



# COMMERCIO

PG DEPARTMENT OF COMMERCE AND RESEARCH

ISSUE 7

VOLUME 5

JANUARY 2024



## POVERTY IN THE WORLD.

Most of the world's inhabitants and people live in poverty. Why is this? Is it enough to blame it on those who are poor saying that they are irresponsible, lazy and make poor decisions?



# Editorial:

## A world without hunger

Dear Readers,

As we delve into this month's edition of *The Commercio*, which essentially dwells on Sustainable Development Goals 1 & 2: 'No Poverty' and 'Zero Hunger', we embark on a journey to envision a world where every individual has access to nutritious and sufficient food all year round. Our young poet weaves words that echo the pangs of hunger while the articles bring to life the different facets of poverty in different geographies, the policies around food security, and insights into the challenges and solutions on the path to poverty eradication and Zero Hunger.

The crossword puzzle is not just a game, but a creative way to engage with and understand the complexities of food security. 'Zero Hunger' is not just a goal; it's a necessity, a fundamental right that we must strive to guarantee for everyone. As we flip through these pages, let's remember that each one of us has a role to play in this global mission. The 'Do you know' fact sheet is a ready reckoner, meticulously prepared with intriguing facts and figures and should prove to be an enlightening read.

Together, let's turn the vision of 'Zero Hunger' into a reality, for it's a deprivation of the cruellest form all should be free from.

This edition of the Newsletter has been brought out by students from 2<sup>nd</sup> semester M.Com and their efforts and enterprise are sincerely appreciated.

# GRATTITUDE

***Dr. NISHA LEELA JOSE***

***Dr. PREEMA ROSE NICHLAVOSE***

**Student contributors:**

**Aneeta A J**

**Alit Rose C D**

**Jesna Jolly**

**Ashtami Harinarayanan**

**Anu Davis**

**Sandra Joy**

**Meenakshy K Nair**

**Sniya A V**

**Jees Therese**

**Riyamol Roy**

**Steenaa C D**

**Student editor: Geethika A Nair**



**Newspaper  
reports**

**Department  
acheivements**

**Stories untold**

**Do you know?**

**Introduction**

**The town  
mouse and the  
country mouse**

**Concept of basic  
universal income**

**Poverty: India Vs  
America**

**Crossword  
puzzle  
Content**

**Content**

# NO POVERTY

'No poverty' is the first and foremost goal among the sustainable development goals put forth by the United Nations .Economic growth and a rise in national income have resulted in greater inequalities and social gaps ,which deepen the severity of poverty. People living in poverty are typically victims of discrimination on grounds such as birth , property ,national and social origin, race, color, gender and religion . Patterns of discrimination keep people in poverty, which in turn, serves to perpetuate discriminatory attitudes and practices against them. Thus, addressing poverty requires structural changes and not just overcoming lack of income, food or shelter. Emphasis has to be placed on efforts to eradicate poverty and address persistent inequality. Preventing poverty and supporting a sustainable escape from poverty requires a multi-sectoral approach. It is essential to develop inclusive social protection systems that will progressively ensure access to basic services such as education health, water and sanitation, transportation , resilience to climate change and disasters and promotion of economic empowerment through the promotion of decent work.

# Poverty: India v/s (Vis-à-vis) America

Poverty is a complex issue that manifests differently across various countries, and comparing poverty in India and America unveils stark contrasts in their socioeconomic landscapes.

India, a developing nation with a vast population, grapples with widespread poverty. Factors such as overpopulation, unequal distribution of resources, lack of proper infrastructure, and limited access to education and healthcare contribute significantly to poverty. A significant portion of the population struggles to meet basic needs, leading to a substantial wealth gap between the rich and the poor. Despite significant progress in recent years, poverty remains a persistent challenge in India, particularly in rural areas.

On the other hand, America, as a developed country, faces poverty of a different nature. While the overall economic prosperity is higher, there are still pockets of poverty. Issues like income inequality, high living costs, limited social security nets, and systemic disparities contribute to poverty in the United States. Certain marginalized groups, including minorities, face disproportionately higher poverty rates due to systemic barriers and historical inequalities.

