The Dynamics of Multidimensional Poverty and Wealth Inequality Among the Rural Population in India during the 21st Century

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Abstract
Multidimensional poverty and wealth inequality form a nexus that exacerbates the socioeconomic challenges faced by an economy and its population. Despite India's strong economic growth in recent years, a large portion of the population remains impoverished. In addition, there is a significant wealth gap between the bottom 50% and the top 10% and 1% which is only growing. Multidimensional poverty, although decreasing, still remains a major issue for the country. Certain facets of multidimensional poverty – particularly housing, education, health, and real wages – have profound impacts on the standard of living in poverty-stricken and rural parts of the country while linking with wealth inequality. In the Indian context, data shows that these facets exude negative results on poverty with a connection to wealth disparity. However, through strong economic growth and government schemes, MPI has seen a stark decrease over the 21st century.

Keywords: *Wealth inequality, poverty, housing, education, health, real wages, economic growth, government schemes.*

Subject: *Economics*

I. Introduction

India, with a population of over 1.38 billion people and an estimated economic growth of 19.5% in the year 2022, is attracting strategic investment from global majors fueled by the variety of industries, support from the Government, and investment paths (*India: A Snapshot*). At a glance, this situation may seem optimistic for the Indian economy. However, when viewed with a lens seeking to detect poverty, adverse economic conditions come to light. It is important that with each policy, it is ensured that the effects of economic growth reach to all sections of society. Examining the manifestation of poverty within an economy assesses the standard of living and the reach of economic growth (Tripathi & Yenneti, 2019). According to a paper by World Bank researchers, extreme poverty in India is estimated at 10.2% in 2019, much higher than previously thought. This is rather concerning given that official data from the Indian economy on poverty rates stopped in 2011 (Sandefur, 2022). Existing analysis of poverty in India takes a uni-dimensional approach. The numerous elements of deprivation are unaccounted for (Das & Paria, 2018-19). Poverty must be viewed from a multi-angled view to derive relevant meaning. Wealth disparities in the general population increase the number and degree of deprivations faced by people. Widening gaps in wealth inequality intensify the pervasive growing multidimensional poverty issue in rural areas of India.

II. Method

The World Inequality database and the World Inequality Report were utilized for data on the prevailing wealth inequality and Gini coefficients in India. The NSSO's latest Debt and Investment survey data was used for a better understanding of wealth inequality in India. Exclusive data from the Global Multidimensional Poverty Index published by the United Nations Development Program and Oxford Poverty & Human Development Initiative was used for quantitative data on poverty in India. The index is an international measure of acute multidimensional poverty across 100 developing countries involving the lack of health, education, and living standards faced by individuals simultaneously (*Global Multidimensional Poverty Index*). Moreover, academic journals and relevant sources were utilized for refined knowledge of the topic.

III. Literature Review

Anand and Thampi (2021) offered data and knowledge on the pervasive inequality in India. While focusing on depressed classes and the urban and rural populations, they managed to provide insight into the aspects of poverty and inequality. They also advocate for and propose a paradigm change to rid the harsh inequalities in the country. They found the severe situation of rural individuals with respect to basic amenities and employment.

Das & Paria (2019) viewed poverty from a multidimensional lens by exploring NSSO data. They created models to assess the contribution of different factors to poverty. Through such analysis, they were able to evaluate that poverty is truly the deficiency of capability to realize one's full potential as a human being.

Seetharaman and Tiwari (2022) compiled data from the NSSO's Debt and Investment survey to expose the significant disparities in net worth amongst Indian households. By representing household net worth across different aspects, they were able to put into perspective the monetary value of wealth inequality.

The Global Multidimensional Poverty Index 2022 by UNDP & OPHI studies the interlinked deprivations faced by multidimensionally poor people around the world. They provided deep insight into the Indian situation through data, regional analysis, and country-level case studies. They concluded that deprivation bundles must be targeted to reduce the surge of poverty in the country while suggesting policies to universally address these bundles.

Wealth Inequalities
Growing Wealth Disparities
Wealth is the value of all financial and non-financial assets that a household owns which provides economic benefits minus any debts. This definition includes all forms of marketable wealth while excluding durable goods and valuables (Zucman, 2019). Wealth inequality refers to a comparatively unequal concentration or distribution of wealth amongst various groups of society (Zucman, 2016).

