such environments. Second, a person struggling every day with the deprivations of poverty might resort to criminal behaviour out of seeming necessity. If your children are hungry and you have no money for food you are more inclined towards stealing to feed your family. If you can't pay rent, you may feel the only way to avoid homelessness is to get money through illegal activities.

Homelessness – Homelessness and poverty are inextricably linked. A homeless person is the one who cannot afford housing or are unable to maintain a regular and safe shelter. India is home to about 78 million homeless people despite the country growing in global economic stature. When individuals or families are unable to generate enough income to pay for housing, food, childcare, health care, and education, necessities with a high-cost burden sometimes fall to the wayside. Although the cost of living and cost of housing have risen, wages have not kept up, and it is increasingly common for people to experience eviction due to an inability to pay rent or make mortgage payments. poverty and low



incomes prevent people from accessing potential housing options, and make others hard to sustain. Being poor can mean being an illness, an accident, or a pay check away from living on the streets.

The figures revealed by the 2011 census against the 2001 census found the number of homeless families in India increased by 0.49 pc whereas urban homeless families in a decade increased by 36.78 pc growing from 1,87,810 to 2,56,896. The 2001 census found that 20.53 pc of the population in India resides in urban areas. In 2011 census the urban population reached 31.16 pc

According to studies, 100 million people worldwide are literally homeless and the number would surpass 100 million if all people who lack an adequate home with secure occupancy are included

In India, the number of homeless people declined by about 66,000 households in rural areas, and went up by about 69,000 households in urban areas in 2013

Rajasthan has the highest proportion of homeless

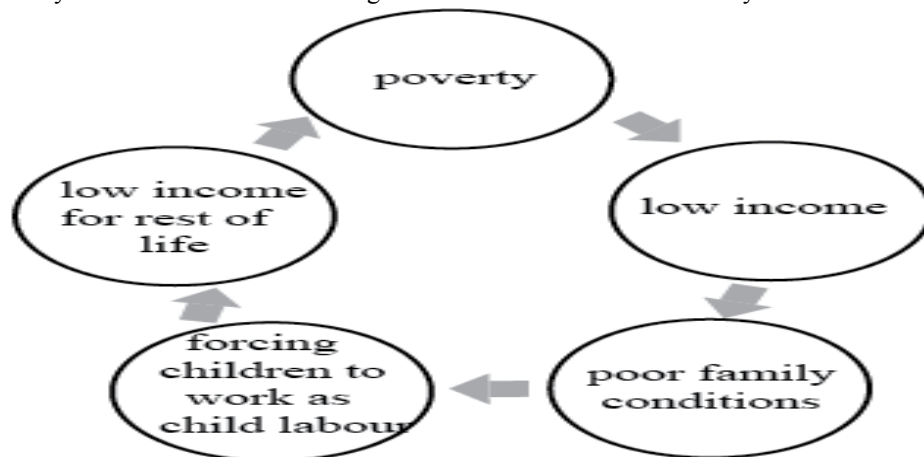
Other states that have had the least success in reducing the proportion of homeless persons include Haryana and West Bengal

Uttar Pradesh, Maharashtra, Rajasthan and Madhya Pradesh account for about half the country's homeless population apart from a definite drop in the aesthetic representation of the country, homelessness affects child health, women safety and overall increase in criminal tendencies.

Stress – lack of money is a major cause of stress among the middle-class and the poor and leads to decline in productivity of individuals. On a family level, poverty causes stressors such as insecurity in food, housing, income, and more. These stressors can also cause an increased risk of mental health problems and substance abuse in the parents, which can lead to child abuse and neglect and in turn cause negative mental health impacts for the child. At a personal level, poverty leads to physiologic responses to stress such as **high blood pressure and high cortisol levels**. With prolonged exposure to poverty, these responses turn into disruptions in brain functioning, which ultimately lead to both long-term physical and mental health consequences.

According to the CDC, 8.7% of people who have incomes below the poverty level report severe psychological distress. Specifically, there is a cyclical link between mental health and poverty in India. A case-control study conducted in Delhi from November 2011 to June 2012 found that the intensity of multidimensional poverty increases for persons with severe mental illnesses (PSMI) compared to the rest of the population.

