

Zero Poverty in India: An Human Development-Centric Initiative

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ABSTRACT

Poverty is the greatest violence and one cannot have a non-violent society without economic justice, according to Mahatma Gandhi. Industrialist Jamsetji Tata, too, emphasised on the economic justice along with political freedom in the country. India at 76 has managed to halve the multi-dimensional poverty index (MPI) from 24.85 per cent in 2015-2016 (based on the National Family Health Survey (NHFS-4) to 14.96 per cent in 2019-2021 (NHFS-5), according to the Report of the National Institution for Transforming India (NITI) Aayog with technical support of the experts drawn from the United Nations Development Programme (UNDP) India and Oxford Poverty and Human Development Initiative (OPHI) on July 17, 2023.

The UN Sustainable Development Goals 2030 strives to end poverty by fostering an equitable and inclusive future for all. The global and national MPI cover three crucial indicators— health, education and standard of living to measure poverty. India's national MPI reflects the interlinkages across 12 SDG-related indicators at household level. Health indicator rests on nutrition, child and adolescent mortality and maternal health. Education indicator gives weight on years of schooling and school attendance. The standard of living indicator is based on weights— cooking fuel, sanitation, drinking water, housing, electricity, asset and bank accounts. The poverty reduction efforts should be complemented with monetary poverty measures. The MPI in Goa declined from 3.76% in NHFS 2015-2016 to 0.84% in NHFS 2019-2021.

The role of rural and urban banks becomes crucial in raising living standard to eliminate complete poverty in Goa and other states. These banks continue to play a major role in financial inclusion and mobilisation of savings. The role of banking sector needs to be revamped to end poverty in all its form. In India, between 2015-16 and 2019-21, 135.5 million persons have exited poverty. The direct bank transfers introduced by the ModiNomics era have helped the deprived sections of the society to overcome the poverty-trap in the country. India @100 is poised to end poverty in all its forms.

Key words: multidimensional poverty, financial inclusion, sustainable development.

Introduction

World is not a market but a family. One planet, one family and one future is a third way to end global poverty and inequality and ensure sustainable, inclusive and just world order. The commodity prices are increasing, including food and energy prices. They are contributing to global challenges like poverty and inequality, climate change, pandemics, and strifes and conflicts disproportionately affect women and children, and the most vulnerable. 'We affirm that no country should have to choose between fighting poverty and fighting for our planet. We will pursue development models that implement sustainable, inclusive and just transitions globally, while leaving no one behind, according to G20 New Delhi Leaders' Declaration, New Delhi, India, 9-10 September 2023.

At national level, a good constitution provides the good things of life to every citizen and protects territory and culture. The elimination of poverty in all its form is the core of India's development agenda. India at 76 has managed to halve the multi-dimensional poverty index (MPI) from 24.85 per cent in 2015-2016 (based on the National Family Health Survey (NHFS-4) to 14.96 per cent in 2019-2021 (NHFS-5), according to the Report of the National Institution for Transforming India (NITI) Aayog with technical support of the experts drawn from the United Nations Development Programme (UNDP) India and Oxford Poverty and Human Development Initiative (OPHI) on July 17, 2023. "This nation, our government, our systems, they are all for the poor. Our aim is to empower the poor to fight poverty," says Prime Minister Narendra Modi. Reform, perform and transform is the mantra of the National Democratic Alliance government. Corruption is eating the vitals of the Nation. No government can end poverty without tackling the menace of poverty in India or part of the world.

Table 1: Snapshot of Multi-dimensional Poverty Index in India

Year	Headcount Ratio (H)	Intensity of Poverty (A)	MPI (HxA)
2019-2021	14.96%	44.39%	0.066
2015-2016	24.85%	47.14%	0.117

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xv.

Table 2: Higher Multi-dimensional Poverty Index in Five States in India

States	Year	Headcount
1. Bihar	2019-2021	33.76%
	2015-2016	51.89%
2. Jharkhand	2019-2021	28.81%
	2015-2016	42.10%
3. Meghalaya	2019-2021	27.79%
	2015-2016	32.54%
4. Uttar Pradesh	2019-2021	22.93%
	2015-2016	37.68%
5. Madhya Pradesh	2019-2021	20.63%
	2015-2016	36.57%

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii.