Figure 1: *Gini Coefficient in India from 2000-2021*
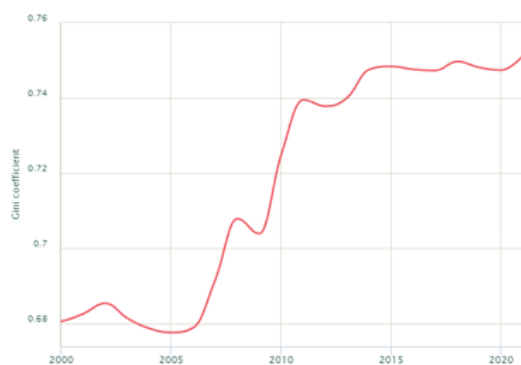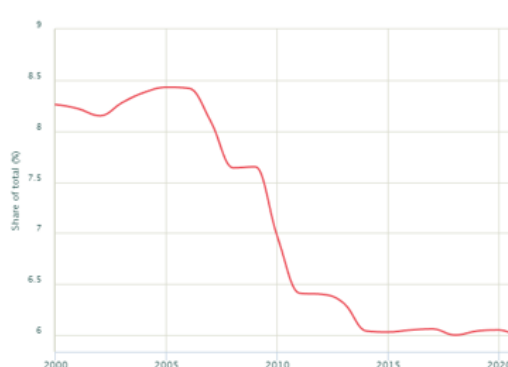Source: The World Inequality Database (2023)

Figure 2: *Bottom 50% wealth share in India 2000-2021*
Source: The World Inequality Database (2023)

As observed in Figure 1, wealth inequality has seen a consistent hike from 0.68 in 2000 to 0.75 in 2021. An explanation for this economic disparity is evidenced by woeful government policies and social discrepancies. Expenditure on education is at 3% of GDP, short of the 6% target, while state governments show a variation in educational spending. An ineffective progressive direct taxation system contributes approximately a third of the total revenue (Agarwal, 2018). Caste discrimination in land ownership, wealth, the practice of untouchability, and labor amplifies the issue (Anand & Thampi, 2021). Figure 2 is perhaps of greater concern. The share of total wealth in the country held by the bottom 50% of wealth holders has seen a sharp decrease indicating the expanding wealth inequality in the country.

Figure 3
Net personal wealth of individuals in the bottom 50% share, top 10% share, and top 1% share
Source: The World Inequality Database https://wid.world/country/india/
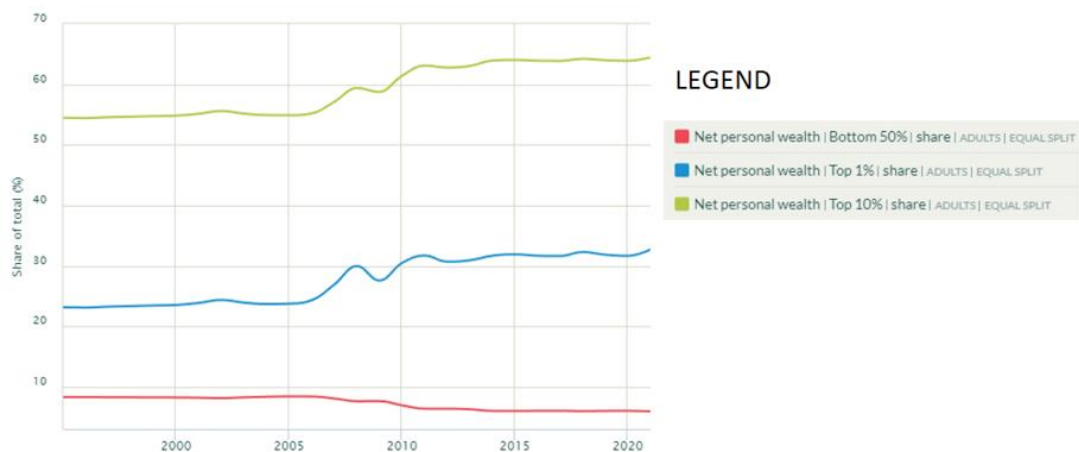
When factoring in the other sections of society, Figure 3 is formulated. The share of wealth held by the upper portions of society has consistently increased over time, contrary to the bottom 50%. In 2021, the average household wealth was INR 983,010 with the bottom 50% owning close to nothing with an average wealth of INR 115,000, 6% of the total. The relatively poor middle-class accounts for 29.5% with an average wealth of INR 723,930 while the top 10% and 1% own INR 6,354070 (65%) and INR 32,449,360 (33%) respectively (World Inequality Report 2022). Such vast wealth inequalities hamper the reduction of poverty. The rich class experienced more rapid wealth accumulation than the bottom 50%.

