Extend of Multidimensional Poverty Index in Haryana: A Multidimensional Approach

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Abstract

To quantify poverty merely monetary approach does not provide a true representation of deprivations or wellbeingness of households. Multidimensional Poverty Index measures multiple dimensions of deprivation of poverty that gives a more complete picture of poverty. For the study MPI status of Haryana and India as a whole the secondary data on India National Multidimensional Poverty Index, Baseline Report, Based on National Family Health Survey-4 (NFHS) 2015-16 published in 2021 has been used. Main objective of the paper is to study the status of Multidimensional Poverty Index of India and the position of Haryana as it's in top states with respect to per capita income from 2006 to 2021. The district wise deprivation and counting of different types of deprivations that individuals experience at the same time has been discussed. The study observed that Haryana stands in better position in Multidimensional poverty index (value 0.055) and less deprived in all the indicators of three dimensions of Multidimensional poverty index compare the average status of India as a whole (0.118). District level results revealed the district Mewat, Palwal, Sirsa and Rohtak, Mahendragarh have higher level of multidimensional poverty districts whereas Ambala stands at first rank in lowest head count ratio 1.99%, followed by Panchkula with 2.47%. Comparatively in third dimension of MPI status of Haryana is far better like in electricity. Its deprivation is 0.75 percent compare to 8.29 percent in India. Results show that there is inter district disparity among the indicators which has been reduced. Few districts are above in all indicators due to economic factors and few are deprived in all indicators like Mewat , which is just 58 km far from millennium city of India. Status of health, education and standard of living is worsening in Mewat. Causes are many Like Religion, political, socio orthodox and Illiteracy.

Keywords: Multidimensional Poverty Index, Health, Education, Haryana JEL: I15, O18

Introduction:

The conception of poverty was determined only in a uni-dimensional way depend on income and consumption only over the years. But this uni-dimensional way fails to give a real picture of the problem of poverty. Poverty is coupled with deprivation in all other socio-economic areas, such as health, education, and other social (sanitation, drinking water, housing and assets). Hence, a multidimensional approach is comparatively realistic and insightful for determining poverty. The United Nations General Assembly established the 17 Sustainable Development Goals (SDG) on 25 September 2015. "End poverty in all its forms everywhere" is multidimensional in nature and definition in Sustainable Development Goals 1. Whereas the target SDG.1 seek out to eliminate extreme poverty and it measured as people living on less than $1.25/ day (afterward increased to $1.90/day). MPI is the most widely employed non-monetary poverty index in the world (Godinot & Walker, 2020). Globally, in the

Millennium Development Goals target focus on reducing monetary poverty. Report reflected the proportion of people living on less than $ 1.25 a day between 1990 and 2015 considered to be poor.

Objectives of Study:
1. To analysis the comparative picture of Haryana with reference to India in Multi dimensional Poverty Index and its various dimensions.
2. To study the Haryana, Inter district Comparison of MPI and its various indicators.

Material and Method

The present study is based on the (India) National Multidimensional Poverty Index, Baseline Report, based on National Family Health Survey-4 (NFHS) 2015-16 published in 2021, which includes of large scale sample surveys in diverse fields on all India bases and previous MPI reports. Paper highlights the status of Haryana with in India as whole in MPI. Further Haryana's all districts level MPI is compared to find in which dimensions districts are depriving. For comparison MPI value, Headcount Ratio, intensity, Education, Health and standard of living dimensions are considered

India - Multidimensional Poverty Index: Historical Prospective

Since independence addressing and ending poverty has been part of the national agenda and concern. India's history of poverty estimation is back to early 1901. First estimation was done by Dadabhai Naoroji in India based on the cost of a subsistence diet. The National Planning Committee recommended poverty line estimation stands on living standard in 1938 followed by the creators of the Bombay Plan (1944). The working group of 1962, In 1971 by Dandekar and Rath and in 1979 by the Y.K. Alagh team were engaged in the estimating the heading statistic of poverty to notify public policy. Under Lakdawala (1993) and Tendulkar (2009) and the Rangarajan Committee (2014) worked on estimating monetary poverty. United Nations Development Programme in its flagship Human Development Report since 2010 used the Multidimensional Poverty Index (MPI).MPI aspect is a non-monetary approach in the direction of poverty and instead, it's a multidimensional phenomenon is drawn from the capability approach (Sen 1979, 1987, 1999). At national level MPI is constructed directly from each person's profile of deprivations from corner to corner of each indicator. It is being calculated from a single household survey that captures the data on all the indicators. A national MPI statistic for a country is self created to fulfill national priorities and countries choose their own set of dimensions, indicators, weights, and cut-offs, according to their plans and contexts (OPHI,2019). Nation wise MPIs are disaggregated by sub national regions, district wise, age, urban or rural areas, and other factors. These details can guide and monitor national policies such as budget allocation, targeting specific interventions, and policy coordination across sectors.