Table 3: The Percentage of Poor in Multidimensional Poverty Index (MPI) in other states of India

States	MPI (2019-2021)	MPI (2015-2016)
6. Assam	19.35%	32.65%)
7. Chattisgarh	16.37%	29.90%
8. Odisha	15.68%	29.34%
9. Nagaland	15.43%	25.16%
10. Rajasthan	15.31%	28.86%
11. Arunachal Pradesh	13.76%	24.23%
12. Tripurs	13.11%	16.62%
13. West Bengal	11.89%	21.29%
14. Gujarat	11.66%	18.47%
15. Uttarakhand	9.67%)	17.67%
16. Manipur	8.10%	16.96%
17. Maharashtra	7.81%	14.80%
18. Karnataka	7.58%	12.77%
19. Haryana	7.07%	11.88%
20. Andhra Pradesh	6.06%	11.77%
21. Telangana	5.88%)	13.18%
22. Mizoram	5.30%	9.78%
23. Himachal Pradesh	4.93%	7.59%)

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii.

The percentage of poor in multidimensional poverty index (MPI) in other states in 2019 to 2021 NHFS and 2015-2016 NHFS in descending order is as under: -(6) Assam (19.35) & (32.65%); (7) Chhattisgarh (16.37%) & (29.90%); (8) Odisha (15.68%) & (29.34%);(9) Nagaland (15.43%) & (25.16%); (10) Rajasthan (15.31%) & (28.86%); (11) Arunachal

Pradesh (13.76%) & (24.23%); (12) Tripura (13.11%) & (16.62%);(13) West Bengal (11.89% & (21.29%); (14) Gujarat (11.66%) & (18.47%); (15) Uttarakhand (9.67%) & (17.67%); (16) Manipur (8.10%) & (16.96%);(17) Maharashtra (7.81%) & (14.80%); (18) Karnataka (7.58%) & (12.77%); (19) Haryana (7.07%) & (11.88%); (20) Andhra Pradesh (6.06%) & (11.77%); (21) Telangana (5.88%) & (13.18%); (22) Mizoram (5.30%) & (9.78%); and (23) Himachal Pradesh (4.93%) & (7.59%), respectively. (Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii).

Table 4: Lower Multidimensional Poverty Index in Five States in India

States	Year	Headcount Ratio
24. Punjab	2019-2021	4.75%
	2015-2016	5.57%
25. Sikkim	2019-2021	2.60%
	2015-2016	3.82%
26. Tamil Nadu	2019-2021	2.20%
	2015-2016	4.76%
27. Goa	2019-2021	0.84%
	2015-2016	3.76%
28. Kerala	2019-2021	0.55%
	2015-2016	0.70%

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii.

Table 5: Performance of Multi-dimensional Poverty Index in Union Territories in India

Union Territory	Year	Headcount Ratio
1. D&NH&D&D	2019-2021	9.21%
	2015-2016	19.58%
2. Jammu & Kashmir	2019-2021	4.8%
	2015-2016	12.56%
3. Ladakh	2019-2021	3.53%
	2015-2016	12.70%
4. Chandigarh	2019-2021	3.52%
	2015-2016	5.97%
5. Delhi	2019-2021	3.43%
	2015-2016	4.44%
6. A&N Island	2019-2021	2.30%
	2015-2016	4.29%
7. Lakshadweep	2019-2021	1.11%
	2015-2016	1.82%
8. Puducherry	2019-2021	0.85%
	2015-2016	1.71

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii.

Table 6: Rural & Urban Multi-dimensional Poverty Index in India

Year	MPI	Headcount Ratio	Intensity of Poverty
Rural			
NFHS 2019-2021	0.086	19.28%	44.55%
NFHS 2015-2016	0.154	32.59%	47.38%
Urban			
NFHS 2019-2021	0.023	5.27%	43.1%
NFHS 2015-2016	0.039	8.65%	45.27%

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xv.

