

# Perception of Public Services India



**Lexia**

## Study: Perception of Public Services

**Commissioned for:** The Global Initiative for Economic, Social, and Cultural Rights

**Conducted by:** LEXIA

### General objective

To understand people's perception of public services, particularly education and health, to strengthen the agenda of defending these services as a means to ensure human rights.

### Specific objectives

- To explore the associations and meaning of public services for people.
- To understand the perception of the involvement of the private sector in these services, particularly those of education and health.
- To identify myths and popular beliefs existing around these public services-
- To explore the relationship between these public services and the fulfillment of their rights.
- To identify disparities and barriers in the access to these services by country and by specific conditions of individuals, including:
  - Physical or neurological disabilities
  - Gender identity and sexual diversity
  - Older adults
  - People at risk of multidimensional poverty
  - Women (vs men)
- To identify possible messages connecting with people and promoting the agenda of public services.

### Methodology

On **January 27<sup>th</sup>, 2024**, 2 online group sessions were conducted in India with participants from the metropolitan areas of New Delhi and Mumbai, and the following distribution:

Country	Profile	Age
India	Men and Women of Medium/Medium-Low SEL	Over 50 years old
	Vulnerable groups (emphasis on <b>Religious Minorities</b> )	18 to 25 years old

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## 1 Perception of Public Services in India

High-quality, universal, and inclusive public services are essential for a fair and equitable society as they are key tools for ensuring the human rights of people in every country.

In this context, the *Global Initiative for Economic, Social, and Cultural Rights (GI-ESCR)* promotes an agenda that calls on governments to take responsibility of providing these services with the necessary characteristics to ensure that all people, regardless of their condition, can have access to them and that their rights are respected.

To achieve this objective, it is important to understand how people perceive these public services as a starting point to design communication strategies that can gain the support of decision makers and the general public alike.



### Variation dominates the ambivalent perception of public services<sup>1</sup>

There is no clear consensus among people in India on the perception of public services, regardless of if they are government or privately provided. Individuals can point out the advantages and disadvantages of both models based on their own experiences and context. The significant variation between different regions, socioeconomic levels, and even individual priorities results in ambivalent perceptions where it is not just a matter of affordability, but also an interplay between social expectations—what is established by social norms to be appropriate and desired in terms of status—and ethical considerations—what people consider to be fair, positive, and right from a normative perspective of their worldview.

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<sup>1</sup> For clarification and throughout the report, the term “public services” is used to refer to any services provided by the government and public sector; in some cases, the term does refer to all services, whether government- or privately-provided, which will be made evident by the context. Additionally, the term “private services” refers to any services provided by businesses and private sector. Informal services provided by the community are understood to be a response from individuals forced by the deficiencies of the public services system.

*“I would want to send them to a public school, but we won't get those facilities and education; that's why we have to send them to private schools.” Men and women, Over 50 years old, Middle-Low SEL*

*“The school does not mean we only keep studying books and pass the classes, right? One has to learn etiquettes, discipline, and manners to grow through the life. They need to learn other things as well. They need to grow mentally, they need to develop discipline. They need to show some manners. And I think we can learn those in the private schools. Government schools are clearly lacking that.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“These days education sector has become like a business in 2024. It has somewhere become the source of earning money rather to provide good education or form a good environment for people who can't afford to give higher fees and all.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I got my surgery for a hernia, an inguinal hernia surgery. In private hospitals, they charge Rs. 65,000 to Rs. 70,000 for that surgery. I got it done in Kalwa, in a government hospital and it cost me only Rs. 7,000. So, I appreciate government hospitals only. I don't like private hospitals.” Men and women, Over 50 years old, Middle-Low SEL*

*“I can book my appointment at a private hospital and visit on time and finish my work in an hour and go back home. It merely takes an hour or so. So that will save my time. If I am paying more at private hospital, then I am also getting the priority there. I don't have to wait in queues, so there are benefits to paying more.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **A public services landscape that imposes tradeoffs**

The ambivalent nature of the perception of public services is the result of imposed tradeoffs: none of the systems, in education or healthcare and whether public or private, fully satisfy people. All options imply giving up something, either in terms of money, time, quality, or even moral qualms.

At the discursive level, the public sector is morally superior because it has the potential to create a just system of services that gives people a way to cover needs that would otherwise go unattended. Conversely, the private sector has a structural ethical problem where its actions are driven by greed and often fall into corrupt systems.

*“A child who is so intelligent, the government should create a system where a child can study and become something. For that, whether it is a doctor or an engineer, where there is talent, the entire facility should be given free of cost. This should be done by the government. For this, the government should come forward. If a child*

*has so much talent, he is the number one in the school and he is not able to afford it. The education should be given free of cost.” Men and women, Over 50 years old, Middle-Low SEL*

*“If we talk about the health sector, the surgery that happens in the government for 2-5 thousand rupees, they ask for lakhs [100,000s] of rupees in the private sector. They are sitting to loot. I am really appreciative of the government, definitely. Because the private sector is sitting to loot.” Men and women, Over 50 years old, Middle-Low SEL*

Nonetheless, at a pragmatic level, the public sector is generally unable or at least very slow to provide the infrastructure, materials, personalized attention, and cleanliness that can be found in private services. As such, the latter is often perceived as having better quality in education and healthcare when it comes to actually using these services, but harshly criticized because of the unfairly high prices charged to access them.

*“Their services are mostly free and cheap. And that is the plus point. But they surely lack the quality. I cannot trust them enough. It is the same case with government schools and hospitals. Government hospitals do not have that good facilities. That’s why people prefer private hospitals over the government ones. And even in government schools, they do not receive that much quality education that one wants to receive.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“If we talk about the facilities, then there is no doubt that they [private hospitals] provide very good facilities. They give you options whether you want to stay in AC or not. If you talk about the cleanliness, then it is very clean. Then the doctors and nurses are available, and the cleaner boys are available. The availability is very good, no doubt. But the charges that they have: if something costs Rs. 200, then they charge Rs. 600 to Rs. 800 for that. That should not be there.” Men and women, Over 50 years old, Middle-Low SEL*

## 1.1 Public Sector

The public sector’s main advantage is that it offers services at an affordable price or even for free, which implies that people who are unable to pay larger sums can have access to services. Its major tradeoff is the quality of the services, although there have been some significant improvements on this in recent years, albeit unevenly distributed.

### Public sector builds a just system, but does so slowly

To the extent that the government-provided services offer access to people who would otherwise be unable to afford them, the public sector is the path to a just system of services for Indian society as a whole. The problem is that it is still far from achieving it, and improvements take a long time.