One of the key differences between poverty in India and America lies in the extent and nature of social welfare systems. America offers various social safety nets like food assistance, healthcare programs, and unemployment benefits. However, these programs sometimes fall short in reaching all those in need due to eligibility criteria or limited coverage. In contrast, India has implemented various poverty alleviation programs aimed at providing subsidized food, employment opportunities, and education, yet implementation challenges persist.

Access to education and healthcare also differs significantly between the two countries. While America boasts advanced healthcare facilities and education systems, accessibility remains an issue for certain demographics due to high costs. In India, although efforts have been made to improve access, the quality of education and healthcare in remote areas is often inadequate.

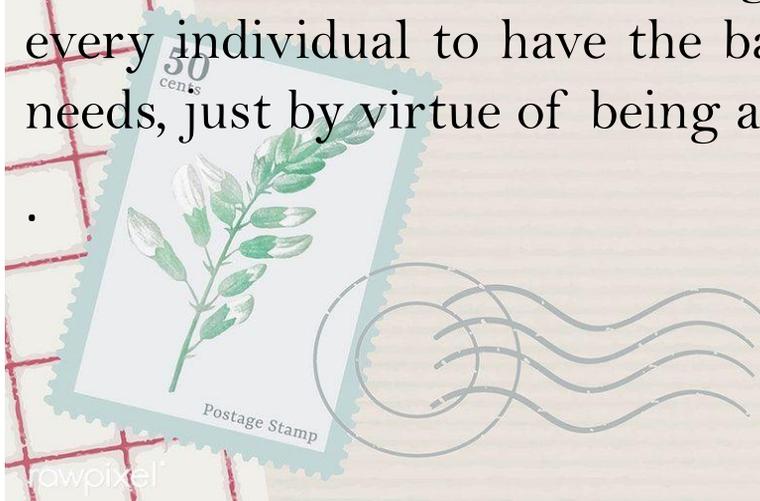
Moreover, the measurement and definition of poverty vary between the two countries. India often uses a multidimensional approach considering factors beyond income, while America predominantly focuses on income-based measures.

In conclusion, poverty in India and America presents multifaceted challenges shaped by their unique socio-economic contexts. While both countries grapple with poverty, the nature, causes, and mechanisms to address it significantly differ. Understanding these disparities is crucial in devising effective strategies tailored to each country's specific needs to combat poverty and ensure a better quality of life for all individuals.

# THE CONCEPT OF 'UNIVERSAL BASIC INCOME

Universal basic income (UBI) is a model for providing all citizens of a country or other geographic area with a given sum of money, regardless of their income, resources or employment status. The purpose of UBI is to prevent or reduce poverty and increase equality among citizens. It has three components; agency, unconditional and universal. Agency simply means that a UBI programme treats everyone as 'agents', rather than treating only the poor as 'subjects.' The components 'universal' and 'unconditional' refers to providing a guaranteed basic income to every citizen regardless of their economic contribution and without any fixed condition.

UBI is built on the idea that a just community needs to guarantee a minimum income to each individual which they can count on to provide themselves basic goods, the necessary material foundation and a life of dignity. It gives every person unconditional and universal rights. These rights require every individual to have the basic income to fulfil their needs, just by virtue of being a citizen of the country.



# BENEFITS OF UBI

Ending poverty: Advocates for UBI say that it could help bring everyone's income above the poverty line. It is simply a straightforward methodology to give people money and thereby reduce poverty.

Not based on a 'means test': Means test is a test to determine whether an individual or family is eligible for assistance. Implementing UBI eliminates the need for a means test. Moreover that it eliminates the problem of poor people becoming ineligible for assistance the moment they moves above the poverty line and again shifting to poverty.

Discouraging low wages: UBI would give employees enough security to have bargaining power which discourages the payment of low wages.