INDICATORS IN INDIA'S NATIONAL MPI

Multidimensional poverty Index Represents the actual picture of a nation with respect to non monetary aspects, those are very important for human development. Because its well said Healthy mind lives in healthy body and healthy body can be attain with good health, education and good standard of living. MPI covers all three dimensions of human devlopment health, education and standard of living. All the **three dimensions** are given equal weights 1/3. Further each dimension cover different indicators likehealth dimension is segricated into three idicators- Nutrition, child & adolescent mortality and

Antenatal care. Education dimensionhas only two indicators- years of schooling and school attendane. Third dimension is wider in nature as it comprises 7 indicators Cooking fuel, sanitation, drinking water, electricity, housing, assets an Bankaccounts.

Dimension 1: Health: The 'health' dimension consists of parameters like nutrition, child mortality and maternal health. Under the India's (national) MPI the Child Mortality (mortality under 5 years of age.) indicator has been renamed as Child-Adolescent Mortality. That indicator in the MPI refers to deaths below 18years of age according to national MPI.

 a) **Nutrition: According to National MPI report** a household is considered to be deprived for whom nutritional information is available- but is found to be undernourished. The age classification :any child between the ages of 0 to 59 months, or woman between the ages of 15 to 49 years, or man between the ages of 15 to 54. Undernourishment is counted with their Body Mass Index.   For woman (15 to 49 years) or for a man (15 to 54 years) is considered to be undernourished if their Body Mass Index (BMI) is below 18.5 kg/m2. For Children under 5 years of age z-score of stunting underweight is considered malnourished. If their z-score of height-for-age (stunting) or weight-for-age (underweight) is below minus two (-2 sd) standard deviations from the median of the reference population. Malnutrition has important consequences to early childhood development, health and later on overall wellbeing of adults. The nutrition indicator carries a weight of 1/6, definition is aligned with the Global MPI.

b) **Child-Adolescent Mortality**: A family unit is deprived in his indicator if any child or adolescent (under 18 years of age) has died in the family in the five-year period foregoing the survey. This indicator is based on the birth history data given by mothers aged 15-49 years. If in any case the data from the mother is missing, and the male in the family reported no child-adolescent mortality, then the family is reported to be not deprived in this indicator. Any family with no children then it would also be treated as not deprived. The indicator for Child-Adolescent Mortality carries a weight of 1/12, definition remains associated with the Global MPI

c) **Maternal Health:** A household is deprived in this indicator if any woman in the family has given birth in the 5 years foregoing the survey and has not received at least 4 antenatal care visits for the most recent birth. In absence of assistance received from trained skilled medical personnel during the most recent childbirth is also considered to be deprived. India's national MPI introduced new indicator to the Maternal Health– antenatal care and assisted delivery. This indicator carries a weight of 1/12.

Dimension 2: Education: The 'Education' dimension is symbolized by parameters pertaining to and years of schooling and school attendance**.** Each indicator weighted at 1/6 and carrying half of the dimension weight (1/3) for Education.

a)**Years of Schooling:** A family is deprived in this dimension if not even one member of the family aged 10 years or older has completed six years of schooling. Years of schooling has a shared positive effect as it increase the economic opportunities such as the ability to enter high paying employment or in terms of enhancement in social standing. The indicator carries a weight of 1/6.

b) **School Attendance:** A household is deprived in this indicator if any school-aged child is not attending school up to the age at which he/she would complete the class 8. School attendance indicator is the rational forerunner to the indicator for years of schooling. Any family where there is at least one child not attending school is treated as deprived in this indicator. This indicator has a weight of 1/6.