UN Sustainable Development Goals 2030 and End to Poverty

The UN Sustainable Development Goals 2030 strives i) to end poverty; ii) zero hunger; iii) good health and well-being; iv) quality education; v) gender equality; vi) clean water and sanitation; vii) affordable and clean energy; viii) decent work and economic growth; ix) industry, innovation and infrastructure; x) reduced inequalities; xi) sustainable cities and communities; xii) responsible consumption and production; xiii) climate action; xiv) life below water; xv) life on land; xvi) peace, justice and strong institutions; and xvii) partnership for goals. The MPI measures simultaneous deprivations across the three dimensions of health and nutrition, education, and standard of living. It also retains the robust Alkire-Foster methodology developed by technical partners, the Oxford Poverty and Human Development Initiative (OPHI) and United Nations Development Programme (UNDP).

The UN Sustainable Development Goals 2030 strives to end poverty by fostering an equitable and inclusive future for all. The global and national MPI cover three crucial indicators— health, education and standard of living to measure poverty. India’s national MPI reflects the interlinkages across 12 SDG-related indicators at household level. Health indicator rests on nutrition, child and adolescent mortality and maternal health. Education indicator gives weight on years of schooling and school attendance. The standard of living indicator is based on weights— cooking fuel, sanitation, drinking water, housing, electricity, asset and bank accounts. The welfare of last person in the line, popularly known as ‘Antodaya’, is emerging as an alternative model to market and closed economy. It is the ‘winning the race to end poverty in all its forms’, according to Dr. Sabina Alkire, the designer

of the global MPI & Director, Oxford Poverty and Human Development Initiative, University of Oxford, UK.

In India, between 2015-16 and 2019-21, 135.5 million persons have exited poverty. At the same time, the Intensity of Poverty, which measures the average deprivation among the people living in multidimensional poverty also reduced from 47.14% to 44.39%. Public resources can flow where it make maximum impact. The asset and bank account are monetary interventions to raise the standard of living in the society. The banking sector plays a crucial role in elimination poverty. The banks continue to play a major role in promoting financial inclusion and mobilisation of savings. They provide access to millions of people to banking services.

Union Budget 2023-24, Saptarshi (7) priorities: -

1. Financial sector;
2. Infrastructure and investment;
3. Reaching the last mile;
4. Inclusive development;
- 5 Green growth;
6. Youth power; and
7. Unleashing potential.

India has a robust banking sector. But, public sector banks are in danger of privatisation. The public sector banks prioritises the welfare of a larger human population. They promote financial inclusion and mobilisation of savings, since nationalisation of banks 1969. There are 12 public sector banks; 22 private sector banks; 44 foreign banks; 43 regional rural banks; 1484 cooperative banks; 96,000 rural cooperative banks in addition to cooperative credit institutions. The Reserve Bank of India (RBI) is adopting measures to address the regional disparity in flow of credit in rural areas and emerging national priorities.

In 1982, the National Bank for Agriculture and Rural Development (NABARD) was set up for rural prosperity. The NABARD mission is to promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

Non-monetary indices of Poverty

The the Department of Financial Services, Government of India, under Pradhan Mantri Jan Dhan Yojana opened in one week 18,096,130 bank accounts in India. The bank accounts touched to 12.54 crore as on 31/03/2015 with total 10.49 thousand crore deposits. Out of the accounts opened, 60% are in rural areas and 40% are in urban areas. The share of female bank account holders is about 51% in the country.

The insights from this second edition 2019-2019 (NHFS) of national MPI report of the NITI Aayog can be further utilised to prepare additional reforms to improve the lives of the people

in Goa and other parts of India. Inevitably, the route to end poverty is to link the sustainable development goals— the indices of health, education, and standard of living with asset creation, bank accounts and penetration of the banking services in the rural and urban areas of Goa and other parts of India. The traditional estimation of poverty on income or monetary measures is inadequate. The non-monetary indices serve as a valuable complement to monetary poverty statistics. The non-monetary indices provides insights into ‘how many are poor’ and ‘how poor are the poor’.

