

Determinants of the Socio-Economic Status (SES) – Literature Evidence

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Abstract

This paper provides a review of concepts and studies related to determinants of the household Socio-Economic Status (SES). An attempt is made to survey the literature pertaining to the complex relationships between social and economic status of household and its determinants. It is primarily intended to examining factors governing the socio-economic status of households along six major lines of status indicators. The six major variables that have been reviewed include Income and Expenditure; Poverty and indebtedness; Health and Education expenditures. Each of these indicators has been examined separately for factors governing their level in the household.

1. Introduction

Socio-Economic Status (SES) is a measure of family's economic and social position in relation to others, based on various **variables responsible** for social and economic development (Gaur, 2013). Socio-economic status is utilized in sociological research and measuring socio-economic status is important tool in descriptive analysis. Moreover, Socio-economic status has been one of the most strong and consistent variables in explicating variations among social groups (Bateman, 2014) and is defined as an indicator of households' combined economic and social welfare variables. Generally, socioeconomic status is viewed as a latent construct and is measured using a composite index of education, health, poverty, income and consumption (Baker, 2014).

2. Measures of Socio Economics Status (SES)

According Vyas and Kumaranayake (2006) standard economic measures of socio-economic status use monetary information such **as income or consumption expenditure**. **Income** is related to socio-economic status *through structural factors*. Income is normally defined as pre-tax wages from one's occupation. This can be measured at the individual level but it is more commonly measured at the household or family level, which consists of the combined income of all household or family members, respectively (Galobardes et al., 2006). It may also be measured in relation to the level of poverty (Lynch and Kaplan 2000).

Economists suggested two more variables, i.e., expenditure and debt as a measure of family's socio-economic status (Gaur, 2013). Study by Onwujekwe et.al (2006) used consumption expenditure as the measure of socio-economic status. Other studies also associated consumption expenditure with socio-economic status of households (Fiorito, 2010) and the socioeconomic status was explained by **consumption expenditure** at household level (Kamakura & Mazzon, 2013). The household indebtedness is also affected by the socio-economic status (Kyriopoulos, 2016) and should be additionally considered when assessing health effects of socio-economic status (Munster et. al, 2009).

Poverty status used as either a reference point for income categories or as a stand-alone measure, is also sometimes used in socioeconomic status calculations (Berzofsky et al. 2014). The most frequent measure of socio-economic status used in research is poverty status. Poverty is generally defined as having difficulties in meeting one's basic needs, and is represented as an indicator of socioeconomic status. It is closely tied to structural factors that influence health (Adler & Ostrove, 1999).

According to Mirowsky and Ross (2003) **educational attainment** may be the most significant indicator of socio-economic status in its ability to shape the occupational status and income of the households. Education is often considered a critical indicator of socio-economic status because it conveys information regarding earning potential across the lifespan (Shavers, 2007). Some studies have examined socioeconomic status in the context of parents' educational levels (Magklara et al., 2012).

Health is associated with almost any positive indicator of socio-economic status (Deaton, 2003) and the relationships between socio-economic status of individuals and their health are well documented in economics and sociological literature. There is consistent evidence that socio-economically better-off individuals do better on most measures of health status including mortality (Fotso & Kuate, 2005). The relationship associating socio-economic status with health status has been detected between health outcomes and a matrix of socioeconomic status indicators based on data collected at the individual, household and community levels (Defo, 1997). Measuring SES is important in descriptive research that seeks to explain the causal mechanisms and pathways that connect SES to health (Galobardes et al., 2007).