Table 1
Average Share of Wealth by Economic Group in India during the 21st century

Year	Top 10%	Bottom 50%	Top 1%
2000	0.5485	0.0826	0.2355
2001	0.5515	0.0822	0.2388
2002	0.556	0.0815	0.2437
2003	0.5517	0.0828	0.2393
2004	0.5493	0.0838	0.237
2005	0.549	0.0843	0.2376
2006	0.552	0.0842	0.2432
2007	0.571	0.0809	0.269
2008	0.5939	0.0764	0.2999
2009	0.5875	0.0765	0.2757
2010	0.6142	0.0696	0.3048
2011	0.6311	0.0641	0.3171
2012	0.6278	0.064	0.307
2013	0.6304	0.0631	0.3093
2014	0.6393	0.0604	0.3168
2015	0.6404	0.0603	0.3191
2016	0.6392	0.0605	0.3168
2017	0.6388	0.0606	0.3164
2018	0.6423	0.06	0.3229
2019	0.64	0.0604	0.3185
2020	0.639	0.0605	0.3166
2021	0.6445	0.0596	0.3269

Source: The World Inequality Database https://wid.world/country/india/

Table 1 depicts the quantitative figures behind the wealth accumulated by each economic group. A key feature to note is the slowed growth rate after 2010, from a growth rate of roughly 8% in 1995-2010 to 5% in 2011-2021 (Ghatak et al., 2022).

Household Wealth

An article from Dvara Research details wealth disparities making use of the All-India Debt and Investment survey providing insight into the micro situation in Indian states.

Table 2
Net Worth of Household Percentiles

Percentile	Net Worth
1%	-₹41,261
5%	₹10,115
10%	₹56,200
25%	₹2,60,400
50%	₹7,67,500
75%	₹19,54,400
90%	₹44,12,600
95%	₹70,91,523
99%	₹1,76,00,000

[1]Source: "NSSO's latest Debt and Investment survey points to significant disparities in net worth among Indian households," by S. Seetharaman and S. Tiwari, Dvara Research (https://www.dvara.com/research/blog/2022/07/20/nssos-latest-debt-and-investment-survey-points-to-significant-disparities-in-net-worth-among-indian-households/)

Table 3

Average household net worth across Indian states

[2]Source: "NSSO's latest Debt and Investment survey points to significant disparities in net worth among Indian households," by S. Seetharaman and S. Tiwari, Dvara Research (https://www.dvara.com/research/blog/2022/07/20/nssos-latest-debt-and-investment-survey-points-to-significant-disparities-in-net-worth-among-indian-households/)

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[1] Adapted from the All-India Debt and Investment Survey (AIDIS) 2019
[2] Adapted from the All-India Debt and Investment Survey (AIDIS) 2019

State	Average Net Worth (in ₹)
Chandigarh	46,74,355
Jammu & Kashmir	46,56,410
Goa	43,62,670
Delhi	42,96,509
Himachal Pradesh	37,77,609
Haryana	37,75,835
Uttarakhand	36,39,208
Punjab	32,58,429
Meghalaya	29,37,148
Kerala	27,63,084
Dadra & Nagar Haveli	26,22,642
Mizoram	25,56,796
Andaman & Nicobar Islands	25,18,188
Rajasthan	24,71,404
Gujarat	22,27,929
Uttar Pradesh	20,26,606
Karnataka	19,95,843
Telangana	18,96,843
Nagaland	18,82,326
Puducherry	17,65,919
Manipur	16,55,297
Madhya Pradesh	15,82,817
Lakshadweep	15,26,759
Sikkim	14,70,451
Andra Pradesh	14,54,304
Arunachal Pradesh	13,90,391
Tamil Nadu	13,26,792
Bihar	12,64,055
Chhattisgarh	11,70,288
West Bengal	11,47,778
Daman & Diu	11,14,890
Jharkhand	11,02,314
Assam	9,40,927
Tripura	8,89,787
Odisha	6,73,577

The difference in average net worth between the uppermost and lowermost percentile ranks is extreme. The average household net worth across each state was used to determine the famished areas and single them out for analysis. However, in India, each state has a different portion of the population living in urban and rural conditions making it difficult to analyze wealth inequality particularly in rural areas from this data.