Child labour – one of the hallmarks of a poverty-ridden society is the widespread practices of exploitation and the worst of it comes in the form of child labour. Large families fail to meet the monetary needs of the members and children as young as 5 years are made to start earning in order to contribute to the family income.



There is a circular relation between poverty and child labour. They have a cause-effect relationship. Child labour is both a cause as well as an effect of poverty. Poverty often forces children to take part in child labour. This, in turn, will disallow the children from attaining education leaving them unemployable and therefore poor.

In India, child labour under the age of 14 is illegal, although government data show that 12.5 million children between the ages of 5 and 14 are employed. Furthermore, 65 million youngsters aged 6 to 14 do not attend school and instead work in farms, industries, quarries, private residences, and even prostitution.

Effect on Economy –poverty is a direct index indicating success of the economy of the country. The number of people living under the poverty threshold indicates whether the economy is powerful enough to generate adequate jobs and amenities for its people. Schemes providing subsidies for the poor of the country again impose a drain on the economy.

VI. HOW THE CYCLE OF POVERTY CAN BE BROKEN

6.1 IMPROVING THE EDUCATION FACILITIES IN URBAN INDIA

The foundation for ending poverty and promoting economic growth is education. In close collaboration with other social sectors, education plays a critical role in the fight against poverty. The truth is that without educating its citizens, a nation cannot succeed. Both eradicating poverty and boosting a country's wealth depend on education. But according to former Tanzanian President Julius Nyerere, "education is not a method to escape poverty - It is a tool to fight it" (UNESCO, 2001a).

The education of poor children, who are typically less prepared emotionally, physically, and socially to undertake a school programme, as well as the education of girls, who are particularly at risk as they tend to be predisposed to all forms of abuse and are frequently confined to households in which they are essentially slaves—this is what UNICEF is most interested in—are crucial issues that must be addressed by education to eradicate poverty. Additionally, Veneman (1999), the executive director of UNICEF, asserts that "quality basic education of girls is an essential prerequisite of any global anti-poverty strategy" in her lecture on the significance of girls' education and the eradication of poverty. According to her, "almost two-thirds of the 130 million children currently not in school are females," and she asserts that securing girls' education is a key step in assuring their empowerment and growth will help the country flourish. Starting "educational reconstruction" is the most efficient strategy to end the link between educational poverty and income poor (Education Commission, 1966).

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Education renders a significant contribution towards development of poverty stricken and economically weaker sections of the society by providing importance to well-being and independence to the individuals, promoting changes in social, culture, religious, political and economic spheres and influencing economic production in an indirect manner. Education renders a significant contribution towards development of poverty stricken and economically weaker sections of the society by providing importance to well-being and independence to the individuals, promoting changes in social, culture, religious, political and economic spheres and influencing economic production in an indirect manner. Education renders a significant contribution towards development of poverty stricken and economically weaker sections of the society by providing importance to well-being and independence to the individuals, promoting changes in social, culture, religious, political and economic spheres and influencing economic production in an indirect manner. According to official data, 171 million people who had just the most basic reading skills when they graduated from high school have been lifted out of extreme poverty in the last ten years. According to statistics, if every child obtained an education that includes essential reading and writing skills, the world's poverty might drop by 15% yearly. We propose our literacy intervention programme in an effort to improve the language and literacy skills of young children. The initiative supports schools and students in enhancing their language, reading, and communication abilities. We are able to directly affect Goal 1—ending the cycle of poverty—through Units of Sound, demonstrating that literacy is the cornerstone of education.

The need of investing in human capital as a means of ending this vicious cycle and reducing income poverty, both absolute and relative, is now widely acknowledged. The importance of education to the nation's economic well-being was stressed by Mokshagundam Visvesvarayya in India in 1931, and he issued a warning: "The economic destiny of India is placed in grave risk by the tardy progress which public education is making." Over time, the body of research examining the link between education and income grew significantly. However, the proportionate importance of education in increasing earnings was not significantly diminished even after accounting for a number of additional socioeconomic, occupational, and other characteristics.