3. Conceptual Framework

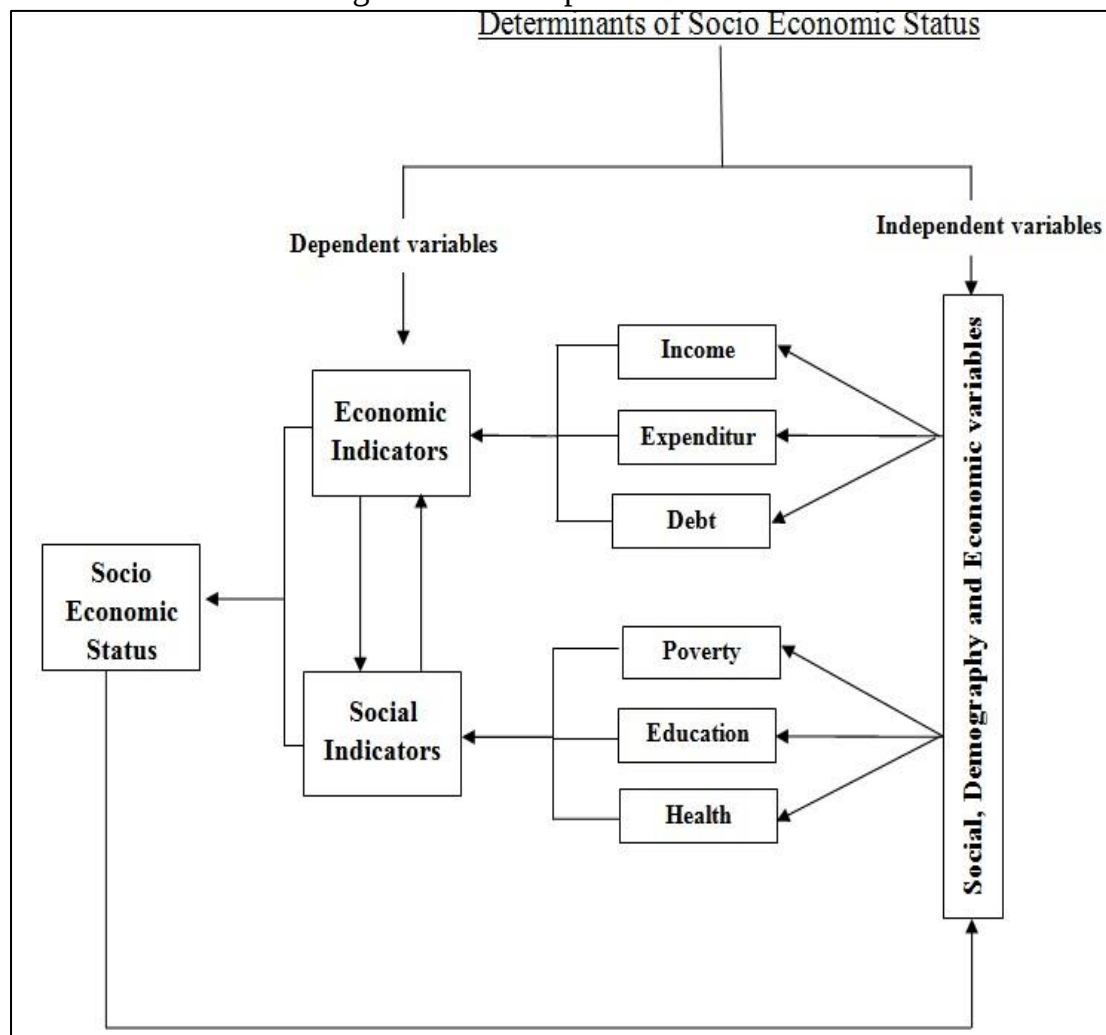
Conceptual framework is commonly developed in the light of literature review and earlier theories. It is derived from theoretical framework and logically developed network of relationship between the variables related to the research (Sekaram, 1992). The Conceptual Framework specifies the socio-economic status of community/household and it is measured with the mix of socio economic variables that indicate relationship among these variables.

3.1 Basic Indicators of Socio Economic Status

This section addresses basic indicators of socio-economic status and its determinants. Brief explanation of the indicators and its determinants as follows:

Per Capita Income: In the study of income distribution, household income is the common measure of household welfare, although household per capita income is better subsequently as it automatically "corrects" for household size. Welfare cannot be measured but we can measure income, which is generally regarded as the best proxy for welfare (Datta & Meerman, 1980). Per capita income is an important notion in economics. The distribution of household per capita income can be interpreted as the distribution of household per capita income by individuals. It is used as an explanatory variable in theoretical and empirical analyses (Lazear & Michael, 1981).

Figure –1: Conceptual Framework



Source: Author compilation from theoretical framework.

