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**Original Research Article** 

## Poverty- the issue with Hydra Headed Aetiology

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**Abstract:** The article deals with the last decade in India & global through the issue of poverty. Published documents or reports on poverty of various institutions are the base of the article. Institutions like World Bank (WB), National Institute for Transforming India Ayog-'Commission in English' (NITI), National Commission on Applied Economic Research (NCAER), State Bank of India's (SBI) research report on poverty based on National Sample Survey Organization's (NSSO) Household Consumer Expenditure Survey (HCES), Ministry of Rural Development (MORD), World Poverty Laboratory are those taken in to account in this article. Thereafter, the article touches upon the contents of each of these documents & includes reflections based upon these embedded issues. Basically, it travels a decade (2014-2024) in the context of poverty especially in India. The latest effort regarding poverty in India is the one year tenure 'Zero Poverty' campaign of the state of Uttar Pradesh which started from October 2<sup>nd</sup>, 2024.

Keywords: World Bank, NITI Ayog, NCAER, HCES, World Poverty Lab, SBI, Zero Poverty.

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## INTRODUCTION

The article starts with some of the terminologies that the globe & the nation has heard, read, listened or discussed regarding poverty. These are the terms like 'Food spending', 'Calorie consumption', 'Spending in other areas', 'Out of Pocket Expenditure (OOPE)', '24 hour dietary recall', 'Spending in last 3 months', 'Transient alleviation', 'Temporary alleviation', 'Sustainable reduction' are concepts that we have been hearing regarding poverty in academic domain. Similarly, in political terms we hear slogans like 'Garibi Hatao (Remove Poverty)', '20 point program' & 'Reduction in Extreme Poverty', 'Poverty in Five Year Plans', 'Poverty in 'NITI (National Institution for Transforming India) Ayog (Commission)', the concept of Multi-Dimensional Poverty Index (MDPI), long term

poverty reduction, social safety nets, economic growth related poverty, poor economic related poverty, counting exact numbers of Below Poverty Line (BPL) & numbers of extreme poverty on the issue of poverty.

Poverty is a state of health under the domain of epidemiology. For the clinician, it is an underlying condition that is a cross cutting issue for deaths among masses who hail from the unorganized sector or from the lower socio economic conditions [1]. Eleven years ago, a panel headed by C.Rangarajan, ex-governor of Reserve Bank of India had estimated poverty line in India as monthly per capita expenditure of ₹1,407/- in urban areas & ₹ 972/- in rural areas. That means as per 2014 definition, a person spending ₹ 47/- per day in cities & ₹ 32/- in villages is below poverty line [2]. Latest data in 2024 based on National Sample Survey Organization's

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Household Consumer Expenditure Survey (NSSO's HCES) showed that bottom 5 to 10% of the population had on average monthly consumption expenditure of  $\gtrless$  1,864/- in rural areas &  $\gtrless$  2,695/- in urban areas. As per Monthly Per Capita Expenditure (MPCE) data, consumption expenditure of bottom 5-10% shows that poverty rates in India are now in low single digit [3].

At global level, World Bank has announced a major revision of global poverty estimates raising the International Poverty Line (IPL) from \$2.15 per day as per 2017 Purchasing Power Parity (PPP) to \$3 per day as per 2021 PPP. As per the revised World Bank's poverty line, the threshold poverty line is \$3 per day or ₹250/- per day [4,5].

World Poverty Laboratory (WPL) reported in 2024 that extreme poverty i.e. those who earn less than PPP \$2.15/day was brought down to less than 3% in India. Reduction in poverty brought decline in inequality.<sup>6</sup> Nearly 250 million exited Multi-Dimensional Poverty (MDP) between 2013-14 (29.17%) & 2022-23 (11.28%) as per of NITI Ayog released on 15.1.2024.[7,8] Bhalla & Bhasin reported that high growth & large decline in inequality have combined to eliminate poverty for the PPP \$1.9 poverty line that closely corresponds to the official Tendulkar poverty line [9,10].