Redistributing wealth: The economic growth of high-income countries is making the rich richer, but having very little effect on the working classes. Introducing UBI would distribute the tax collected from high income groups to everyone, and thus uplifting the poor. It is expected to balance wealth inequality.

Supporting unpaid works: Some of the works like household works, taking care for own children and elders are time-consuming (and sometimes requires quitting from jobs), but they are non-economic activities and hence not paid. UBI acts as a support to such homemakers and caretakers, because under such a system basic income is paid to every citizen.

Eliminating the need for other incentives: Government provides several incentives and benefits to the poor like employment programmes, food security, free healthcare etc. By introducing UBI these benefits can be withdrawn and thus spending can be reduced.

## DISADVANTAGES OF UBI

Inequity: Under UBI, every citizen regardless of how poor or rich they are would get the same amount of money. This may further add to the existing income inequality.

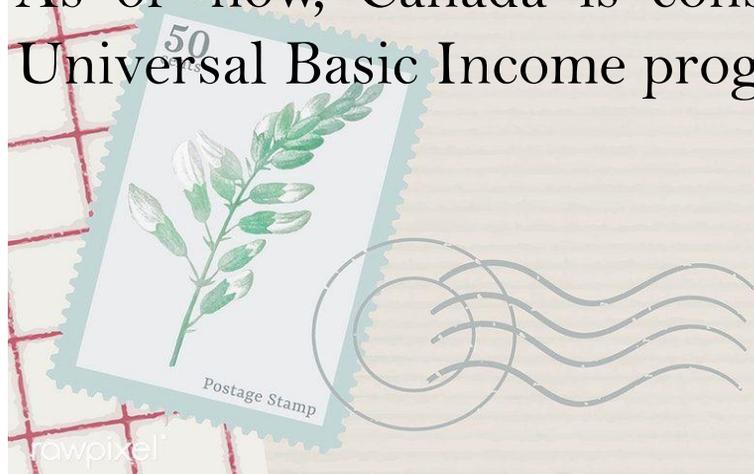
Expensive: The cost of implementing UBI could be substantially huge. Despite the idea that UBI would take pressure off health services and other incentives of the government, it is still going to

be too much expensive to implement.

Reduces motivation to work: One of the most basic concern is that it would incite millions of workers to stop working. This would push the economy into a state of stagnation.

Philosophical counterarguments: Capitalist countries are built on the ideological foundation that money is something we earn. UBI would completely change this concept.

Despite the existence of various limitations, the implementation of UBI is recommended by many experts especially during this post covid era when the world is facing aggravating poverty and unemployment. Currently, no country has a UBI in place, although several small-scale pilots and a few larger-scale experiments have done. Only two countries, Mongolia and Iran have had a national UBI in place for a short period of time in the past. As of now, Canada is considering a guaranteed Universal Basic Income program.



# THE TOWN MOUSE AND THE COUNTRY MOUSE

A Town Mouse once visited a relative who lived in the country. For lunch the Country Mouse served wheat stalks, roots, and acorns, with a dash of cold water for drink. The Town Mouse ate very sparingly, nibbling a little of this and a little of that, and by her manner making it very plain that she ate the simple food only to be polite.

After the meal the friends had a long talk, or rather the Town Mouse talked about her life in the city while the Country Mouse listened. They then went to bed in a cozy nest in the hedgerow and slept in quiet and comfort until morning. In her sleep the Country Mouse dreamed she was a Town Mouse with all the luxuries and delights of city life that her Friend had described for her. So the next day when the Town Mouse asked the Country Mouse to go home with her to the city.

She gladly said yes. When they reached the mansion in which the Town Mouse lived, they found on the table in the dining room the leavings of a very fine banquet. There were sweetmeats and jellies, pastries. Delicious cheeses, indeed, the most tempting foods that a Mouse can imagine. But just as the Country Mouse was about to nibble a dainty bit of pastry, she heard a Cat mew loudly and scratch at the door. In great fear the Mice scurried to a hiding place, where they lay quite still for a long time, hardly daring to breathe. When at last they ventured back to the feast, the door opened suddenly and in came the servants to clear the table, followed by the House Dog.