Dimension 3: Standard of Living : Third dimension for 'Standard of Living includes parameters representing access of the family to basic services such as clean cooking fuel, safe drinking water, electricity, improved sanitation, pucca housing (proper flooring, roof and walls), household assets and bank account. Bank accounts indicator is unique to India's national MPI – align with the global definitions and cutoffs. The dimension weight of 1/3 is split evenly across all the seven indicators of standard of living, therefore giving each a weight of 1/21.

a) Cooking Fuel: A household is deprived in this indicator if the primary source of cooking fuel is dung, charcoal or coal, agricultural crops, wood and shrubs. An improved or safe source of cooking fuel consists of electricity, LPG/natural gas, and biogas. If the household's primary (most used) source of cooking fuel is wood/coal fuel for cooking, then the household will be considered to be deprived in the indicator.

b) Sanitation: The household is deprived if they has unimproved or no sanitation facility or it is improved but shared with other households. Flush/pour flush toilets to piped sewer systems, septic tanks, and pit latrines; ventilated improved pit (VIP)/biogas latrines are considered to be improved sanitation. If unavailability of above then its deprivation in this indicator.

c) Drinking Water

A family is deprived in this indicator if it does not have access to improved drinking water or safe drinking water wiith the availability of more than a 30-minute walk from home (as a round trip).Safe or improved sources of drinking water include protected dug wells and springs, piped water supply, public taps, boreholes, standpipes and tube wells. Household is considered deprived in this indicator if the source is more than 30-minute roundtrip walk from home.

d) Electricity: A household is deprived in this indicator if it has no electricity. Access to household electricity has a multiplier effect on any household.

e) Housing : A household is deprived in the indicator if it has inadequate housing facility. The floor is made of natural materials, or the roof or walls are made of rudimentary materials. Mud/clay/earth, sand and dung are considered rudimentary/ natural materials.

f) Ownership of Assets:

The household is deprived in the indicator if it does not own more than one of these assets: radio, refrigerator, bicycle, motorbike, TV, telephone, computer, animal cart and own a car or truck. Therefore, even if a household does not have a radio, television, telephone, computer, animal cart, bicycle, motorbike, or refrigerator, but has either a car or a truck, then the household will be treated as non-deprived, all the items are equally important.

g) Bank Account: No household member has a bank account or a post office account is considered to be deprived in this indicator. The indicator for bank accounts is an supplementary indicator in India's national MPI. The possession of a bank account or post office account is the key to financial inclusion of the hitherto unbanked households

Computing the MPI

The computation of MPI is divided into two distinct stages – identification and aggregation. Identification occupies the obtained deprivation score for every individual followed by censoring of deprivation scores, then to identify the multidimensionally poor cutoff. Aggregations entail the estimation of two partial indices, headcount ratio and intensity.

The product of both **H x A** provides us with the MPI. Head Count Ratio is generally used poverty measure. It is also acknowledged as poverty Ratio. The Head Count Ratio calculates the proportion of the population that is count up as poor. The proportion of population which is not above the poverty line is considered to be poor. It can be defined as: **HCR = P/N** .Where, P stands for the number of poor people and N is the total population.

Based on the AF methodology, identification of the poor is dependent on a set of within indicator deprivation cutoffs as well as an across-indicators deprivation cutoff. The second-order cutoff (k), defined in the AF methodology as the poverty cutoff is the deprivation score which is the identifier for multidimensional poverty. Individuals with a deprivation score greater than or equal to the second-order cutoff are identified as multidimensionally poor.

Table 1: State wise Head Count Ratio, Intensity and MPI Values (2006, 2010, 2021).