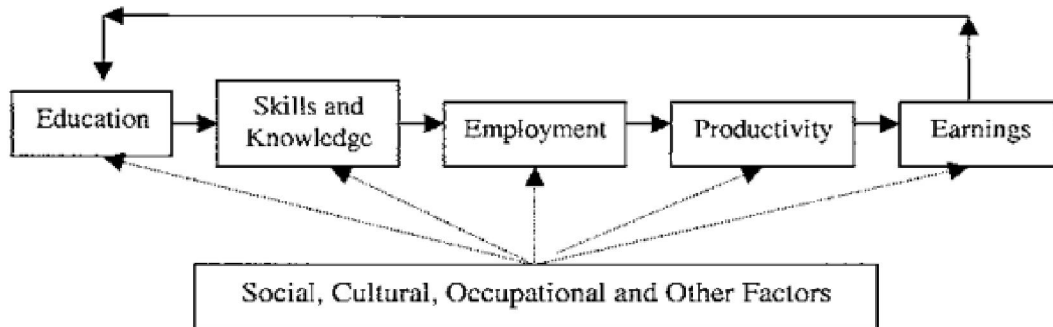


FIGURE 1. Relationship between education and earnings in the human capital framework.

The basic needs approach likewise emphasises the usefulness of education while recognising that it is a basic need in and of itself. In other words, although if the basic needs approach does not directly value education's ability to increase income in and of itself, it nevertheless sees education as both an end in and of itself (a basic need) and a method of achieving other basic requirements.

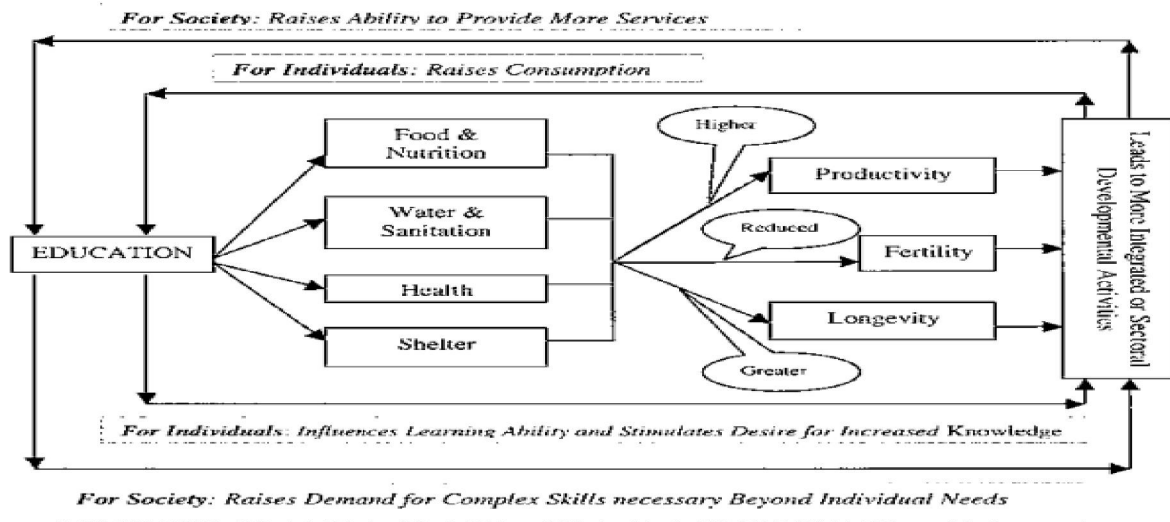
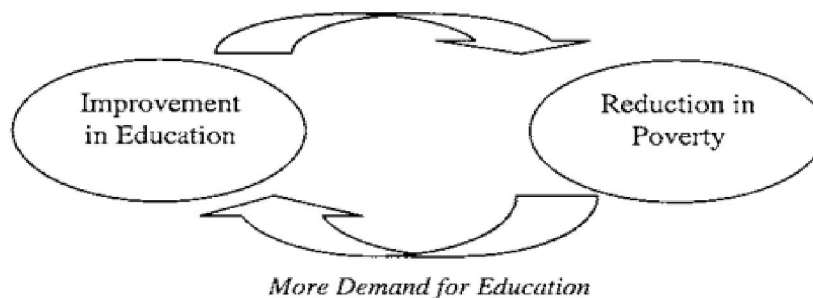


FIGURE 2. Education as a critical factor in the basic needs framework. Source: Noor (1980).