Table 3 illustrates the considerable difference in the average net worth of households in each Indian state. There were 12 states below the current net wealth average of INR 1,15,000. Using the data in table 3 and the following information in the paper, connections between wealth inequality and multidimensional poverty will be made.

While it is difficult to classify states as rural based on the average net worth of households, the figures displayed clearly highlight the impoverished states and substantial wealth differences.
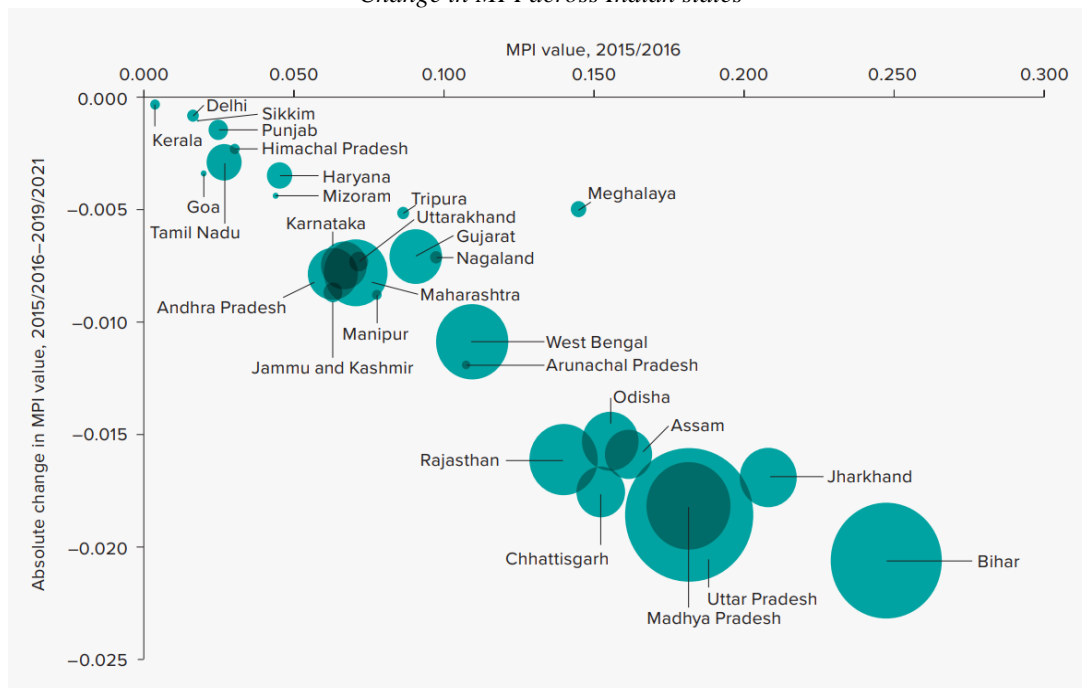
Multidimensional Poverty
The Decline in Poverty
According to the 2019/21 Demographic and Health Survey, 415 million people in India exited poverty between 2005/06 and 2019/21, and the MPI value and poverty incidence were more than halved. MPI dropped from 0.283 to 0.122 between 2005/06 and 2015/16 and further to 0.069 in 2019/21. The incidence of poverty fell from 55.1% to 27.7% to 16.4%. The data shows that approximately 16.4% of the population currently lives in poverty, with an average incidence of 42% (UNDP & OPHI, 2022). These MPI statistics somewhat contradict previous research on wealth disparities. An increment in wealth inequality expects a rise in poverty levels. The opposite seems to be at play.

Roughly 4.2% live in severe poverty, having a deprivation score of 50% or higher. 21.2% of people in rural areas are poor accounting for nearly 90%, 205 million of almost 229 million people, of poor individuals (UNDP & OPHI, 2022).

Figure 4
Change in MPI across Indian states

Source: "Unpacking deprivation bundles to reduce multidimensional poverty," by UNDP and OPHI, Global Multidimensional Poverty Index 2022 (https://ophi.org.uk/global-mpi-report-2022/)

The crux of figure 4 is that the poorest states faced the fastest MPI value reduction from 2015/16 to 2019/21. Rural areas, being the poorest, saw a fall in the incidence of poverty from 36.6% in 2015/16 to 21.2% in 2019/21. Bihar, the poorest state in 2015/16, had the fastest absolute MPI value decrease falling from 77.4% to 52.4% to 34.7%. The relative reduction from 2015/16 to 2019/21 was 11.9% per year compared with 8.1% from 2005/06 to 2015/16 (UNDP & OPHI, 2022).