S.no	States	Head count Ratio	Intensity	MPI (HxA)	Head count Ratio	Intensity	MPI (HxA)	Head count Ratio	Intensity	MPI (HxA)
		2005-06			2010-11			2021-22		
1	Andhra Pradesh	49.9	47.0	0.234	15.8	40.9	0.065	12.31	43.23	0.053
2	Arunachal	59.7	51.8	0.309	24.0	44.1	0.106	24.27	47.26	0.115
3	Assam	60.7	51.4	0.312	35.7	44.6	0.16	32.6	47.89	0.156
4	Bihar	77.1	57.8	0.466	52.4	47.3	0.246	51.91	51.12	0.265
5	Chhattisgarh	70.0	50.0	0.353	36.3	41.4	0.151	29.91	44.64	0.134
6	Goa	20.4	42.4	0.087	5.6	37.4	0.021	3.76	40.16	0.015
7	Gujarat	38.4	48.0	0.185	21.4	42.3	0.09	18.6	45.0	0.084
8	Haryana	38.5	47.2	0.182	11.0	42.3	0.046	12.28	44.4	0.055
9	Himachal Pradesh	31.1	41.5	0.129	8.3	37.4	0.031	7.62	39.45	0.03
10	Jharkhand	74.7	57.0	0.425	45.8	44.7	0.205	42.16	47.91	0.202
11	Karnataka	48.1	46.5	0.224	17.1	39.8	0.068	13.16	42.7	0.056
12	Kerala	13.2	39.6	0.052	1.1	37.6	0.004	0.71	39.02	0.003
13	Madhya Pradesh	67.7	52.8	0.358	40.5	44.2	0.018	36.65	47.25	0.173
14	Maharashtra	39.4	46.2	0.182	16.7	41.4	0.069	14.85	43.78	0.065
15	Manipur	45.1	45.8	0.207	20.7	40.5	0.083	17.89	44.44	0.08
16	Meghalaya	60.5	55.2	0.334	32.8	44.5	0.145	32.67	48.06	0.157
17	Mizoram	30.8	45.0	0.139	9.7	45.2	0.044	9.8	47.4	0.046
18	Nagaland	56.9	51.55	0.294	23.4	41.7	0.097	25.23	46.33	0.117
19	Odisha	63.5	52.9	0.33	35.5	43.4	0.156	29.35	46.42	0.136
20	Punjab	24.0	45.0	0.108	6.0	41.2	0.025	5.59	43.75	0.024
21	Rajasthan	61.6	52.8	0.327	31.4	45.2	0.143	29.46	43.44	0.14

22	Sikkim	37.1	46.8	0175	4.9	38.2	0.019	3.82	41.2	0.016
23	Tamil Nadu	37.0	46.1	0.155	7.5	37.5	0.028	4.89	39.97	0.02
24	Telangana	*	*	*	*	*	*	13.74	43.2	0.059
25	Tripura	54.4	48.6	0.265	20.2	44.8	0.086	16.65	45.02	0.075
26	Uttar Pradesh	68.9	52.6	0.36	40.4	44.7	0.182	37.79	47.6	0.18
27	Uttarakhand	38.7	46.1	0.179	17.2	41.,6	0.073	17.72	44.37	0.079
28	West Bengal	57.4	52.0	0.298	26.4	41.9	0.109	21.43	45.49	0.097
	UT									
1	Andaman & Nicobar Islands	*	*	*	*	*	*	4.3	40.56	0.017
2	Chandigarh	*	*	*	*	*	*	5.97	43.31	0.026
3	Dadra & Nagar Haveli and	*	*	*	*	*	*	27.36	44.57	0.122
4	Daman & Diu	*	*	*	*	*	*	6.82	44.18	0.03
5	Delhi	11.5	44.5	0.051	3.8	42.3	0.016	4.79	43.79	0.021
6	J.K	408	46.4	0.189	15.2	41.7	0.063	12.58	44.11	0.055
7	Lakshadweep	*	*	*	*	*	*	1.82	36.15	0.07
8	Pondicherry	*	*	*	*	*	*	1.72	38.54	0.007

Source: Source: India, National Multidimensional Poverty index Baseline report 2005-06, 2010--11, Based on the National Family Health Survey-4 (2015-16), NITI Aayog, 2021,

Data reveals that MPI Value of Kerala(0.003) Goa(0.015) and Himachal Pradesh(0.03 are states having less than national average with only 0.71,3.76 and 7.62 head count ratio. Whereas Bihar (77.1), Jharkhand (74.7) had maximum head count ratio in 2005-06, as well the MPI Value was 0.466 and 0.425. Bihar shows gradually fall in head count from 52.4 to 51.91 in 2021-22. Only few states shows reversal trend, that which passing times the headcount has been increasing. Few states are Haryana, Meghalaya and Nagaland. Haryana is on better side in MPI category but still shows reversal trend.. From 2005-06 to 2010-11, Headcount of poor as well as intensity of poverty has been decreased from 38.5 to 11.0 and 47.2 to 42.3 in Haryana, but it increase after that in next decade(2020-2010) to12.28 and 44.4. In UT 's Delhi shows same trend in 2010-2011, 3.8 was head count ratio which increased to 4.79 in 2021-22.