The government and non-profit organisations can work together in a number of ways to end poverty in India. The most important and efficient method for eradicating poverty in India is education. People can acquire information and particular abilities through education, which finally enables them to support themselves financially. Education is the most potent tool you can employ to change the world, as Nelson Mandela properly stated.



Children who obtain a high-quality education are capable, knowledgeable, and empowered. They possess the expertise to work for any employer or start their own business. This is a knowledge-based era, the Prime Minister Narendra Modi declared. The only effective method to combat poverty is this one. We need to re-evaluate our dedication to education.

As a result, education is rightfully seen as a crucial part of anti-poverty programmes in many developing nations. But in the field of education, primary education—along with non-formal and adult education—has received the majority of attention (e.g., Coombs and Ahmed, 1974).

6.2 IMPROVING THE HEALTH CARE FACILITIES IN URBAN INDIA

In order to address the urban health challenges, there is a need to focus on both demand and supply. The strategies for enhancing the health of the urban underprivileged are addressed below: -

6.3 PRIVATE PUBLIC PARTNERSHIP (PPP)

As was previously mentioned, the health infrastructure for urban poor people is very deficient.

The government finds it challenging to quickly upgrade its infrastructure in order to provide health services to all urban poor people. It is crucial that the government collaborate with the private sector to fulfil its goal of enhancing health given the huge presence of the private sector in delivering healthcare services, even to the most disadvantaged populations.

VII. INNOVATIVE URBAN HEALTH PROGRAMMING

According to the experiences of both NGO and government-run initiatives, Training slum-based health volunteers or community-based groups can be a significant technique for improving the health of the urban poor. These organisations can disseminate health awareness messages, encourage healthy behaviours, increase demand for health services, and support the organisation of health activities like outreach camps. The regularity of services in their slums can be improved by effective engagement and negotiation with service providers by these organised groups (Barua and Singh, 2003; Islam et al., 2006). Experiences from government programmes like the World Bank-funded IPP VIII in West Bengal and Delhi and NGO programmes like Apnalaya in Mumbai and Urban Health Resource Center in Indore have shown the potential of capable community volunteers and organizations in improving health of slum communities (Duza et al., 2003; Taneja and Agarwal, 2003). These innovative approaches have indeed resulted in better health outcomes in some of the cities.

Focus on Energetic Policy Implementation and Policy Advocacy: -

Advocacy is a crucial task for achieving the goal of policies that are supportive of the urban poor and for ensuring that the policies are turned into successful initiatives that have a big influence on the health of the urban poor. It is necessary to raise awareness among a wide range of stakeholders, including the federal and state governments, local governments, NGOs, media outlets, corporations, academic institutions, and other professional organisations including medical associations. By contributing resources and expertise, each stakeholder may make a substantial contribution toward achieving the goal of enhancing the health of slum communities.

VIII. CONCLUSION

The tremendous rise of the urban poor caused by rapid urbanization has presented policymakers and programmed designers with a number of difficulties. Poverty can no longer be considered a phenomenon only affecting rural areas because a sizable and quickly expanding portion of the population in cities now lives in slums in abhorrent conditions. Slum dwellers experience poor health results that are frequently comparable to those of the rural populace and are much worse off than those of the urban middle- and high-income groups. Urban poverty in India is increasing day by day and expected to increase more in future. The Indian government should support local governments at the state and city levels to implement programmes and programmes in a way that achieves the desired goals. To operate effectively and efficiently, proper monitoring and assessment are necessary. Poverty has the unfortunate side effect of causing a lot of accidents. Government should start offering work prospects through the idea of a vocational training programme in order to prevent any unintended accidents.

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