The Facets of Multidimensional Poverty
Despite statistics pointing to declining poverty, it is essential to detail the facets that are causing the prevalence of existing poverty in India.

Table 4

Dimensions, indicators, and deprivation cut offs of multidimensional poverty

Dimensions	Indicator	Deprivation cut off (conditions to be considered deprived)
Health	Nutrition	Any child (0-59 months) or woman (15-49 years) or man (15-54 years) is undernourished.
	Child & Adolescent mortality	A usual resident under the age of 18 years has died in the family in a 5-year time period of preceding the survey.
	Maternal Health	Any woman in the household has given birth in the time period of 5 years preceding the survey and has not had minimum four antenatal care visits or assistance from trained professional medical staff during the latest childbirth.
Edcuation	Years of Schooling	6 years of schooling has not been completed by any household member aged 10 years or older.
	School Attendance	Any school aged child is not attending school up to the age at which they would complete class 8.
Standard of Living	Cooking Fuel	Cooks with only unclean fuel (for example: dung, agricultural crops, shrubs, wood, charcoal, or coal.
	Sanitation	The household has backward or no sanitation facility or it is developed but shared with other households.
	Drinking Water	Household does not have access to safe drinking water, whcih takes at most 30-minutes of walk from home.
	Electricity	Household has no electricity.
	Housing	Household has inadequate housing conditions: floor/roof/wall is made on natural/rudimentary materials.
	Assets	Household does not own a car or truck and doesn not own more than one of the following assets: radio, TV, telephone, computer, animal cart, bicycle, motor bike, and refrigerator.
	Bank Account	No member of the household has a bank account.

[3]Note: From "Uneven burden of multidimensional poverty in India: A caste based analysis," by I. Pradhan, B. Kandapan, and J. Pradhan, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9337695/)

Table 4 elaborates the factors characterizing the multidimensionality of poverty in India. These parameters will be used in the following analysis of poverty.

Education

Table 5

Average net worth of households based on educational category

| Education Head of Household	Average Net Worth in ₹
Not literate	12,04,932
Below primary	12,73,288
Primary	14,52,684
Upper primary/middle	18,20,976
Secondary	24,06,348
Higher secondary	25,62,204
Diploma/Certificate course (up to secondary)	34,82,982
Diploma/Certificate course (higher secondary)	32,20,454
Diploma/Certificate (graduate)	40,61,945
Graduate	39,26,869
Post Graduate and above	54,86,488

[3] Adapted from Aayog NITI. *National Multidimensional Poverty Index Baseline Report: Based on the National Family Health Survey-4*. India: NITI Aayog, Government of India; 2021.

[4]Source: "NSSO's latest Debt and Investment survey points to significant disparities in net worth among Indian households," by S. Seetharaman and S. Tiwari, Dvara Research (https://www.dvara.com/research/blog/2022/07/20/nssos-latest-debt-and-investment-survey-points-to-significant-disparities-in-net-worth-among-indian-households/)

Table 5 depicts the correlation between a lack of education and net worth. We can infer that a lack of education fuels wealth disparities which in turn increases poverty levels. People with more education earn more allowing them to take an active role in their social, economic, and political lives (Pradhan et al., 2022). Further policies to encourage education amongst the rural population must be implemented to bridge the wealth gap and lower multidimensional poverty.