MPI of India and Haryana:

MPI Trend analysis is based on estimates from (National Family Health Survey) NFHS-4. The success of numerous development interventions in the recent past have resulted in progress in key parameters on health, education, and standard of living. For instance, saturation of village Electrification and toilets was achieved in 2018 and 2019, respectively.

Results and discussion

Table 2: Head Count Ratio, Intensity and MPI of India and Haryana

Year-2021	ALL			Rural			Urban		
	Head count Ratio	Intensity	MPI	Head count Ratio	Intensity	MPI	Head count Ratio	Intensity	MPI
India	25.01 %	47.13%	0.118	32.75%	47.38%	0.155	8.81%	45.25%	0.040
Haryana	12.28%	44.4%	0.055	14.86%	44.38%	0.066	8.16%	44.48%	0.036

Source: India, National Multidimensional Poverty index Baseline report, Based on the National Family Health Survey-4 (2015-16), NITI Aayog, 2021

India's overall MPI score is 0.118 (H x A=MPI), Headcount (H) 25.01% multiply by Intensity (A) 47.13%. Taking Comparison with Haryana, Its MPI score is 0.055, almost half with 12.28% of headcount ratio and 44.4% of intensity. It shows the superior picture of state in head count ratio means number of people under deprivation are less. Data reveals that, Rural head count ratio in Haryana again shows positive sign as the number of head count ratio 14.86% is less compare to India as a whole 32.75.%. While the Urban MPI score is almost same 0.040 in India and 0.036 in Haryana But overall data reveals that Urban Poverty is very not as much. Head count ratios are also less than 10%. During the data period NFHS 4 (2015-16) leads under the flagship schemes of Pradhan Mantri Swachh Bharat Mission (SBM), Awas Yojana (PMAY), Jal Jeevan ,Mission (JJM), Pradhan Mantri Ujjwala Yojana ,(PMUY Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya)), and the Pradhan Mantri Jan Dhan Yojana (PMJDY) reduce the multidimensional deprivation in India.

Multidimensional Poverty Index comprises of three main parameters with 12 sub components. With respect to these 12 components comparative analysis of India and Haryana shows better status of Haryana. Alkire et al.'s (2018) describe the changes in the Multidimensional Poverty Index from 2005–06 to 2015–16 based on NFHS-3 and NFHS-4 (National Family Health Surveys). India's multidimensional poverty decreased from 54.7 per cent in 2005–06 to 27.5 per cent in 2015–16 in a decade

Table 3: Censored Headcount Ratio of MPI Components of India and Haryana (2021)

Diensions	Components/Indiators	India(in Percentage)	Haryana(in Percentage)
Health	Nutrition	19.9	10.41
	Child Adolescent Mortality	1.88	1.21
	Maternal Health	14.71	9.42
Education	Years of Schooling	10.71	4.61
	School Attendance	5.23	2.83
	Cooking Fuel	23.33	10.17
	Sanitation	21.32	6.22
	Drinking Water	5.53	3.38

Standard of Living	Electricity	8.29	0.75
	Housing	20.56	7.44
	Assets	8.87	2.57
	Bank Accounts	5.37	2.92

Source: India, National Multidimensional Poverty index Baseline report, Based on the National Family Health Survey-4 (2015-16), NITI Aayog, 2021

Data reveals that out of all the components cooking fuel (23.33 percent), sanitation (21.32 percent) and housing (20.56 percent) are foremost deprived in India. Child Adolescent Mortality is in favorable positions as its 1.88 percent same as in Haryana its 1.21 percent. With reference to health Parameter most deprived component is Nutrition (19.9 percent) followed by maternal health (14.71 percent). Status of Haryana is moving in same pattern. Under education parameter situation under control as school attendance is 5.23 percent in India and 2.83 percent in Haryana. Standard of living parameter is most deprived. Three components out of seven components are in bad position. Bank accounts, Assets, electricity and drinking water components are superior.