The Country Mouse stopped in the Town Mouse's den only long enough to pick up her carpet bag and umbrella.

"You may have luxuries and dainties that I have not," she said as she hurried away, "but I prefer my plain food and simple life in the country with the peace and security that go with it."

*Poverty with security is better than plenty in the midst of fear and uncertainty.*

# STORIES UNTOLD

THE MOON CAME OUT FROM THE BREAST OF THE SKY!

GAZED AT THE SKINNY BODY

WHOSE COLLARBONES ARE SHARP AS KNIFE

AND HANDS ARE LIKE A TWIG.

THE BOY GLEAMED AT THE MOON

WITH THE FINAL DROP OF HOPE IN HIS EYES

WHY IT'S NOT SHINING?

MAYBE MOON DIDN'T GOT (GET) ANYTHING TODAY TOO

TO FILL IT'S FLAT STOMACH

HE SAW THE BREAD CRUMB OUT THERE IN THE PITCH DARK

BUT BLOOD DIDN'T FLUSHED ( FLUSH) INTO HIS CHEEKS

HIS HANDS DIDN'T STRETCHED ( STRETCH) TOWARDS IT

FINALLY HE LEFT IT TO THE BARKING DOGS

HE SAW THE SCARLET FACES OF CHILDREN MOVING WITH  
LOLLIPOPS IN HANDS

IT WAS FOREVER GREY COLOURS IN HIS PALETTE

HUNGER WAS HIS SWEETEST COMPANION TILL ETERNITY

HE COUNTED HIS RIBS

DO I LACK ONE?

OR IS IT DARKNESS EVADING IN MY EYES?

IN THE CITY'S BARREN COLD.

HIS HANDS GOT NUMBED

HIS VOICE GOT FRAIL

THE WHISPER OF THE WIND TOOK HIS BREATH TOO

- Business track 2024 the management fest of commerce department instituted by Dr. Lissy John Irempan endowment fund was conducted on 12 Jan 2024 at college campus, inaugurated by Rushail Roy. Various on stage events like Catalyst Crew ( best management team) acumenix ( business quiz) Secret Stash Safari (treasure hunt) Rythmania ( spot choreography) and other online events were held. The winners were awarded with cash prizes. There was about 70 teams who participated in those events.



A programme named Felix Fiesta was conducted at Vimala college on 22<sup>nd</sup> Dec for which the department of commerce had won first prize.

## Do you know?

1. \_\_\_\_\_ poor are the people who move in and out of poverty on a regular basis. (May be re-drafted).

1. Occasionally
2. Chronic
3. Churning
4. None of the above

**Answer: b**

2. Which of the following is characteristic of people below the poverty line?

1. Debt trap
2. Gender inequality
3. Poor health
4. All of the above

**Answer: d**

3. Which of the following is the full form of MPCE?

- Minimum per capita expenditure
- Maximum per capita expenditure
- Monthly per capita expenditure
- None of the above

**Answer: c**

4. Which of the following are examples of self-employment programs in India?

1. Swarna Jayanti Shahri Rozgar Yojna
2. Prime Minister's Rozgar Yojna
3. Both a and b are incorrect
4. Both a and b are correct