*“The work in private is fast. In our government, it’s slow. It takes years.” Men and women, Over 50 years old, Middle-Low SEL*

*“Talking about the government, after Modi came, it has been changed a lot. For example, if I give example of government banks... when I go to banks, there will be long queues and people do not answer properly. So, I mean to say that government services are not that good. But it is affordable. And it is for everybody.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### Public services generally satisfy needs, but fall short in quality

In this sense, the public sector creates the opportunity of having education and healthcare, among other services, for large sections of the Indian population, and individuals acknowledge and are grateful for this. But, once the initial need to access these services is at least partially satisfied, there are systematic shortcomings in terms of *quality* that are pointed out, primarily centered around the facilities and physical endowments, the professionalism of those delivering the services, the attention received, and how they feel when using these public services.

*“The government focuses a lot on that. If they see a slum area, then they will make a hospital there where they will get facilities according to that. That type of quality will be there.” Men and women, Over 50 years old, Middle-Low SEL*

*“There should be enough basic facilities like there should be a minimum standard, right? There should be decent equipment, teachers should be well-equipped. If I take government schools for example, there should be decent level of benches. Those should be of decent quality. The teacher should have appropriate experience and all. I think those things are always lacking in government schools.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“The first major problem in Government hospital is hygiene. And also, you have to get a slip made at Government hospital and the queue is enormous so something might happen to you even before getting treatment.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

However, there are specific examples that stand out in quality, all coming from recent improvements. These have created good experiences for some and begun to challenge the established balance of



tradeoffs associated with government-provided services as they maintain affordable prices while increasing quality. Importantly, these examples are very localized and do not yet reflect the generalized standard of public services.

*“In Delhi the government school has got very nice facilities. Yes, it is now, but it wasn't earlier when my kids were in school.” Men and women, Over 50 years old, Middle-Low SEL*

*“A lot has happened in the government school. We have also studied in the government school in our childhood. But then there was nothing. Our school was Hindi medium. And the school was also made like this. Now I see the same school. So, such a good building has been built in it. And there is an English medium. And the uniform of the children has also changed. So, a lot has improved.” Men and women, Over 50 years old, Middle-Low SEL*

*“Government facilities, hospitality and the hospitals that are made now and their services like they have very good doctors in Mumbai too. We have many more good hospitals in Mumbai. And their medical services are very good. In private sector, they charge so many lakhs. My sister is having baby and I do not think government has charged a penny.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

## 1.2 Private Sector

The private sector provides services that stand out for their performance in the key criteria that build quality, and for that it is frequently as the better option when evaluated exclusively on what the individual receives. When the price to be paid for receiving the benefit is added to the equation, the preference for privately provided services is not as clear, particularly because this tradeoff not only means most of the population cannot afford private services but is unfairly high simply due to businesses' greed.

### Private sector is effective, but driven by greed

What is best evaluated of the private sector is its ability to get things done with high standards and in a short time, making it far more effective and efficient than the public sector. The counterpoint to this effectiveness, and the main criticism, are the underlying intentions of doing so, which are not limited to earning a profit—private enterprise as a legitimate way to earn money is generally accepted and positively evaluated—but extend to greedy practices and corrupt incentives that take advantage of people and charge them well over what is justified.

*“Earlier, our electricity department was under the government. Now, it's private. We get electricity for 2 seconds. In the government, it used to take hours. Now, it's good in private.” Men and women, Over 50 years old, Middle-Low SEL*



*"I had to take a loan. My central bank of India has a government bank account. They made me pay 10 visits. He says, bring ITR [Income Tax Return] till 2027 then only we will provide you loan, and I wanted a loan of only 2 lakhs. And I have a bank account in Kotak Mahindra, and they got to know that I want a loan. I used to get 10 calls a day from them. They said within one day I will give you a loan. The problem in the private company was that the processing fees were 3 thousand rupees which was a problem for me. And their rate of interest was a big high as compared to the Central Bank, that's it." Men and women, Over 50 years old, Middle-Low SEL*

*"I know that you are the first priority when you visit a private hospital but when you call them and tell that you don't have money still can they treat you, they say no. First make arrangement of the money and then we will proceed and start with your medication." People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*"Money-making aspect is more. Social responsibility is less." People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Private services offer quality treatment, but only after charging an unfair price**

This results in a private sector that has historically been the better, in some cases the *only*, option for quality services. This quality is built on physical endowment (infrastructure, supplies, technology), cleanliness and maintenance, and personalized attention (fast and careful treatment of the patient in healthcare, a variety of options that adapt to the student's needs in education).

*"In private schools, there is CBSE [Central Board of Secondary Education], ICSE [Indian Council of Secondary Education]. There is IB. It helps the children a lot in the future. These facilities are not available in the government schools." Men and women, Over 50 years old, Middle-Low SEL*

*"The thing with private [healthcare] is that you will get a neat and clean room and you can press the bell and the attendant will come to you. You will not get that in public hospitals. You will have to go there yourself and stand in line and take the receipt. You might not get neat and clean rooms there." Men and women, Over 50 years old, Middle-Low SEL*

*"My husband was suffering from pain in his teeth. So, there is a trust hospital in Chanakya. We went there to get checked. They gave an appointment on February 26th, but he is suffering from pain right now. So, how long will he keep suffering from that? So, we went to a private and we paid there. You have to pay in the private hospital, but you can get instant relief." Men and women, Over 50 years old, Middle-Low SEL*

The private sector, however, is criticized by individuals for the price they must pay to access their services. This criticism has 3 key components: first, the fact that the cost makes it unaffordable; second, the perception that the prices are unfairly high and driven by greed; and third, the increasing number of success cases that demonstrate that the government has the potential to offer services with the high quality usually associated to the private sector for a fraction of the cost.