Haryana has 100 percent electrification so as the electricity headcount ratio is 0.75percent which almost null and void. Haryana pose bright compare to India as whole (8.29percent headcount ratio. Due to various policies like Pradhan Mantra Jan Dhan Yojna (PMJDJ, Jan Suraksha and Atal Pension Yojna (APY) have increase the account holders. In same series drinking water government policies Jal jeevan Mission- Har Ghar Jal, which aims to provide potable water in adequate quantity of prescribed quality on regular and long term basisto eavery rural household. Initiatives of government educe the head count ratio of drinking water (5.53 percent) in India and (3.38 percent) in Haryana. According to NFHS-2015-16 almost 23.33 per cent of households were deprived of access to safe cooking fuel. Afterwards a new policy launched, Pradhan Mantri Ujjwala Yojana (PMUY) which intended to provide free LPG gas connections to 80 million poor households by March 2020.

Table 4: District wise Head Count Ratio, Intensity and MPI Value of Haryana.

Districts of Haryana	Head count Ratio	Intensity	MPI (H xA)
Ambala	1.99%	39.52%	0.008
Bhiwani	13.14%	39.59%	0.052
Fatehabad	11.02%	41.37%	0.046
Gurgaon	10.68%	41.96%	0.045
Hisar	9.96%	39.85%	0.040
Jhajjar	5.96%	39.45%	0.023
Jind	9.27%	39.47%	0.037
Kaithal	7.92%	41.58%	0.033
Karnal	6.40%	42.92%	0.027
Kurukshetra	6.42%	42.22%	0.027
Mahendragarh	6.76%	38.15%	0.026
Mewat	63.18%	53.03%	0.335

Palwal	26.98%	46.68%	0.126
Panchkula	2.47%	40.83%	0.010
Panipat	8.24%	43.30%	0.036
Rewari	11.59%	39.31%	0.046
Rohtak	13.72%	41.93%	0.058
Sirsa	14.58%	41.10%	0.060
Sonipat	7.16%	39.49%	0.028
Yamunanagar	4.47%	43.11%	0.019

Source: India, National Multidimensional Poverty index Baseline report, Based on the National Family Health Survey-4 (2015-16), NITI Aayog, 2021

Table depicts that there is district level disparity in Head count ratio, Intensity and finally in MPI value. Ambala stands at first rank in lowest head count ratio 1.99%, followed by Panchkula with 2.47% value. The composite MPI is also very low in Ambala that is 0.008 and 0.010 for Panchkula. The Situaltion of Mewat is pitiable. 63.18% is Headcount ratio and intensity 53.33% and overall MPL value is 0.330, which is much higher than state average 0.055.Same pattern is followed by Palwal with 26.98% headcount ratio and 0.126 MPI value. Overall situation of poverty intensity is high in only three four districts otherwise maximum districts are above the State average headcount ratio, intensity and overall MPI score. The conditions of some districts in terms of drinking water indicators are much better than in other districts. The performance of all districts is not uniform on all the indicators related to drinking water

Conclusion: The study conclude that Haryana stands in better position in overall MPI (0.055) and less deprived in all the indicators of three dimensions of MPI compare the average status of India as a whole (0.118). The Per capita income, SDP shows the growth of state in the monetary term same as in development and social terms too. District level results revealed the district Mewat, Palwal, Sirsa and Rohtak, Mahendragarh have higher level of multidimensional poverty districts .Mewat has almost 90% population Muslim and the level of literacy is not so good which lead to sanitation and health issues, same as due to literacy low level of income is generated that generates 63.4% people are under Head count poor. Even though the district is just 58 km away from the Gurugram ,which millennium city of India. Lack of proper education institution and awareness among people is major reson of the poor state of district. Whereas Ambala stands at first rank in lowest head count ratio 1.99%, followed by Panchkula with 2.47%. Reason could be the surrounding of UT (Chandigarh). Level of education, income and other facilities and awareness is available easily. Comparatively in third dimension of MPI status of Haryana is far better like in electricity. Its only 0.75 percent compare to India 8.29 percent in India. Central government has launched a chain of social welfare schemes such as Pradhan Mantri Awas Yojana (PMAY), Jal Jeevan ,Mission (JJM), Swachh Bharat Mission (SBM), Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya), Pradhan Mantri Ujjwala Yojana (PMUY) Swachh Bharat Mission (SBM), Public Distribution System (PDS), Pradhan Mantri Jan Dhan Yojana (PMJDY), Rashtriya Swasth Bima Yojana (RSBY), Sarva Shiksha Abhiyan (SSA) which leads to reduction in multidimensional poverty and improved the status of India in various indicators..

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