**Answer: d**

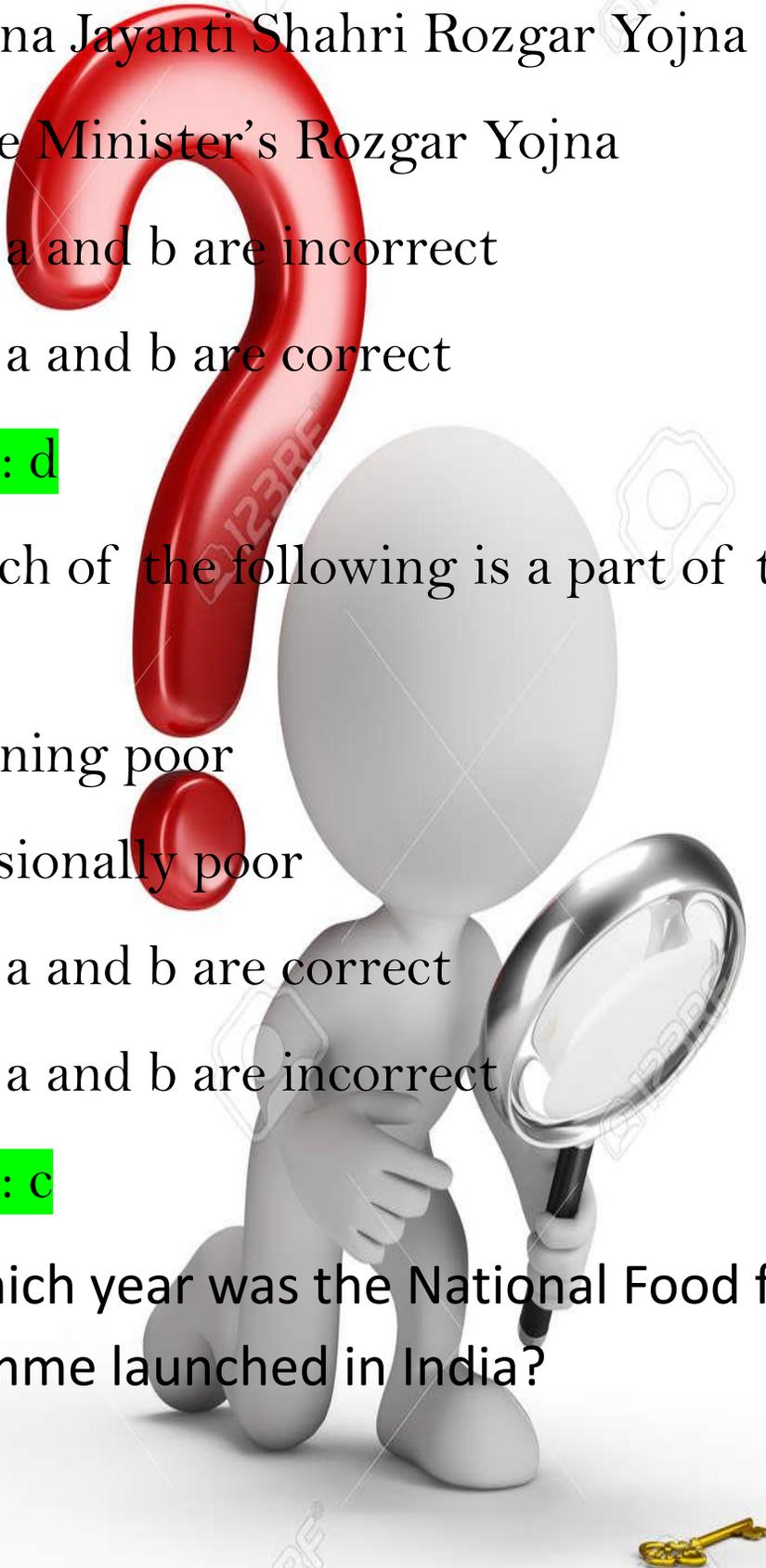
5. Which of the following is a part of transient poor?

1. Churning poor
2. Occasionally poor
3. Both a and b are correct
4. Both a and b are incorrect

**Answer: c**

6. In which year was the National Food for Work Programme launched in India?

1. 2005
2. 2004
3. 2002



4. 2001

**Answer: b**

7. Which of the following programs was initiated by the Government of India to improve the food and nutritional levels of the poor in the country?

1. Midday meal scheme
2. Integrated child development scheme
3. Public distribution scheme
4. All of the above

**Answer: d**

8. Which of the following methods do economists use to identify the poor?

1. Ownership of assets and occupation
2. Annual income
3. Savings
4. None of the above

**Answer: a**

9. Which of the following is the main reason behind the poor people in India getting limited economic opportunities?

1. Lack of skills and basic literacy
2. Scarcity of resources
3. Most of them live in rural areas
4. None of the above

Answer: a

10. Which of the following is the main reason for the decline in the per capita availability of land for the purpose of cultivation?