Health

Figure 5
Healthcare providers for urban and rural population as percentage of users
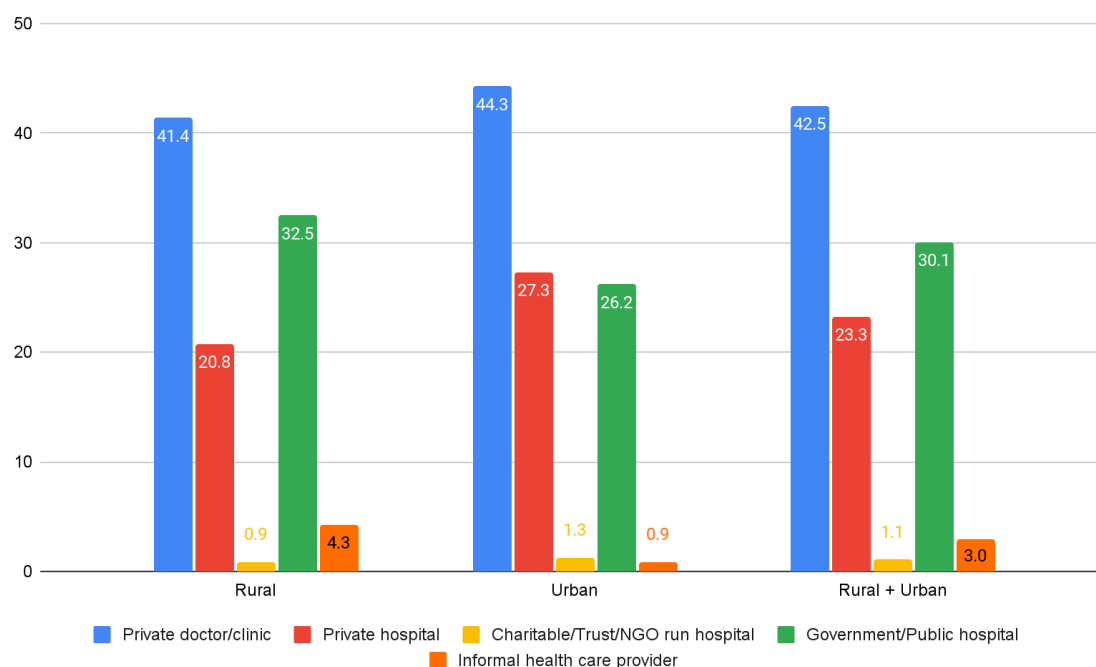
[5]Source: From "The Crisis of Extreme Inequality in India," by I. Anand and A. Thampi, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8353929/)

The Indian healthcare system is largely privatized, and around 85% of the population was not covered by any health expenditure support scheme in 2017-2018. The public sector serves the needs of less than one-third of the population (Anand & Thampi, 2021). The use of an informal healthcare provider and an NGO-run hospital remained relatively low as compared to the private and public options. However, the doctor/population ratio was 1:1404 in February 2020, contra to the 1:1000 norm prescribed by WHO. The nurse/population ratio in March 2020 was 1.7:1000 against the 2.5:1000 WHO norm (Anand & Thampi, 2021). As wealth inequalities grow, affording quality treatment will become difficult for rural people. Thus, the overall healthcare provisions in India need to be enhanced to lower the influence of weak healthcare systems on poverty.

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[4] Adapted from the All-India Debt and Investment Survey (AIDIS) 2019
[5] Adapted from calculations using NSSO Household Social Consumption Health Survey 2017-2018 data

Housing

Figure 6
Percentage of population living in rented accommodation
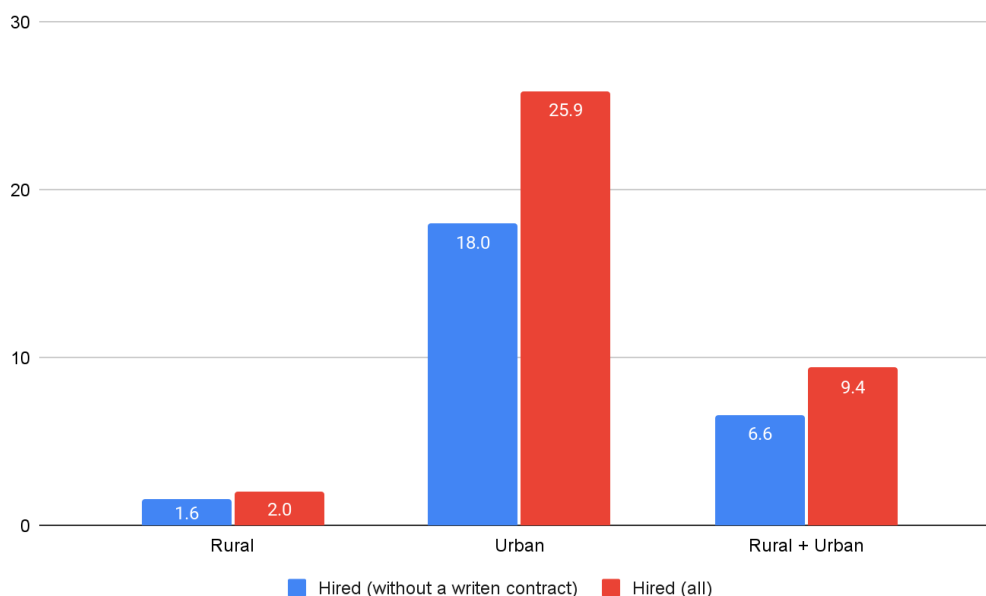
[6]Source: From "The Crisis of Extreme Inequality in India," by I. Anand and A. Thampi, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8353929/)