Consumption Expenditure: The expenditure incurred by a household on domestic consumption during the reference period is the household's consumption expenditure. Household consumption expenditure is the total of the monetary values of consumption of various groups of items namely; (i) Food, pan (betel leaves), tobacco, intoxicants and fuel & light, (ii) Clothing and footwear and (iii) Miscellaneous goods and services and durable articles (NSSO, 2005). Household consumption expenditure is a significant financial planning tool. Household consumption expenditure is also considered as a primary indicator of economic-wellbeing. Therefore, it has an important place both in macroeconomic theory and empirical studies carried out in this field (Tapsin & Hepsag, 2014).

Poverty: Poverty has many forms but in the literature, two forms of poverty are more common. One is relative poverty in which a person is not able to maintain a lowest level of living of a specific society (Yousaf & Ali, 2014). According to Akhtar (1988), relative poverty is measured as a percentage of average income of society. Second is absolute poverty in which person is not able to fulfill the basic nutrition requirements of its body. According to Batool (2007), in absolute poverty a person lies below the poverty line if he is not able to take

2350 calories in a day. Poverty is a socio-economic issue and also a variable that determines one's socio-economic status (Frisby, 1998).

Indebtedness: According to Krugman (1988), the debt is larger than the repayment ability. The Cost of debt will discourage further investment in the productive activities. This eventually will further reduce the welfare of the household. Debt overhang is situation which affects or discourages socio-economic escalation (Sachs, 1989). Increasing burden of loans intensifies sensitivity of household consumption for changes of economic environment. Increasing indebtedness level may decrease influence of household sector to socio-economic upturn (Mendelsonas, 2014).

Health: Health if defined as state of being to which most of us aspire - a blessing, a desirable quality, the ability to carry out a range of physical activities and ability to cope psychologically with the demands of everyday life (Aggleton, 1990). Health influences economic status through education and higher skills (Finlay, 2007). Improvement in health leads to an increase in per capita income and has a positive and significant effect on socio-economic development (Bloom et al., 2005).

Education: According to Zakir Husain, education is the process of the individual mind getting to its full possible development (Ravi, 2011). It is commonly presumed that education is one of several important contributors to the skills of an individual and to human capital. It is a well-established fact that the distribution of personal incomes in society is strongly related to the amount of education people have had (UNESCO, 2004). The most important contribution of education is not only to upgrade the living standards of citizens but also improves and strengthens developmental capacities of individuals (Türkkahraman, 2012).

3.2 Determinants of Socio-Economic Status

Dominant literatures investigated along this line have identified the following variables as major determinants of a household Socio-Economic status.

Gender: Gender refers to the commonly shared expectations and norms within a society about appropriate male and female behavior, characteristics and roles. Gender can be considered a social and cultural construct that differentiates females from males and thus defines the ways in which females and males interact with each other. A gendered ability differential has correlation with economic status of the household (Gupta, 2000).

Age: Age is defined empirically with respect to a specific event call it the study event and with age distinguishing people by how long they have survived (Burt, 1991). Age of the respondent is anticipating a positive relation on earning ability and age-squared has a negative association with earning ability (Fingleton & Longhi, 2013).

Sex Ratio: Sex ratio represents the number of females compared to the number of males. In other words, it is expressed as 'number of females per 1000 males' (Census of India 2001). The society which places high negative values has very low sex ratios and vice versa (Paul, 2004).

Family Size: The number of members normally residing in a household is its size. The size of the family is a matter of great importance not only for the country as a whole but also for the welfare and health of the individual, the family and the community. The development regarding social, educational and economic conditions leads to positive attitudes in favor of limiting of the family size (Pandy et al., 2013).

Education: Education is often looked to as an opportunity for children to overcome the disadvantage of social background by placing themselves on an equal footing with others upon entering the labor market. It is well known that the Socio-Economic Status (SES) of children's families has a significant influence on their educational achievement. And, of course, educational achievement is a good predictor of Socio-Economic Status (Taylor& Yu, 2009).

Dependency Ratio: Demographic dependency ratio is used as approximate indicator of the relative size of the non-working age population vis-a vis the working-age population. The youth-dependency ratio (the number of children per 100 persons of labor force for ages 15-64 years) and the elderly-dependency ratio (the number aged 65 years or older per 100 persons of labour force age) indicate the dependency burden on workers and how the type of dependency shifts from children to older persons during the demographic transition. The falling or rising burdens of demographic dependency is a predictor of economic Status (Mirkin& Weinberger, 2001).