*“If we put our children in such [private] schools, there are a lot of fees. It is Rs. 1-2 lakh per child. If we put them in senior classes, they charge a lot of fees. So, middle class people cannot afford it. So, if the government schools provide such facilities, it will be even better.” Men and women, Over 50 years old, Middle-Low SEL*

*“In private schools, there will be looting. They will do whatever they want. They will pay the fees according to their own. So, poor middle-class or low-class people will not be able to study. They will remain uneducated. There are no municipal schools in Bombay. They are all private schools. Private schools are looting. If you go to take admission, they will ask you how much you will pay. There will be a lot of corruption.” Men and women, Over 50 years old, Middle-Low SEL*

*“If I have to talk about private hospitals, their fees are literally at sky-level. And the private hospitals, although they come with specialization, but they will have the motto... that is just to get money from you.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“It is very difficult to go to private hospitals. Middle-class people can afford it but even they are scared of going there because they are there to loot us. They get the profile tests done even if it is not needed. They will make you stay even if it is not required. They will hospitalize you. They will make your bill of Rs. 80,000 to Rs.1 lakh to Rs. 1.5 lakhs.” Men and women, Over 50 years old, Middle-Low SEL*

*“Recently when you move around Delhi, there is the hospital which is very famous, which is called AIIMS [All India Institute of Medical Science]... you have these camps and you have these set ups in which the people who really cannot afford to stay in the hospital or may be rent a place, their families actually can stay there as an accommodation. So, I personally feel that it is very nice, and it is a very good initiative by the government.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### 1.3 Diagnostic of Current Situation

There is a generalized perception of change for the better in terms of public services in recent years among people in India, coupled with a strong recognition of high government officials and awareness of the political landscape. This is reinforced by the fact that, at the time of when this study was conducted, general elections were scheduled for the coming months and, simultaneously, the current

Prime Minister of India, Narendra Modi, was the world's head of government with the highest approval rating,<sup>2</sup> which was reflected in participants' opinions.

However, the excitement that individuals express over recent improvements also points out, implicitly and explicitly, the deficiencies that were the norm and still exist in many services and regions. There is certainly a lot to be improved, particularly regarding issues like corruption and middle management, which are highlighted as central barriers to better services.

*“Every coin has two faces. And I think the government is also working on both sides. I would say that there are many plus points, very good work is done by government. But still the government is lacking as mentioned in the session. In the schools, they are not having proper facilities in government schools. And they are lacking in government hospitals.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Clear sense of improvement from government through time**

Individuals see tangible examples of improvement, and they directly attribute these to the government and its policies. The overall sense that the government is going in the right direction with regard to public services is grounded on success cases of particular institutions or specific programs.

In all cases, these represent a direct benefit to the people and are interpreted as evidence of a government that cares about 'common' people, those who need the most. In this way, the public sector becomes an equalizer in the face of inequality.

*“I would say that government is doing very good job. As she gave example of AIIMS. I also heard that there will be some card which was introduced by Prime Minister. And with that the hospital charges become free up to 5 lakh rupees. This will be very much beneficial to those who cannot afford. So, government is going good.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Mohalla Clinic [in Delhi] has been the best change. The government school education has changed a lot, and the home services have started in digital, like if you want to get your Aadhaar [ID] card made, it becomes a little easier.” Men and women, Over 50 years old, Middle-Low SEL*

*“Whoever wants to study or want to do some hard work, government keeps scholarships and all for them. There are many types of scholarships. Like, in our school, there are different types of scholarships. For minorities, there will be separate scholarships. Plus, if you get some high percentage like 55 to 60 percentage if you get, there will be separate scholarships. Government pushes everyone to focus*

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<sup>2</sup> Global Leader Approval Ratings. Morning Consult Pro, 2024.

*more on their studies. So, I think this is also one initiative of them to push kids for studies.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I also heard about it like if students want to do some further studies, want to go abroad or do some higher studies, for that government provides loans and I heard that initially without any documentation or without any collateral you will get loan. And you can continue studies. And when you get job, you can pay that as a loan payment. So, I think this is also very good push from their side.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Strong recognition of government officials**

Within the framework of people’s sense of improvement and right direction, individuals have a strong recognition of specific high government officials, to whom they recognize and thank for those positive changes that they see. This establishes a good relationship between people and the most recognizable figures of the public sector, but this is rather at an abstract level and only with top officials (contrary to middle management and intermediaries<sup>3</sup>, who take most of the blame as discussed further below).

*“The Prime Minister’s dispensaries are open where there is a chemist shop. Medicines are very cheap. This is good because not everyone can buy such expensive medicines. Salt is the same, but there is a difference in the medicine. So, I mean, you get a discount of 70 to 80 percent. And Kejriwal [Chief Minister of Delhi] also has a lot of dispensaries open. Where there are good doctors, they see. So, this means that the common people have got a lot of relief. They are feeling good.” Men and women, Over 50 years old, Middle-Low SEL*

*“Regarding connectivity, I would like to thank Nitin Gadkari [Minister of Road Transport and Highways] for this. All over Delhi, I will say India only, from Bombay to Delhi, the connectivity road is being built, within 16 hours you will reach Bombay from Delhi to Bombay. So, Nitin Gadkari has done a very good job in this field.” Men and women, Over 50 years old, Middle-Low SEL*

### **Transport infrastructure as paradigm of improvement**

Transportation emerged as the third essential public service, along with education and healthcare, from the perspective of people. It offers a paradigmatic example and insight into the nuances and ambivalence of people’s perception of public services in India.

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<sup>3</sup> The term “intermediaries” refers to all individuals involved in the chain of provision of services, from administrative officials in charge of overseeing intuitions like hospitals and schools, to the teachers, doctors, nurses, policemen, ticket collectors, etc. who are actually delivering the services daily. All of these are grouped together in people’s discourse when criticizing their attitude and the treatment they receive from them.

It is one of the areas that is most automatically associated with the improvements that the government is creating. This is particularly the case for road construction and the infrastructure connecting different areas and cities, but also applies to other issues such as public transport.

*“If we talk in a positive way, in a positive way, the best thing I'm seeing is connectivity. There is a lot of progress in that. And in the coming 5 to 10 years, it will be even better.” Men and women, Over 50 years old, Middle-Low SEL*

*“The construction and architecture work of the roads... it is on larger scale.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“In Delhi, recently we have got electric buses and that is also by government, right? So, nowadays what I feel is in terms of transportation, government has really improved the quality and all. Like the electric buses are really good. I prefer it over cabs and everything. They are so good.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

On the other hand, it also displays many of the criticisms and shortcomings that are associated with government-provided services: inefficient timewise and lacking modern, clean facilities. Additionally, it illustrates the importance of interconnected, complementary services that are part of building quality. There is still a lot to be improved.

*“If we consider transportation, government gives free bus services to the girls. But with that you have to do lots of adjustments. If you want to travel for free, you have to make lot of adjustments. If your travel is for one hour, you have to keep 2 hours for that. But if we talk about private sector transportation, you get facilities there, you get cleanliness. You will feel that you are at a good level, and you are traveling with good facility.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“So many people travel locally. 70% of Mumbai is traveling locally on the train. So, if we see that there are a lot of problems, like there should be a washroom on every platform, there should be drinking water, it has not been proper till now. It is not that there is no washroom on any platform. There is, but not on all platforms. Not as much as is required.” Men and women, Over 50 years old, Middle-Low SEL*

Also, it is not exempt from corruption, particularly in the middle management and intermediaries who become the point of contact between the service and the individuals who use it.