Around 9% of the population, 126.8 million people, lived in hired accommodation with rent accounting for about 18% of the rural household consumption expenditure. Several migrant workers in cities were evicted from their dwellings forcefully and returned to their villages as they could not afford to pay rent (Anand & Thampi, 2021). Therefore, rural village dwellings became more comfortable for migrant workers further worsening the effect of poor housing conditions on poverty. Moreover, as wealth inequality grows, rural individuals may have difficulty in affording housing in cities as already noted. This can lead to a concentration of poverty in certain areas, thus creating a poverty cycle which would negatively impact MPI.

Table 6
Indian population residing in slums by number of rooms in lodging

	Number of rooms				
	1	**2**	**3**	**4**	**More than 5**
Population (%)	51.1	34.8	10	2.6	1.4
Household size					
2 or less	25.4	11.7	6.8	7.3	0
3 to 4	45	45.2	37.1	16.1	23.2
5 to 6	23.3	31.6	34.6	42.7	34.7
7 to 10	6	10.9	18.3	24.2	29.1
11 or more	0.3	0.6	3.2	6.8	13
Total	100	100	100	100	100

[7]Source: "The Crisis of Extreme Inequality in India," by I. Anand and A. Thampi, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8353929/)

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[6] Adapted from calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data.

[7] Adapted from calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data.

Additionally, slums are a common mode of housing in India typically located on the outskirts of urban areas. Although not classified as rural, it is important to discuss this type of housing as it profoundly impacts wealth inequality and poverty. About 8% of the urban population, 31.4 million people, resided in slums or squatter settlements in 2018. Table 6 characterizes the dwellings as per the number of rooms and size of household. Urban slums were concentrated in a few states – 29% in Andhra Pradesh, 18% in Maharashtra, Odisha and Chhattisgarh, and 12% in Delhi (Anand & Thampi, 2021). Referring back to table 3, Andhra Pradesh, Odisha, and Chhattisgarh rank low in terms of household wealth indicating a wealth disparity causing poverty. Delhi on the hand ranks fourth which shows a poverty and wealth difference within the state.

Real Wages
Another factor to be considered is the real wages of workers. Since wages affect an individual's income, they influence wealth inequality and thereafter impact poverty.

Figure 7

*Real wage growth rate for regular workers from 15-19
years in percentage per annum*
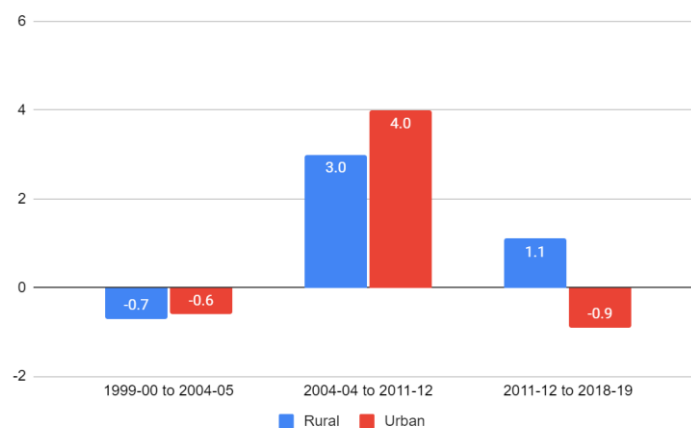
[8]Source: "The Crisis of Extreme Inequality in India," by I. Anand and A. Thampi, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/

[9]Source: "The Crisis of Extreme Inequality in India," by I. Anand and A. Thampi, *National Library of Medicine* (https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8353929/)

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Figure 8

Year-on-year rural wage growth percentage

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[8] Adapted from Labour Bureau Wage Rates in Rual India series. Nominal wages are adjected for inflation using CPI (AL) and CPI (RL).