Working Status: Workers or employed households are household heads who are currently working for wages, salaries, tips, or commissions. Self-employed households or small business owners are working in a family business. Non-working households are the once who are not currently working (Meh et al., 2009).

Work Participation Rate: The Work Participation Rate (WPR) is defined as the percentage of total workers to the total population (Census, 2001). Work participation rate is helpful in determining employment policy and policy formulation for human resource development (Faridi et al., 2009).

Assets: Household assets represent all that were owned by the household and had money value. This included physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, and financial assets like due receivable on loans advanced in cash or in kind, shares in companies and cooperative societies, banks, etc., (NSSO, 2013).

Drinking Water and Health care Facilities: Safe drinking water and primary health care facilities are crucial prerequisites and will be helpful for social development. Adequate and safe drinking water and health care facilities are important services required for a healthy household and community development. These facilities are closely related to social, economic and cultural development (Pawar& Cox, 2010).

4. Determinant Analysis from Empirical Studies:**4.1 Determinants of Income**

Sl. No	Author	Year	Dependent Variable	Independent Variables
1	Abdula & Crolerees	2001	Income	Age , Age Squared, House Hold Size, Land, Education and Non-Earned Income
2	Schwarze	2004	Income	Dependency Ratio and Years Of School Of Household Head
3	Woolard & Klasen	2005	Income	Income, Household Size, Education, Age Of Household Head and Age Squared
4	Arayama, Kim & Kimhi	2006	Income	Age, Age Square , Education and Family Size
5	Sharpe & Abdel-Ghany	2006	Income	Age , Age Squared, Education, Household Type and Number Of Workers
6	Croppenstedt	2006	Income	Household Size, Age, Age Squared, Land Size, Workers Ratio and Education
7	Nihtilä & Martikainen	2007	Income	Income, Education, Workers Ratio and Other Income
9	Olale & Henson	2012	Income	Age, Age Squared and Education
10	Demissie & Legesse	2013	Income	Age, Family Size, Education and Active Members
11	Almeida, Sarti & Ferreira	2013	Income	Age, Education, Other Income, and Household Size
12	Lee,Kim & Cin	2013	Income Inequalities	Income, Dependency Ratio, Literacy and Agriculture Income
13	Su & Heshmati	2013	Income	Education, Occupation, Age Square, Gender and Family Size
14	Babalola & Isitor	2014	Income	Age ,Education, Occupation, Income, Gender ,House Hold Size and Food Expenditure
15	Tuyen	2015	Per Capita Income	Household Size, Dependency Ratio, Age, Age Squared, Gender, Education, Income, Land, Assets, Wage Income and Occupation

4.2 Determinants of Expenditure

Sl. No	Author	Year	Dependent variable	Independent Variables
1	Capps & Love	1983	Consumption Expenditure	Income, Age, Gender, Working Status, Education and Family Size
2	Yimer	2011	Food Expenditure	Income, Age, Family Size, Dependency Ratio, Gender, Marital Status, Occupation and Education
3	Çağlayan & Astar	2012	Consumption Expenditure	Household Size, Gender, Education, Occupation, Age and Assets
4	Gounder	2012	Consumption Expenditure	Education, Family Size, Gender and Marital Status
5	Gandhimathi, Ambigadevi & Sundari	2012	Consumption Expenditure	Income , Family Size and Consumption Expenditure
6	Sakyi	2012	Expenditure	Age, Gender, Education, House Hold Size, Dependency Ratio, Income and Working Status,
7	Sekhampu	2012	Consumption Expenditure	Income, Family Size, Education, Gender and Working Status
8	Ayo, Bonabana-Wabbi & Sserunkuuma	2012	Consumption Expenditure	Income, Age, Household Size, Education, Occupation and Gender
9	Umeh & Asogwa	2012	Food Expenditure	Income, Expenditure, Household Size, Age, Family Size, Dependency Ratio, Education, Working Status and Land Size
10	Talukder & Chile	2013	Income and expenditure	Land, Agriculture Income, Wage Income, Other Income, Food Expenditure and Non -Food Expenditure
11	Sekhampu & Niyimbanira	2013	Household Expenditure	Income, Family Size, Education, Age, Working Status and Occupation
12	Babalola & Isitor	2014	Food Expenditure	Sex Ratio Age, Education, House Hold Size, Occupation, House Income and Expenditure On Food
13	Iorlamen, Abu & Lawal	2014	Food Expenditure	Age, Gender, Household Size, Income, and Education
14	Mignouna, Abdoulaye, Alene, Manyong, Dontsop, Ainembabazi & Asiedu	2015	Consumption Expenditure	Gender, Age Education, Marital Status, Occupation, Family Size, Assets and Land Size
15	Umeh & Asogwa	2012	Food Expenditure & Non-Food Expenditure	Income, Family Size, Education, Dependency Ratio, Food Expenditure and Assets