1. Rapid growth of population and lack of employment
2. Pollution in land and water bodies because of excessive usage of agrochemicals
3. Frequent droughts
4. All of the above

Answer: d

11. Which of the following are the two categories of poverty identified by the United Nations Development Programme?

1. Income and human poverty
2. Income and relative poverty
3. Rural and absolute poverty
4. Rural and relative poverty

Answer: a

12. Which of the following countries has a greater prevalence of relative poverty?

1. Developed countries
2. Underdeveloped countries
3. Socialist countries
4. Capitalist countries

Answer: d

# Newspaper reports

## 415 million Indians came out of multidimensional poverty in 15 years, says UNDP study

Press Trust of India  
UNITED NATIONS

A total of 415 million people moved out of poverty in India within just 15 years from 2005-06 to 2019-21, with its incidence falling from 55.1% to 16.4% during the period, the United Nations (UN) said on Tuesday.

The latest update of the global Multidimensional Poverty Index (MPI) was released by the United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI) at the University of Oxford.

It said that 25 countries, including India, successfully halved their global MPI values within 15 years, showing that rapid progress is attainable. These countries include Cambodia, China, Congo, Honduras, India, Indonesia, Morocco, Serbia and Vietnam.

"The report demonstrates that poverty reduction is achievable. However, the lack of comprehensive data during the period of the COVID-19 pandemic poses

**The report said that 25 countries, including India, halved their global MPI values within 15 years**

challenges in assessing immediate prospects," it added.

In 2005-06, about 645 million people were in multidimensional poverty in India, with this number declining to about 370 million in 2015-16 and 230 million in 2019-21.

**'Fast progress'**

The report noted that deprivation in all indicators declined in India and "the poorest States and groups, including children and people in disadvantaged caste groups, had the fastest absolute progress".

According to the report, people who are multidimensionally poor and deprived under the nutrition indicator in India declined from 44.3% in 2005-06 to 11.8% in 2019-21, and child mortality fell from 4.5% to 1.5%.

"Those who are poor and deprived of cooking fuel fell from 52.9% to 13.9% and those deprived of sanitation fell from 50.4% in 2005/2006 to 11.3% in 2019/2021," according to the report.

In the drinking water indicator, the percentage of people who are multidimensionally poor and deprived fell from 16.4 to 2.7 during the period, electricity (from 29 to 2.1) and housing from 44.9 to 13.6.

The report said countries with different incidences of poverty also halved their global MPI value.

While 17 countries that did so had an incidence under 25% in the first period, India and Congo had a starting incidence above 50%.

India was among the 19 countries that halved their global MPI value during one period — for India it was 2005-06 to 2015-16.

According to the 2023 release, 1.1 billion out of 6.1 billion people (just more than 18%) live in acute multidimensional poverty across 110 countries.

## FOCUS ON REDUCING POVERTY INSTEAD OF BOOSTING GDP

M5/28-6-23

DR AMAR PATNAIK



Member of Parliament, Rajya Sabha, and an advocate

**W**HILE the Economic Survey 2022-23 praises India's efforts to lift 41.5 crore people out of poverty between 2005-06 and 2019-21, and the Global Multidimensional Poverty Index (MDPI)—adopted by NITI Aayog too—also indicates a reduction in poverty levels, the reality is that India still has the largest number of poor people in the world at 22.8 crore.

In the Global MDPI Index 2020, India ranked 62 out of 107 countries. South Asian neighbours such as Sri Lanka (25), Bangladesh (58), China (30), and even emerging economies like South Africa (42) and Brazil (33) are far better placed. Further, in the latest MDPI report of 2022 (where no ranks were published), India has the largest number of poor in the world, amounting to 228.9 million. Why are others doing better than us when our economic growth in GDP terms beats them all? Because MDPI considers not only economic well-being but also factors such as health, education and living standards to determine the level of deprivation.