[9] Adapted from calculations using PLFS 2018-2019 data and National Sample Survey Office (2014). Nominal wages in rural and urban areas were deflated using CPI (AL) and CPI (IW) respectively
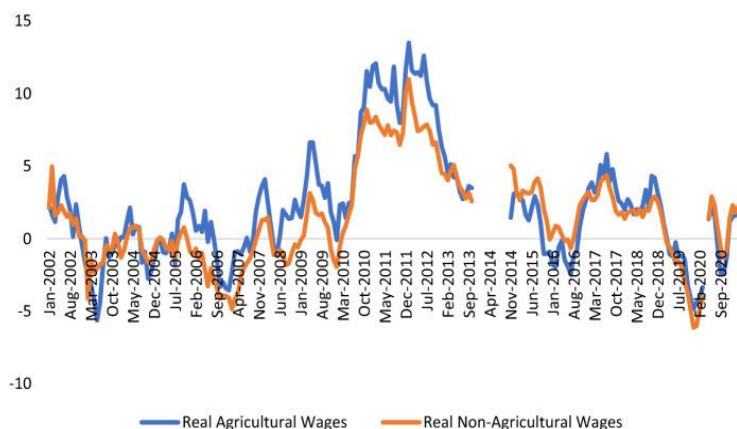
The year-on-year growth rates of wages of rural workers who engaged in agricultural and non-agricultural activities rose considerably between 2007 and 2012 but steeply decreased after. Real rural wage was negative for the year preceding the COVID-19 lockdown in 2020 and has remained low since. Rural wages were likely depressed further by the reverse migration during this pandemic period. The real wages of regular workers marginally improved in rural areas (Anand & Thampi, 2021). As such, while rural wages grew significantly during the period spanning from March 2010 to July 2012, the immediate drop in wage growth is a likely explanation for diminishing multidimensional poverty and an accelerating wealth inequality.

Government Solutions

Multidimensional poverty is intrinsically linked with wealth inequality. Addressing one problem will help solve the other. However, both are complex issues that require a sophisticated approach to address, especially in a country with a large population and as diverse as India.

Targeting education levels, the government must invest further to increase educational institution enrolment rates. One such example of this in India is the Midday Meal scheme which increased school enrolment through nutritional betterment of children benefitting 9.78 crore children in 11.40 lakh schools (Mid Day Meal in India (MDM): Midday meals programme). Further, by creating employment, this scheme had a positive impact on the economy. As for housing, the Pradhan Mantri Awas Yojana initiative's target of "Housing for All" by 2024 is set at 2.95 crore houses, out of which 2,62,34,163 households have been allocated to the States/UTs from 2016-17 till 2021-22 and a total of 2,17,54,812 houses have been sanctioned to the beneficiaries with 1,71,34,737 completed in early 2022 (Houses under PMAY-G: Ministry of Rural Development: Government of India). The National Rural Health Mission aims to provide equitable, affordable, and quality healthcare to rural people (*National Rural Health Mission*). There has been a total of 971,640 ASHAs selected for the rural population since the inception of the programme with 922,638 in position (Executive summary - nhm.gov.in 2022). The 2005 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme provided at least 100 days of wage employment in a financial year to every household whose adult members volunteered to perform unskilled manual work. Farm income increased as this scheme put an upward pressure on farm wages (Cahill et al., 2018).

It is safe to interpret that these schemes along with the numerous other initiatives have catalyzed India's poverty decline. To continue the trend, initiatives should specifically target wealth inequality and the facets of poverty.

IV. Conclusion

Multidimensional poverty and wealth inequality are linked, however, the dynamics of such a link are not so straightforward. As this research has shown, surging wealth inequalities do not necessarily result in growing poverty levels. Theoretically, this should be the case, but statistics show otherwise. Only when factoring in the multidimensionality of poverty do we truly see the connection with wealth disparity. Growing wealth inequalities pose a major threat to further poverty alleviation. The gap between the bottom 50% and the top 10% and 1% is only growing farther, albeit with a reducing growth rate, while the household wealth difference between Indian states remains extremely significant. Moreover, taking a look at housing, real wages, healthcare, and education reveals the true extent of poverty in the country. Real wages showed a positive trend but have recently declined to worrying levels. Housing remains a challenge while healthcare seems to be getting better. Education is the largest factor contributing to both wealth inequality and multidimensional poverty. The rural situation as a whole has improved immensely, but more economic action must be taken to further drop India's MPI. Moving forward, it is essential that the rural population is rid of all deprivations and the wealth gap is bridged effectively.

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