4.3 Determinants of Poverty

Sl. No	Author & year	Year	Dependent variable	Independent Variables
1	Coulombe & McKay	1996	Poverty as Binary Variable	Working Status, Education, Age, Gender, Household Size, Dependency Ratio and Other Income
2	Geda, de Jong, Mwabu & Kimenyi	2001	Poverty as Binary Variable	Gender, Age, Age Square, Education, Working Status, Land and Assets
3	Serumaga-Zake & Naudé	2002	Poverty as Binary Variable	Income, Age, Education, Gender, Family Size and Land
4	Bogale, Hagedorn & Korf	2005	Poverty as Binary Variable	Age, Dependency Ratio, Education, Sex Ratio, Family Size, Income, Land and Expenditure
5	Mok, Gan & Sanyal	2007	Poverty Gap Ratio	Age, Age Square, Sex, Dependency Ratio, Working Status and Education
6	Jan, Chishti & Eberle	2008	Poverty Gap Ratio	Household Size, Age of The Household Head, Education, Land and Working Status
7	Apata, Apata, Igbalajobi & Awoniyi	2010	Poverty as Binary Variable	Age, Education, Family Size, Income, Assets and Working Status
8	Phim	2012	Poverty as Binary Variable	Sex of Head, Family Size, Income Source, Education, Land and Dependency Ratio
9	Radhakrishna, Rao, Ravi & Reddy	2012	Poverty as Binary Variable	Land, Household Size, Dependency Ratio, Age and Working Status
10	Bahta & Haile	2013	Poverty as Binary Variable	Family size, Education and Income
11	Mberu, Ciera, Elungata & Ezech	2014	Poverty as Binary Variable	Gender, Sex Ratio, Education, Age, Family Size, Occupation and Others Income
12	Duarte	2015	Poverty Gap Ratio and Poverty as Binary Variable	Age, Age Square, Education, Occupation, Family Size, Working Status and Dependency Ratio
13	Katun	2015	Poverty Gap Ratio	Household Size, Age, Education, Income, Dependency Ratio, Land Holding, Assets and Occupation

4.5 Determinants of Indebtedness

Sl. No	Author & year	Year	Dependent Variable	Independent Variables
1	Kedir	2003	Loan Amount	Expenditure Level, Assets, Education, Age and Age Square,
2	Del-Río & Young	2005	Debt Amount	Gender, Marital Status, Family Size, Age, Education, Occupation, Income and Dependency Ratio
3	Duygan & Grant	2006	Debt Amount	Age, Age Square, Education, Family Size, Income and Working Status
4	Hochguertel & Crook	2007	Debt Amount	Age, Education, Income, Family Size and Other Income
5	Pham & Lensink	2008	Borrowing Amount	Age, Gender, Household Size, Land and Expenditure Of Household.
6	Keese	2009	Debt Amount	Income, Dependency Ratio, Age and Working Status
7	Duygan-Bump & Grant	2009	Debt Amount	Age, Age Square, Family Size, Working Status and Income
8	Lobna, Dorra & Sonia	2012	Debt Amount	Occupation, Gender, Family Size and Working Status
9	Rodrigues	2014	House Leverage	Family Size, Age, Age Square, Income and Education
10	Breuer, Hens, Salzmann & Wang	2015	Household Debt	Household Income, Education and Dependency Ratio
11	Aristei, & Gallo	2016	Household Debt as Dummy	Age, Age Square, Education, Income and Expenditure
12	Kim & De Vaney	2001	Outstanding Amount	Age, Marital Status, Household Size, Education, Income, Assets and Debt Amount.
13	Alfaro & Gallardo	2012	Loan Amount	Gender, Marital Status, Age, Age Square, Education and Income.