The Economic Survey 2022-23 says the cost of healthcare in India is a major driver of poverty. Out-of-pocket health expenditures account for 48.2% of total health expenditures. As per the Rural Health Statistics Report 2021-22, there is a shortage of more than 80% of the required surgeons and paediatricians in the 6,064 community health centres nationwide. A similar shortage exists in tertiary healthcare institutions, including the All India Institute of Medical Sciences (AIIMS).

ished children has increased from 2.1% to 3.4%. On top of this, the food subsidy in BE 2023-24 has been reduced by 32% as compared to RE 2022-23, and the total allocation of Poshan 2.0 is ₹701 crore less than the allotments of the sub-schemes three years ago.

Even after 15.14% of the population being deprived of years of schooling, with at least one person in the household not having completed five years of schooling, and 7.38% of the population being deprived of regular attendance in schools between Class 1 to 8 as per the MDPI 2022, the Samagra Shiksha Abhiyan saw only a nominal increase of 0.18% in BE 2023-24 over BE 2022-23.

tion Policy 2020. However, the share has remained stagnant at 2.9% of GDP in Budget 2023-24.

The Standard of Living, or Quality of Life, is the third component of this index and comprises eight sub-indicators, out of which three hold pride of place.

**Cooking fuel:** While more than 9.58 crore gas connections have been released under the Pradhan Mantri Ujjwala Yojana (PMUY) scheme as of February 2 as per data from the official PMUY dashboard, 9.6% of beneficiaries took no cooking gas refills, 11.3% took only one refill and 56.5% took four or fewer refills in 2021-22 according to a response given in the Rajya Sabha.

**Sanitation and drinking water:** According to NFHS-5, 19% households do not have access to toilets despite the government declaring India open defecation-free in October 2019.

Though the Jal Jeevan Mission aimed to provide functional household tap connections by 2024, 38% of the households surveyed in the Functionality Assessment of Household Tap Connections Report 2022 did not have overall functionality.

**Housing:** The Pradhan Mantri Awas Yojana-Gramin (PMAY-G), launched in 2016 to provide pucca houses to everyone by 2022, has been extended to 2024 with no plan.



The Economic Survey 2022-23

## India's problem is poverty, not economic inequality

THE RATIONALIST

AMIT VARMA

Steven Pinker, in his book Enlightenment Now, relates an old Russian joke about two peasants named Boris and Igor. They are both poor. Boris has a goat. Igor does not. One day, Igor is granted a wish by a visiting fairy. What will he wish for?

"I wish," he says, "that Boris's goat should die." The joke ends there, revealing as much about human nature as about economics. Consider the three things that happen if the fairy grants the wish. One, Boris becomes poorer. Two, Igor stays poor. Three, inequality reduces. Is any of them a good outcome?

I feel exasperated when I hear intellectuals and columnists talking about economic inequality. It is my contention that India's problem is poverty — and that poverty and inequality are two very different things that often do not coincide.

To illustrate this, I sometimes ask this question: In which of the following countries would you rather be poor: US or Bangladesh? The obvious answer is US, where the poor are much better off than the poor of Bangladesh. And yet, while Bangladesh has greater poverty, the US has higher inequality. Indeed, take a look at the countries of the world measured by the Gini Index, which is that standard metric used to measure inequality, and you will find that US, Hong Kong, Singapore and the United Kingdom all have greater inequality than Bangladesh, Liberia, Pakistan and Sierra Leone, which are much poorer. And yet, while the poor of Bangladesh would love to migrate to unequal US, I don't hear of too many people wishing to go in the opposite direction.

Indeed, people vote with their feet when it comes to choosing between poverty and inequality. All of human history is a story of migration from rural areas to cities — which have greater inequality.