Zero Poverty in Goa: Issues and Challenges

Goa is the tiniest state of Union of India. Goa was liberated 14 years after Independence of India in December 1961. Indian Army liberated territory of Goa, Daman and Diu in a less than 24 hours military action. There are 47 banks with 787 branches and covering average population of 1807 as on 31/03/2020. A strong, reliable and robust banking sector aids poverty eradication programmes undertaken by the state and non-state agencies.

The work to eradicate extreme poverty by 2030 has begun and 45564 persons have exited multi-dimensional poverty in Goa, according to the national multidimensional poverty index report of the Institution for Transforming India (NITI) Aayog Report in 2023. The achievement of sustainable development goals have reduced multidimensional poverty in India and Goa, according to Chief Minister of Goa, Pramod Sawant. Kerala and Goa are the two states with less than 1 % population living in multidimensional poverty index.

Table 7: Snapshots of Multi-dimensional Poverty Index in State of Goa

Year	Headcount Ratio
2019-2021	0.84%
2015-2016	3.76%

Based on India: National Multidimensional Poverty Index: A Progressive Review 2023, p xviii.

Table 8 (a): Taluka-wise distribution of Scheduled Castes & Scheduled Tribes in North Goa-2011

Taluka/ District/ State	Scheduled Castes	%	Scheduled Tribes	%
1. Tiswadi	3209	18.23	18785	33.19
2. Bardez	5933	33.70	1654	2.92
3. Pedne	3070	17.44	46	0.08
4. Bicholim	2264	12.86	4492	7.93*
5. Sattari	1205	6.84	4030	7.12
6. Ponda	1925	10.93	27599	48.76
1. North Goa District	17606	69.18	56606	37.92
Goa	25449	100	149275	100

Based on Directorate of Census Operations, Goa, 2011.

Table 8(b): Taluka-wise distribution of Scheduled Castes & Scheduled Tribes in South Goa-2011

Taluka/ District/ State	Scheduled Castes	%	Scheduled Tribes	%
Sanguem	730	9.31	14290	15.42
Canacona	173	2.20	13657	14.74
Quepe	931	11.87	25290	27.29
Salcete	3443	43.90	32562	35.14
Mormugao	2566	32.72*	6870	7.41
1. South Goa District	7843	30.82	92669	62.08
Goa	25449		149275	100

Based on Directorate of Census Operations, Goa, 2011.

The Mission for Political Reservation for Scheduled Tribes is spearheading cause for political reservations for scheduled tribes in state assembly in Goa. A proposal was sent to the Union Law and Justice Minister on May 24, 2023 to constitute a delimitation commission to reserve seats for scheduled tribe in the state assembly. A private member resolution was passed in Goa Legislative Assembly on July 21, 2023. In 2003, Gawda, Kunbi and Velip communities were included in the scheduled castes category. As per Census of 2011, population of scheduled tribes constitute 10.43% in Goa. No political reservation to these tribal communities. Four seats to be reserved for scheduled caste category in Goa. Besides, Dhangar community which constitute population of 20000 have demanded for inclusion of their community in the scheduled tribe category is yet to be realised in Goa. Political reservations for the vulnerable sections of the society also helps to escape the extreme poverty net in India.

Conclusion

Every city is two cities, one with rich and another with poor. Both at war with one another. The welfare of last person in the line, popularly known as Antodaya, is emerging as a alternative model to market economy. The NITI Aayog report on multi-dimensional poverty in 2023 reveals that India's rural areas and the poorest states have shown the fastest decline in poverty. There is decline in poverty in tllhe newly created states and union territories including Jammu and Kashmir and Ladakh in 2019. The route to end poverty is to link the sustainable development goals with asset creation, bank accounts and penetration of the banking services in the rural and urban areas of Goa. The Reserve Bank of India, the apex bank, and other agencies needs to play a proactive role to end poverty. Go can become a model state with zero multidimensional poverty index in the country. Besides, political reservations for the vulnerable sections of the society like Gawda, Kunbi, Velip and Dhangar communities in Goa. The success stories of the state of Goa and Kerala in fighting poverty can be replicated in the other parts of India. The human development-centric initiative is more reliable, effective and all-inclusive approach to eliminate poverty in India and other parts of world.

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