4.5 Determinants of Health

Sl. No	Author & Year	Year	Dependent Variable	Independent Variables
1	Zweifel, Felder & Meiers	1999	Health Care Expenditure	Age, Family Size, Gender , Age Square and Dependency Ratio
2	Okunade	2005	Per-Capita Health Care Expenditure	Dependency Ratio and Per Capita Expenditure
3	Su, Kouyaté & Flessa	2006	Health Care Expenditure	Household Size, Household Income and Gender
4	Su, Pokhrel, Gbangou & Flessa	2006	Health Care Expenditure	Age, Gender, Education, Dependency Ratio, Sex Ratio, Household Size, and Expenditure
5	Bhabesh & Himanshu	2007	Per-Capita Health Care Expenditure	Income and Education
6	Kingdon & Irving	2008	Health Care Expenditure	Age, Working Status, Education, Household Size, Income, Expenditure and Dependency Ratio
7	Baltagi & Moscone	2010	Per-Capita Health Care Expenditure	Per-Capita Expenditure, Family Size and Dependency Ratio
8	Francese & Romanelli	2011	Per-Capita Health Care Expenditure	Income, Literacy, Dependency Ratio and Female Education
9	Ogundari & Abdulai	2014	Healthcare Spending	Expenditure, Household Size, Education, Gender, Occupation, Age and Age Square
10	Oluwatimilehin	2014	Healthcare Expenditure	Age, Education, Gender, Household Size and Income
11	Buigut, Ettarh & Amendah	2015	Health Expenditure	Income, Gender, Age, Expenditure and Family Size
12	Rous & Hotchkiss	2003	Healthcare Expenditure	Age , Education, House Hold Size And Water Facility
13	Okunade, Suraratdecha & Benson	2010	Health Expenditure	Income, Age, Education, Gender, Family Size and Assets
14	Göpffarth, Kopetsch & Schmitz	2015	Health Expenditure	Income, Household Size, Education, and Hospital Facility

4.6 Determinants of Education

Sl. No	Author	Year	Dependent Variable	Independent Variables
1	Tilak	2002	Expenditure on Education	Household Head Education, Household Size, Occupation and Gender
2	Choudhury	2011	Expenditure on Engineering Education	Gender, Caste, Income, Education And Household Expenditure
3	Donkoh & Amikuzuno	2011	Expenditure on Education	Gender, Age, Age Square, Education, Assets, Land, and Younger Dependency Ratio
4	Andreou	2012	Expenditure for Education	Income, Occupation, Working Status, Age and Education
5	Huy	2012	Household Education Expenditure	Income, Occupation, Education and Family Size.
6	Villamil	2012	Expenditure Education Children	Family Size, Gender, Age, Education and Marital Status
7	Ogundari & Abdulai	2014	Expenditure for Education	Expenditure, Household Size, Education, Gender, Occupation, Age and Age Square
8	Bayar, & Yanikilhan	2016	Expenditure for Education	Gender, Age Group, Education and Working Status
9	Acar, Günalp & Cilasun	2016	Expenditure for Education	Expenditure, Education, Age, Family Size and Employment
10	Okuwa, Akinlade & Olaoye	2015	Expenditure for Education	Gender, Age, Family Size, Residence Type and Marital Status
12	Rizk & Owusu-Afriyie	2014	Expenditure for Education	Income, Occupation, Gender, Education, Family Size and Marital Status
13	Qian & Smyth	2011	Education Expenditure	Household Income, Age, Age Square and Family Size
14	Aslam & Kingdon	2008	Share of Education Expenditure in Income	Head Gender, Occupation, Income, Family Size and Age

5. Major Findings

More than 83 articles have been analyzed with the interest of examining factors governing the socio-economic status of households along *six major lines of status indicators*. The six major variables that have been reviewed include *Income and Expenditure; Poverty and indebtedness; Health and Education expenditures*. Each of these indicators has been examined separately for factors governing their level in the house hold.