*“For me, corruption is everywhere. Like when we are travelling in train and there are no seats available then we give some money to the TC [Ticket Collector], and he allots the seats. Same way, if we are caught hold by the police then we pay*

*something to them also. So, the corruption starts from Government employees themselves, so it will be there.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

And this, coupled with other unresolved problems such as traffic jams and potholes, results in concrete limitations that affect the day-to-day quality of life for people.

*“The traffic jam does not work from that side. I belong to Delhi, so my children go to Gurugram. It takes about 2.5-3 hours to come. So, we tell our children to stay in Gurugram because it takes so much time to come.” Men and women, Over 50 years old, Middle-Low SEL*

*“If we talk about roads, I think this is a very problematic thing for everyone. The roads get damaged a lot. As soon as the monsoon starts, it happens in a lot of locations. You have to think about going there. If you have to go that route, it happens that there is a fear. If we go there, the road there is so bad.” Men and women, Over 50 years old, Middle-Low SEL*

### **Generalized corruption affects vulnerable people the most**

People in India consider that there is systematic corruption embedded into society, including the provision of public services like education and healthcare. This corruption is present in the public and private sector equally, and it is people, especially those in the most vulnerable situations, who suffer its consequences the most. This is closely related to the need for better resource management as, even when there should be more funding, the financial resources already available could create significant changes if they were “absorbed” by personal interest in the process of reaching people.

While corruption as an idea is perceived at all levels and stages in the chain of services provision, they see concrete cases of corrupt acts in the people who deliver the services and have direct contact with people. In line with the current government’s popularity, the consensus is that top officials (starting with Prime Minister Modi) are working to battle corruption, but the problem runs deep and is hard to fight.

*“I think corruption is everywhere; be in private or public sector. Everybody is running behind money. If we are paying more then we will get good facilities, but we won’t get any facilities if we don’t pay.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“If the government wants to spend Re. 1 on the people, then only 10 paise reaches the people and the remaining 90 paise are stolen.” Men and women, Over 50 years old, Middle-Low SEL*

*“I think the Government is providing us facilities but it’s all about corruption. Let me give an example of the same. If Government pays 20 crores for people who can’t pay for their medical expenses, I don’t think this money reaches the people who need it because the people involved in the process would keep this money in their pocket.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“The Government offers great services but due to corruption, most of the people are not able to avail those services and most of the people don’t even want to try that out because they know that will be charged lot of money for it.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Middle management and intermediaries are the focal point of criticism**

Aside from the demand for further investment as the ideal solution to improve public service in the future, the central problem that individuals point out as a barrier to having better services today is middle management—the intermediaries between the government policies and programs and the people who use the services. Whether by corrupted interest, badly designed incentives, or simply bad working conditions, these people are at the core of the deficiencies that people experience in services.

When talking about private services, middle management is usually blamed for making the cost of services as high as possible to get the most profit out of each customer (due individual corruption and harmful business incentives).

In public services, there is a degree of corruption and abuse from their position of power, but it is more often the case of bad treatment, negligence, and lack of interest (due to bad salaries, lack of supplies, and limited soft skills).

*“Government, they are trying to reduce corruption, like the note ban and all. But still, there hasn’t been much improvement. But yes, there has been a step towards progress.” Men and women, Over 50 years old, Middle-Low SEL*

*“Any government comes, X, Y, Z, Mr. Kejriwal, Mr. Modi, Congress Sonia Gandhi, Rahul Gandhi. But as long as the management sitting in the department, if you don’t make them strict, then corruption will never go to India. Because you take a small job, they won’t do it, it should be implemented that if a senior citizen comes, don’t push him four times.” Men and women, Over 50 years old, Middle-Low SEL*

*“This shows how poor our government system is, and private also. Whatever Madam said happened to her recently, I found it matched mine. The doctor is asking, not the receptionist or any other staff, but the doctor is asking about the claim. So, there is greed in the doctor’s mind. He also has some settings with some agencies. The doctors also have such settings, as what amount of bills should be made and*



*what amount of bills should not be made.” Men and women, Over 50 years old, Middle-Low SEL*

*“I went to a bank and I asked them for a cheque book. But they were just sitting and sitting. And the person whom I asked for it, he was not doing anything. He was just sitting. And they were telling me to go here and go there. I think they are not responsible for their duties.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Even the teachers do not take their jobs seriously. So, how would I expect a student from there to be serious regarding the school? So, I guess that is what is lacking there.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I think the Government takes a lot of initiatives but the people who are given this authority and responsibility mishandle it and that’s why the Government schools and hospitals are not performing that well. I think the Government is providing everything but the people who have been assigned this responsibility are not managing it well.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Location and socioeconomic level determine experiences of public services**

A transversal phenomenon that is key to understanding the variation and ambivalence of the current perception of public services is the importance of location and socioeconomic level in determining the access and quality of these services (further developed in the second section).

Disparities due to these two correlated variables are so big that individuals can identify cases of public institutions that are even better than private standards, usually in the main cities, while also recognizing profound deficiencies in other areas. While in some places the most relevant demand is AC, in others, hospital beds and school benches are not even guaranteed.

*“Today, whether it has furniture, whether it is for education, whatever it means, if you enter inside, it is better than private schools. I am talking about today’s government school in Delhi. Not the NCR [National Capital Region], only in Delhi.” Men and women, Over 50 years old, Middle-Low SEL*

*“In NCR, Haryana, Gurgaon, Noida, UP [Uttar Pradesh], Bihar, Patna. In such places, the education system is still very poor. Very poor. In Delhi, the system has changed a lot.” Men and women, Over 50 years old, Middle-Low SEL*

*“I think again it depends. If we talk about hospital like AIIMS then of course that would be my first choice because it is one of the best hospitals in the whole Asia. The doctors there are very experienced and also it is not easy to get admitted there. So, if I were to choose between any private hospital and AIIMS, I would go to an AIIMS but if there is Lal hospital etc. where some of the doctors are not that experienced*

*and are lazy to not give you the best treatment then I might pass that and go to a private hospital.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

## 1.4 Role of Public Services

The services of education and healthcare are essential to the lives of people in India. The former as a long-term tool to improve one’s life conditions and social position, the latter as an acute solution to preserve life and wellbeing. In both cases the government plays a central role as the great equalizer for those unable to afford private services on the one hand, and the authority in charge of setting the rules for a fair system on the other.