If poverty and inequality are so different, why do people conflate the two? A key reason is that we tend to think of the world in zero-sum ways. For someone to win, someone else must lose. If the rich get richer, the poor must be getting poorer, and the presence of poverty must be proof of inequality. But that's not how the world works. The pie is not fixed. Economic growth is a positive-sum game and leads to an expansion of the pie, and everybody benefits. In absolute terms, the rich get richer, and so do the poor, often enough to come out of poverty. And so, in any growing economy, as poverty reduces, inequality tends to increase. (This is counter-intuitive. I know, so used are we to zero-sum thinking.) This is exactly what has happened in India since we liberalised parts of our economy in 1991.

Most people who complain about inequality in

India are using the wrong word, and are really worried about poverty. Put a millionaire in a room with a billionaire, and no one will complain about the inequality in that room. But put a starving beggar in there, and the situation is morally objectionable. It is the poverty that makes it a problem, not the inequality.

You might think that this is just semantics, but words matter. Poverty and inequality are different phenomena with opposite solutions. You can solve inequality by making everyone equally poor. Or you could solve it by redistributing from the rich to the poor, as if the pie was fixed. The problem with this, as any economist will tell you, is that there is a trade-off between redistribution and growth. All redistribution comes at the cost of growing the pie — and only growth can solve the problem of poverty in a country like ours.



**GLARING DISPARITY:** Hong Kong, US, UK, Singapore have greater inequality than Bangladesh, Liberia and Pakistan, which are much poorer

It has been estimated that in India, for every 1% rise in GDP, two million people come out of poverty. That is a stunning statistic. When millions of Indians don't have enough money to eat properly or sleep with a roof over their heads, it is our moral imperative to help them rise out of poverty. The policies that will make this possible — allowing free markets, incentivising investment and job creation, removing state oppression — are likely to lead to greater inequality. So what? It is more urgent to make sure that every Indian has enough to fulfil his basic needs — what the philosopher Harry Frankfurt, in his fine book On Inequality, called the Doctrine of Sufficiency.

The elite in their air-conditioned drawing rooms, and those who live in rich countries, can follow the fashions of the West and talk compassionately about inequality. India does not have that luxury.

Like the article: SMS MTWVCL <space> Yes or No to 58888 @ ₹3/sms

POVERTY IS SO AWFUL BUT TOGETHER WE CAN PUSH IT AWAY...



# Causes For Poverty Globally

E O Q C R P O P U L A T I O N C V E Q I K O P N  
S P J H A G Z O F B T D Y B R E S O U R C E S X  
T O L I I F Y G C Y G M L U N F Y K V X C K C S  
J L D L L C Q M H A N M T D Q X Y X V D B O A U  
X I V D J F G O K X W Y N S F Z D Y N U H F E D  
S T N L Z K Z L R J C R Z K M U A H B B E B T X  
H I W A A N V W G N E B A U J K K T Q Y J D E I  
P C Z B T T E L E D E Y C W S D W T C F G B L U  
Q A A O L I E I U V X Z C I T I P B D A H V A T  
O L I U X I C C Y Y J I J K H S Z P O I I Q L F  
S I S R F I A T J I G N E P J C A T I R S W K J  
L N G N F T V N K M A E R U O R P G Q T T F B S  
L S M E I S A K V H D Q H J Z I L E Y R O J H Z  
L T D O A E H E P S I U E N D M A I W A R M M K  
Z A N L Y U I Q U W S A A Y E I C M I D Y N L W  
V B C D L K M Z Z S A L L T B N K Z T E N X I G  
G I W I J L Y S F R S I T I T A B Y C M X L G H  
H L E U M P G T A P T T H L J T L H H P A R H C  
Y I W S W H S S U K E Y N A I I K U Z R X I H Q  
Q T O Z Z U O G X Q R F I T A O P A U H G B O Q  
Z Y J X Y E N I U K S X Y R S N Q F K B T S G F  
B N N G O Y Q H O R C E A O B T C O N F L I C T  
O R A X O Q G J I J S N V M Q E B W P O B D T V  
Q B H T K O S U L B X I F W X U D J N N I W Z O

child labour

deficiency

education

History

political instability

war

conflict

disasters

fair trade

inequality

population

debt

discrimination

health

mortality

resources

*Thank You!*