5.1 Income level of the House hold

Income level as an indicator of household's status is assessed in 14 articles. Accordingly 13 different factors have been identified as factors governing income level. These factors in their order of importance include:-

Age of the household head; size of the household; education of the household head; age square; gender; land size; occupation; other source of income; dependency ratio; active members in the household; number of workers in the household; assets; wage income and food expenditure. Four of these factors are dominantly analyzed in most of the literatures as determining income status of the house hold. These include: - House hold size; House hold head's age; age square; education/level of schooling of the head.

5.2 Expenditure as an indicator of socio-economic status:

Expenditure of households is a good indicator of household's socio-economic status. Expenditure in turn is governed by not less than 14 factors in the following order of importance:-

Family size; level of schooling; income of the household; age of the household head are frequently regressed determiners of expenditure level with other relevant factors such as gender; occupation; working status; dependency ratio; marital status; assets; land size; food and non-food expenditures; wage income; other source of income and sex ratio.

5.3 Level of Poverty/Poverty as binary variable or Poverty Gap/

Level of poverty as an indicator of socio-economic status of households is analyzed as a dependent variable on 15 factors governing the relationship with poverty in different articles.

The most frequently regressed factors in their order of importance can be seen as follows:- Size of the house hold; Age of the household head; dependency ratio; access to land; working status; income of the household; gender; assets; occupation; age square; marital status, expenditure patterns and other sources of income.

5.4 Level of Indebtedness/Debt or Loan amount

Indebtedness level as an indicator of household socio-economic status is regressed under the following determinants. Frequently regressed factors include the following in their order of importance:- Level of income; age of the household; level of education of the household

head; working status; gender; dependency ratio; marital status; occupation; other sources of income; assets; land size and the debt amount.

5.5 Expenditure on Education

Level of education expenditure as an indicator of socio-economic status is examined through its determinants. Level of educational expenditure is analyzed in 14 Articles of socio-economic status survey literatures.

Expenditure on education is seen to be governed by a number of factors and the following 15 factors are addressed in the articles as major determinants of level of education expenditure. In their order of importance they can be listed as:- Income of the household; family size; age of the household head; education of the household head; gender; occupation; marital status; age square; working status; assets; land; employment opportunities; residence; caste system; need of the household and number of dependents in the household.

5.6 Health care Expenditure

Health care expenditure as an indicator of household status is analyzed in 14 articles reviewed and 14 determinants of such expenditure level are identified. These include:- Family size; age of the household head; level of income; level of education; gender; dependency ratio; age square; sex ratio; working status; occupation; assets; access to cleaning drinking water and access to health facilities.

In general, 10 most important factors are identified in literatures governing the six major status indicators (Income and expenditure indicators; education and health related indicators and poverty and indebtedness indicators of the household socio-economic status). These factors are relevant and commonly governing all the six factors. They include: Education; family size; age of the household; gender; income earning; expenditure spending; marital status; dependency ratio; working status; land and related assets.

6. Conclusions

The following four major conclusions can be made from the analysis:-

1. **Demographic factors** related to family size, age of the household head, gender; dependency ratio or number of working members in the household were regressed as dominant factor related to socio-economic status of households in most of the literatures.
2. **Economic characteristics** of households such as income and expenditure analysis; poverty and indebtedness analysis and land and asset analysis; occupation and working status analysis etc are regressed at equally frequent levels by most of the researchers.
3. **Access to social services** is the third category of variables regressed in most of the literatures as governing factors for socio-economic status of households. These

include provisions such as access to education and related expenditure; access to health facilities and related expenditure; accesses to clean drinking water.

4. Factors such as *education; family size; age structure of the house hold/dependency ratios; income and expenditure patterns and employment opportunities and land and related assets* are still dominant determinants in most of the survey articles. This would imply that family planning and education can favorably improve household socio-economic status alongside the creation of economic access through income earning mechanisms to the households.

From the topic of search it can be suggested that there is a need for more quantitative and qualitative research actions designed to improve household welfare should consider socio-economic factors. It means that the socio-economic/demographic characteristics of the target population must be recognized and properly planned in all policy interventions.

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