**Private services serve to satisfy the demand so that public services can be used by those who need them the most**

The ideal system is one where everyone can access quality services at minimum cost or even for free, establishing the universality of the system, but the most important underlying reason for this is so that those most vulnerable and in need can get these services. Government-provided services are for everyone, but especially for those who need them—there is little concern about those at the high end of the socioeconomic structure as they will always be able to access them.

In this sense, private services do play an important role to the extent that they can absorb the demands of wealthy people and allow the government to optimize its resources for the poor. Without them, public services would be overwhelmed, and a large part of society would be crowded out by the social and economic capital of the wealthy.

*“Government is for people and if people are unable to afford it then it is the responsibility of Government to provide those things to poor people.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Then the rich kids will get education and the kids from poor or middle-class family won’t get education. So best thing is to have both private and public school.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Education should be a right because everybody has a right to education. The people from villages or from backward classes are always skeptical about education. Currently they send their kids to Government schools because of the low fees; so it’s a good thing that they are getting educated but if the prices hike up then they will have a mindset that why should they study?” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Whatever health benefits like Government cards that have been issued if the treatment cost is above five lacs. Health is the first priority for both the rich and poor people. But we can’t spend more and rich can spend anything on health. The first priority for poor people is that getting the cure even if it means standing in long queues.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

An important distinction is made between those at the bottom of the socioeconomic structure and the middle class, with which they identify (this is a determining factor in their relationship with public services, as developed in the next section). While they do give priority to poor people, they find themselves in a position where they could quickly become vulnerable to the deficiencies of the public services and the cost of the private ones.

*“In Bombay, there are municipal hospitals. In those, low-class people go. So there are facilities for them. But nowadays, there are middle-class people whose children are there to take care of them. So, there should be facilities for them as well. There should be hospitals like that. There will be a cost, but it should be a minimum cost. Like, the private hospitals, if they stay for 2-3 days, then 5-6 lakhs [500,000-600,000 rupees] fly away. For middle-class people, it’s hard to pay.” Men and women, Over 50 years old, Middle-Low SEL*

### **Government oversight and intervention as a pillar of future improvements**

While the government’s foremost priority should be providing basic access to services for those who depend on the public sector to do so, it should also assume a complementary role of oversight, both of intermediaries working for the government and of private businesses offering services.

This setting of the rules and supervision so that they are followed is seen as a necessary pillar going forward. Without accountability there is little chance for improvement, regardless of the infrastructure or supplies made available—which is also harder to do effectively without proper accountability, creating a cycle that the government must break.

*“There needs to be proper management, one committee, one ministry, and one committee should be there that takes care of this and supervises. Any school that is having any mishappenings or looting the parents, that school should be banned and action should be taken against it within a week or few days. I agree that there will be some loot. That will happen, but then the government will have to be strict to make it strict.” Men and women, Over 50 years old, Middle-Low SEL*

*“The selection of teachers and staff at Government College and schools should be made more refined so that good people can get opportunity and that will have a*

*positive impact on the growth, the studies, the discipline and the environment of the school.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“The government should bravely take a step for the health center. They should take action immediately. They don’t take action, but they only give dates. Nowadays, the doctors in private hospitals are not doctors anymore but they are devils. I am saying this clearly because they are there to tear you up.” Men and women, Over 50 years old, Middle-Low SEL*

*“So, this fraud that is taking place, the government should take strict action for that. The government is not taking that action.” Men and women, Over 50 years old, Middle-Low SEL*

## 2 Socioeconomic Structure’s Role in Public Services

India is a country characterized by significant economic inequality and rigid social structures that permeate into the public services of education and healthcare. This socioeconomic structure not only determines the access they have to public and private services and their quality, but also what they expect from the service, the criteria they use to evaluate quality, what they see as acceptable, and what they consider should be the government’s priority for improvement.

Importantly, there were no mentions of any kind of discrimination based on religious affiliation or ethnic identity. The only source of discrimination experienced by participants are related to purchasing power and social structure, often synonymous.

### Differences by regions and rurality

As mentioned above, there is great variation of public services by geography, with rurality having a significant impact. This is strongly correlated with socioeconomic structures in both where service infrastructure is built and investment funneled to, but also on who uses the highest quality services—although the AIIMS hospital is seen as better than private institutions, the most vulnerable people are not the ones using it. There is a form of (self)segregation as a result of inequality embedded to an extent.

There is also a vicious cycle of implicit stigma on poor people as it is believed that they do not see the value of quality services like education, so they do not take advantage of what is available and much less demand for more and better.

*“Even today, IIT [Indian Institutes of Technology] are there, and they are the top-class institutes. Even among IIT, there is ranking. Let’s take IIT Mumbai, they have*

*only the best students from all across the country. Then there is IIT Kharagpur, even their students are good but not as good as IIT Kharagpur.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“If I talk about UP, Bihar, I talk about those places, the education level there is very low. It is very dirty. There is nothing in the name of facilities. And even today, there is no awareness. Awareness about how important education is.” Men and women, Over 50 years old, Middle-Low SEL*

*“[If there were only public hospitals] There will be an A grade and a B grade. A grade will be for rich people and B grade will be for the middle-class and a C grade will be there lower-class people, those living in slums.” Men and women, Over 50 years old, Middle-Low SEL*

### **Privileges in an unequal society**

Within the context of evident inequality present in India, clear privileges emerge as part of the system of public services for those who are wealthy and well connected.

An initial form of those privileges results from the discrimination that is naturally (but not perceived as positively) derived from the situation of inequality: those with a higher socioeconomic level have had more opportunities in life, which translate to better education and higher incomes, and become more access to quality services for them and their families. In some cases, this discrimination is even embedded into the system explicitly in the form of quotas or implicitly as preference for certain characteristics.

*“If lower middle class or middle-class family works at their best potential and is somehow able to afford a private school, then there is a policy in private sector that the parents should be educated. They should be a graduate or into business etc. If someone’s parents are not literate, then they can’t get your child’s admission done in private schools. It’s a very bad thing.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“As we go to Government colleges for higher education, then there is a quota system. People from general category don’t get seats and people from EWS [Economically Weaker Section] or different categories are getting benefitted. I think it should be equal for everyone so that every student gets proper education and would be able to achieve what they want. Like there should be no barrier to it.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

Another benefit that wealthy people receive through their financial resources and social connections is priority—they are even above the law and processes that govern these services. The most affected for this, once again, are those who are most vulnerable, since prioritizing the wealthy implies delaying or denying service to others.

*“There have been a lot of frauds, Vijay Mallya, Sahara, Mehul Choksi [businessmen], no hearing has been done yet. And the poor middle-class person, even one of his EMI will be missed, his warrants will come on the second day.” Men and women, Over 50 years old, Middle-Low SEL*

*“If we are walking on the road and a VIP car is coming, and an ambulance is coming from one side, then our Indian system, the law, the transport will let the VIP go first and tell the ambulance to go to the house. Why does this happen? All roads are blocked for VIPs, around them, left and right, no car should even touch, the security guards are there, they should not even come near you. Why all this? This is the biggest major problem. And the patient sitting in the ambulance will die, it has nothing to do with it.” Men and women, Over 50 years old, Middle-Low SEL*

*“The doctor had advised him to get some tests done. It was some heart-related tests. We went in November and he got the appointment for next March. He got a date for March next year. It was more than 12 months. A person might die in 12 months. There is so much corruption in government hospitals, like sir said, those who have connections, only their kids will study. Similarly, in the medical also, those who have connections, will get their numbers directly. But the poor people will die without any chance.” Men and women, Over 50 years old, Middle-Low SEL*

However negative individuals consider that these privileges might be, they do assign judgment value to wealthy people’s decisions: they can access any services they want, so if they choose a public institution, then this is an immediate validation of quality.

High SEL individuals are perceived as so powerful and influential that, in a scenario where there were no private services and they were forced to use public ones, the expectation is that the government would quickly improve the quality of its services in response to wealthy people’s demands.

*“The advantage of a government hospital is, I will tell you about AIIMS only, the doctors that you have there, they are very experienced and practiced. The VIPs get their treatment done there. Sonia Gandhi also gets her treatment there. Government hospitals also have facilities but only those who have connections can use them. Otherwise, it is not the same for the normal person. He will keep standing in the lines.” Men and women, Over 50 years old, Middle-Low SEL*

*“If only Government sector is there in health and everyone has to get treatment form there only, then there are chances of improvement because rich and famous*

*people will also go to the same hospital where the middle-class people go, so they will give feedback about it which will be taken seriously and measures will be taken to improve it. Whatever improvements then happen in Government hospital, would be advantageous for normal people as well. So that would be a good thing.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Social structure influences behavior and perception**

Socioeconomic structure not only affects what individuals have available to them, but also what they look for and expect from these services, particularly on the social aspect. This is most evident in education, as it is tightly associated with class and is seen as a tool to improve or reinforce the public status of the person and family.

There are many components that denote social status from education, but it is English that emerges as a key marker of social class and quality of education.

*“There is a lot of status these days. You have to show your son's status, which school he is studying in, what facilities are there, chess, badminton, swimming, horse-riding. There are no such things in the government. There is a lot of status and show-off. That's why everyone runs to the private sector. A show-off has become very important these days.” Men and women, Over 50 years old, Middle-Low SEL*

*“If they go to any public sector school, the main thing is English. If they do not know the Basic English language, for example, when I go out and somebody does not know the Basic English, even we also judge. I do not want my future child, whoever to be judged, to be belittled in the public.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

Education and social status are also linked in a feedback loop as the former signals the latter but also determines the access and opportunities that an individual and their family will have. This extends beyond income and economic capacity.

*“If I am not that educated but I want my child to be educated to survive in this world then I can't get into it because there are some criteria that if you are not educated or don't know how to speak in English then you can't even teach your child so you can't get admission in private school. Even if I am able to pay the fees but if I am not that educated then I can't get my child's admission done in private school. This is a very bad thing for education.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*



Furthermore, social structure and public standing is so relevant that it used as a criterion to determine other people's personality and ethical values—so much so that there is explicit discrimination in avoiding any interaction when possible (even if the institution offers English) and the quality of specific services is also evaluated by the socioeconomic level of those using the service.

*“I think private schools are better because any child can join government schools and we cannot say from where they come and how would be their behavior. And if our kids become friends with them then it can so happen that in whichever group they join, they become like that.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“There is an English school in the municipality. But the children there are very low class. So, we don't want our children to learn such bad habits.” Men and women, Over 50 years old, Middle-Low SEL*

*“And in today's date, it is not that the lower class is going there. If you stand at the government gate, you will see the parents, you get very good parents.” Men and women, Over 50 years old, Middle-Low SEL*

### **People consider that those most vulnerable should be taken care of first**

Individuals see quality, free public services as playing a role of equalizers in the face of inequality. Additionally, with the expectations set by the self-perceived “place” in society, which places them above the poorest sectors of the population, people consider that there is a necessity to focalize the government's services and improvements on those who need them the most: those lowest in the socioeconomic structure.

Still, those identifying as part of the middle class do not conform to what they consider an unfair and deficient system simply because they can partially afford or access what is available at the moment.

*“Sometimes we see in movies that the kids are sitting on the rags. Or they are sitting under a tree. Today they have a blackboard. There are cities like Bihar. I haven't seen that anywhere in Delhi. So, the government should focus on these things. These are the basic needs.” Men and women, Over 50 years old, Middle-Low SEL*

*“The improvement should be there in facilities and case of middle-class or lower-class people, the number of doctors in hospitals should be increased. So, when we say that there is a long line and that the person is suffering, then that thing will stop.” Men and women, Over 50 years old, Middle-Low SEL*

### 3 Differences in Perception Between Education and Healthcare

All the elements discussed in the previous section apply to both the education and healthcare systems. However, some differences that are a result of the nature of each system and what people expect from them, as well as how they are affected by how the system of public services is currently built.

In aggregate, public healthcare is better perceived than public education when compared to their respective privately offered counterparts. This is because education is key for future socioeconomic status and requires an offer of good teachers along with activities that extend beyond the basic curriculum, sustained through many years. Conversely, healthcare is centered around specific, acute situations where, although the conditions of treatment are relevant, ultimately what matter most is the immediate result: a healthy individual.

#### 3.1 Education

##### Payment is part of receiving quality

Although the perception of greed and unfair prices from the private sector extends to the education system, this criticism is partially diminished when it comes to private schools. People perceive that there is too much difference between public and private institutions, and private education is certainly better on average and for most of their personal situations. This results in the assumption that, in education, payment does mean better quality and the right to expect more.

This is also related to the role of education in determining social status and perception on the individual. It has implications for the rest of their lives.

*“They are charging a lot. For one student like for a KG student they are charging 80,000 at the starting rate. No doubt they are providing good education, but some schools are charging even in lakhs. They say the line, ‘If we need good thing, we need to spend good amount’.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“If I am paying more in private school, that also means that I am expecting facilities. Let’s take the basic example. They have better computer labs, they have better libraries, and they have better support from teachers. These are all the benefits they are getting if I am paying extra.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Even in Mumbai, there are many private schools. The studies are good. The fees are very high. So, it is not affordable. But if it is education, we cannot compromise with it. So, we have to do it.” Men and women, Over 50 years old, Middle-Low SEL*

### Value of extracurricular activities

Related to the above, extracurricular activities and other activities or courses that go beyond the core curriculum traditionally associated with primary and secondary education are seen as essential to quality in schools. It is part of the integral formation of the youth and a distinctive feature of private schools, rarely seen in public ones.

*“I will also go with private school because they will be providing better quality of education. Even teachers will be very qualified, and students will get proper education. Even the private schools offer different kinds of activities like dance for any entertainment purpose or any story-telling competition... All the different perspectives go in school.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“The extra-curricular and co-curricular activities. I mean, not just studies. I don't have much knowledge of government schools, but I myself am from a convent school. But as far as I know in a government school, there is not much attention on co-curricular activities. It just goes according to the languages and subjects and all. But here, private schools can do co-curricular activities according to their own languages. They don't have restrictions on languages and all. So, I don't think a government school will, of course, have Marathi, Hindi, and English. But there can also be foreign languages and all.” Men and women, Over 50 years old, Middle-Low SEL*

### Success stories have set a precedent

There are, however, very concrete examples where many of the premises that structure the cost-benefit relationship that favors private education are demonstrated to be false: it is possible to have “private-school-quality” at “public-school-costs”, all managed by the government.

These examples are limited to specific areas and still suffer from many forms of discrimination derived from inequality, but they serve as an ideal and precedent for which people can demand.

*“In our school there is a German language. My daughter has studied German. There is a swimming pool. And in the school, there is a cricket academy. Which my daughter has joined. Only 500 they will charge. Otherwise, if we do it from a private academy, they will charge 3000. That's why I have put my son in Kendriya Vidyalaya [system of central government schools].” Men and women, Over 50 years old, Middle-Low SEL*

*“I have recently heard that there are a lot of facilities in KV and they have good teachers. They make the base of the students quite strong, so I think Government schools have also been categorized now. Like Excellence school and Kendriya Vidyalaya schools provide quality education to students.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### Teachers are the key to improvement

Teachers are considered to be essential in the provision of quality education. Those teaching in government schools are seen as unprepared and uncaring, a significant contrast with the perception of teachers in private schools. Even with the current limitation in terms of infrastructure and supplies, public education can improve with better teachers.

*“The teachers of government schools. They do not care what the child is doing. They think that ‘the kids are sitting in front of us and as long as he or she is disciplined, it does not make any difference to me.’ And most of the times these are the kids who are not taught in the early stages of their lives, and it actually becomes a habit for them to be mischievous, or to be a nuisance, literally.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“The teachers that are there, they should be well educated and well trained. They should give proper guidance. They should be trained enough to teach the kids. The teachers that teach 8 hours in school should be powerful.” Men and women, Over 50 years old, Middle-Low SEL*

*“Private schools are much better than government schools because teachers are not that good as compared to private sector. If I send to private schools, they can provide better education.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“If we send our children to government schools, I think the very good teachers are not available as compared to private schools.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“Even I will also go with private school because they will be providing better quality of education. Even teachers will be very qualified, and students will get proper education.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

On the other hand, people do recognize that teachers find themselves in poor working conditions, lacking proper supplies and without a salary that incentivizes them to put more effort—a situation that would condition anyone, no matter how prepared.

*“Teachers are well educated but the teachers also need the support. They need the support of the environment. If the teacher does not have a computer, pen or board, then how will the teacher teach?” Men and women, Over 50 years old, Middle-Low SEL*

*“To make Government schools better, the Government teachers and staff should be offered better salary. The reason Government schools don’t have good teachers is because the good teachers are grabbed by private institutions because they get a*

*higher pay in private schools and better facilities. So, the Government schools should have a decent number of facilities and the teachers should be given a higher pay. At least the Government schools should have better teachers which will attract a number of students who want to get quality education.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Necessary infrastructure and supplies**

Finally, there must be significant investment in the physical infrastructure and materials that are required to offer a good education. This need can range from a more convenient classroom atmosphere with AC to the very basic elements such as desks and benches, in all cases it is about creating the most conducive and appropriate conditions for learning.

*“The facilities at private schools should be made available in public schools with minimal fee so that poor students can get better education. That can make an impact.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“My servant’s daughter, who goes to a government school, they say that the benches there are not proper. But because of sitting there, she has started having a backache. I mean, the way there is a gap, the whole back side of the child has a lot of pain. So, this is also added to the facility, that proper sitting should be done. So that the child who is sitting there for 6-8 hours, it should be comfortable for him.” Men and women, Over 50 years old, Middle-Low SEL*

*“The government classroom has not AC. Whereas, if we look at private, where at least my children have studied, it is all AC classroom and all. I mean, the facilities there are better than this way.” Men and women, Over 50 years old, Middle-Low SEL*

## **3.2 Healthcare**

### **Time is an essential resource**

A key advantage of private healthcare is timing: they are able to take care of customers immediately, which is invaluable when it comes to the health of an individual. This is the most common justification given by people to pay for what are otherwise unfair prices created by greedy private businesses.

This is also the main deficiency of public hospitals. Other pain points such as good treatment, supplies, facilities and cleanliness are relegated to the background compared to the importance of having timely care.

*“Their services are fast. The main reason is that we need the services. We want service immediately. If we go there, then we should get the services or treatment*

*or if we have any problem, then that should be solved.” Men and women, Over 50 years old, Middle-Low SEL*

*“The waiting period should be short. They give a waiting period of 2 to 3 months and that is the reason that we go to private hospitals for treatment. The waiting period should be short.” Men and women, Over 50 years old, Middle-Low SEL*

*“Money will be a barrier because private hospitals give more facilities if we pay more. In Government hospitals, the facilities are not that good because we have to wait for the bed and stand in line for medication.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I go to just one private hospital, for the past ten years I have been visiting this hospital for any emergency situation. If I had any problem, I would just go to Medanta and I know that it will be cured. I don’t want to take any kind of risk by going to a government hospital, because some hospitals are good, but some might be bad.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **A money-centric system**

The private sector is seen as a well-designed system to earn money at a level that surpasses what would understandably be the deserved profit from offering a good service like any other business; they charge unfair prices that commodify people’s health for the benefit of a few.

This perception is far stronger for the healthcare system than it is for education because lives are on the line, which creates indignation, but also because there are so many factors that can add costs to the final price that people assume that they use every excuse to charge more.

*“This is the reality, that if some doctor is referring you to some hospital, he has some commission. The doctor who is treating you in the private hospital also has a very big commission for how many days he is admitting you and what medicines is he giving you.” Men and women, Over 50 years old, Middle-Low SEL*

*“In a private hospital, if a patient is serious and you want to get him admitted, then they will first ask you to pay a deposit. The patient can be as serious as possible, but they will first ask for a deposit. That is not the case in public hospitals.” Men and women, Over 50 years old, Middle-Low SEL*

*“I want to say that all this should stop. All these private hospitals should be closed. They open such huge hospitals by giving money to builders and they think of gaining profit from it as soon as possible. They need to come out of the liabilities as soon as*

*possible. So, they start using the patient.” Men and women, Over 50 years old, Middle-Low SEL*

### **Health insurance is hijacked by the greedy system to increase their profits**

An important part of the money-centric system is health insurance, particularly Medclaim. In the face of the high prices of healthcare, people acquire health insurance, which is used by healthcare institutions as a medium to perpetuate the corrupted profit-maximizing attitude that drives the system. What is supposed to be a tool to financially protect people from excessive healthcare costs and make it affordable becomes the perfect tool for doctors and hospitals to charge as much as possible.

Individuals criticize this at an ethical level, but they face a reality where they are forced to be part of the system: the other option is to risk financial disaster or their own lives for not receiving timely care.

*“When you get admitted, they will ask you whether you have Medclaim or not. If you didn’t have Medclaim, then the bill that was of Rs. 25,000, that bill would be of at least Rs. 40,000 to Rs. 45,000. I mean they know that he has a Medclaim, and you can use him as much as you want. There are no limitations for that. If you have Medclaim of Rs. 3 lakhs, then even if you have a simple malaria, they will make a bill of Rs. 40,000 to Rs. 50,000 for three days.” Men and women, Over 50 years old, Middle-Low SEL*

*“See, the hospitals do everything through Medclaim and hence, they also earn something or the other from there. So, if you are paying something and getting a treatment, then it is natural that the medical is dependent on them. So, there will be a lot of loot there.” Men and women, Over 50 years old, Middle-Low SEL*

*“We take Medclaim so that we get some facility and help at times. But this has become a business and a loot. The thing is that we are helpless, and we have to take the Medclaim because if we have to pay a big amount in the future, then we will not be able to do that. So, Medclaim has become a business or a loot. So, if there are only private hospitals then where will the middle-class people go?” Men and women, Over 50 years old, Middle-Low SEL*

### **Government can offer a different alternative**

Recently however, people have seen tangible improvements from the public sector where they receive benefits they would normally get from private institutions, but at the same affordable cost. The most visible of these benefits are free medicines, although it also extends in some cases to treatment by doctors. In this sense, the government becomes an equalizer, as is the case in education, and an alternative to the system created by private healthcare.



An important driver for this perception, having the prerequisite of actual changes in experience, is the ethical superiority that the public sector enjoys as it is perceived to be concerned about people, not money.

*“I think Government hospitals today are much better than private hospitals. The private hospitals charge extra unnecessarily. If we talk about schools then Government schools are not better but Government hospitals are better than private hospitals.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“In private sectors, of course, the facilities are great there. But it also comes with a price. If I were only to talk about the health sector... if you have a EWS card, then in government hospitals you get a certain amount of medicines for free. You can get all these facilities, you can get your checkups done from a good government hospital for a very minimal amount.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I have lots of relatives who are taking those medicines, and their health is improving and they are saving a lot of money also. So, I will not entirely neglect the government hospital, but I think that they can do it better and improve the facilities.” Men and women, Over 50 years old, Middle-Low SEL*

*“Some Government hospitals manage their facilities at par with private hospitals and somehow private hospitals are not recommended all the time because if they use an extra glove or syringe, then they will charge you double in it because they would not send a penny from their pocket. If they suggest some medicines which you buy but that remains unused, it won't be taken back. Government hospitals give medicines free of cost because it is being provided to them by the Government.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

### **Necessary infrastructure, supplies, and personnel**

The new alternative offered by the government is still limited and has a long road to become sufficiently strong to truly becoming a replacement for the quality that can be found in private healthcare, and not just in given areas but for everyone. To do so, there needs to be improvements in the physical conditions of the services and in the personnel who deliver the services.

*“A good hospitalization facility should be there. Well-trained and qualified doctors should be there. The service should be better. As Madam said, they have to stand in line as there are many patients. So, all that should be removed and there should be sound management. When a patient returns from there, he should be happy.” Men and women, Over 50 years old, Middle-Low SEL*

The most relevant improvement in terms of infrastructure and supplies is to have enough equipment to be able to satisfy the large demand in quality and timely. Complementary, but also secondary, to this are the conditions for patient care: cleanliness, comfort, AC, etc.

*“When my husband’s BP increased above 200 and then recently, my BP also shot up, we go in an emergency, and they quickly take us in and care for us. But there is so much rush and there are only two or three doctors. There were many patients there. They had only one ECG machine there. So, it would take 10 to 15 minutes before your number comes. So, that improvement is needed. They should have more ECG machines and more number of doctors. So, if these improvements are there, then people will prefer government hospitals. Private hospitals charge a lot.” Men and women, Over 50 years old, Middle-Low SEL*

*“They should increase the capacity or the number of beds. They say that there are no empty beds and then refer the patients to some other hospital. So, there should be so much space, that all the patients coming there should get beds and treatment there.” Men and women, Over 50 years old, Middle-Low SEL*

In terms of personnel, the improvements should be focused on creating the incentives so that qualified doctors want to work in public institutions and that those already working in government hospitals want to put the best effort and treatment.

*“There is a huge difference between public and private hospitals. In public hospitals, there are people from lower-class families, and we don’t find experienced doctors there. They are newly graduated ones. In private hospitals, you get experienced doctors and MD and postgraduate doctors. So, that is a huge difference.” Men and women, Over 50 years old, Middle-Low SEL*

*“The thing is that the Government hospitals mostly have students who are there for training purpose. Sometimes I think that we are just a dummy for them like for becoming the best doctor, they have more and more people to experiment and learn from.” People of religious minorities, 18 to 25 years old, Middle-Low SEL*

*“I think that the best doctors should be paid handsomely over here so that they work there only. So, they don’t go out of India and they serve our country. And I think that it will be better.” Men and women, Over 50 years old, Middle-Low SEL*