Gini Co-efficient which measures income inequality declined in both rural (0.237 in FY24) & urban areas (0.284 in FY 24) indicating reduced inequality. In other words, urban Gini declined from 36.7 to 31.9 & rural Gini declined from 28.7 to 27.0. The current co-efficient is 0.35.[11]

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) aimed at welfarism which is moving from Antodaya (feeding strategy) to Sarvodaya (overall development).[12] Before 2014, 45% of people did not have access to clean cooking in rural areas. Through the Ujjwala (light) scheme, 10.29 crore (1cr=10millions) gas connections were done & 8 crores were in rural areas.[13] Before the Jal Jeevan Mission (JJM), in rural area, 16% had access to water supply & in 2024, it was 76%. 12 crore toilets were constructed and Open Defecation (OD) was eliminated.[14] Through the Jandhan, Aadhar & Mobile (JAM) trinity, 99% of House Holds (HH) had bank accounts & prior to roll out of this trinity, only 48% of HH had bank accounts.[15] Through the Public Distribution System, 80 crore people receive dry ration.[16] Through the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi Scheme (PMSVANidhi Yojana), 88.57 lakhs loans were disbursed through which ₹11,300 crores were given to more than 63 lakh street vendors.[17]

### Literature browse

State Bank of India released a research report on 3<sup>rd</sup> January 2025 based on National Sample Survey Organization's Household Consumption Expenditure Survey (HCES) released by the Ministry of Statistics & Program Implementation (MOPSI). The report mentions that rural poverty was 25.7% in 2011-12, it declined to 7.2% in FY 2023 7 it further declined to 4.86% in FY 24. Similarly, urban poverty was 13.7% in 2011-12 which fell to 4.6% in FY 23 & it declined to 4.09% in FY 2024. The report says the decline was due to programs rolled out by Government. The difference between rural & urban Monthly Per Capita Consumption Expenditure (MPCE) to rural MPCE is at 69.7% which is a rapid decline from 88.2% in 2009-10. This is because of Direct Benefit Transfer, building rural infrastructures, augmenting farmer's income & improving rural livelihood. The report mentions that the sharp decline in rural poverty ratio is because of higher consumption growth in the lowest 0-5% decile. During August 2023 to July 2024, the consumption inequality in rural & as well as urban areas declined compared to a year ago [18].

The HCES showed significant shifts in rural & urban consumption with share of food & cereals going down. The rural monthly per capita consumption spending rose by 164% from 2011-12 to 2022-2023. It was 1430/- in 2011-2012 & 3793/- in 2022-2023. Similarly, in urban area, it rose by 146% i.e. from 2630/- in 2011-12 to 6459/- in 2022-2023. The share of food in monthly consumption has slowed to 46.4% in 2022-2023 from 53% in 2011-2012 but the spending on non food items rose to 54% from 47.15% in 2011-2012 [18].

Similarly for urban area, spending on food items was 43% in 2011-12 & it fell to 39.2% in 2022-2023. As for spending on non food items, it increased from 57.4% in 2011-2012 to 60.8% in 2022-2023. In food, consumption of beverages, processed food, milk & fruits shows an increasing trend. This indicates a more diverse & balanced food consumption. Hence, the Consumer Price Index (CPI) can be re-casted as it measures retail inflation as the share of cereals & food go down. This reflects that contribution of food in CPI may be lower or probably was lower earlier. Thus, one can conclude that inflation was overstated & is probably less as food is a major contributor to inflation. As per MPCE data, consumption expenditure at bottom 5-10% in India shows that poverty rates in India are now in low single digit. The following table shows the trend in share of consumption of cereals since 1999-2000. The data shows the percentage share of cereals in average MPCE. We can see the down trend in the cereal consumption in both the rural & urban areas.[19]

|   | lear      | Rural | Urban |
|---|-----------|-------|-------|
| 1 | 999-2000  | 22.2  | 12.4  |
| 2 | 2004-2005 | 17.4  | 9.6   |
| 2 | 2009-2010 | 13.8  | 8.2   |
| 2 | 2011-2012 | 10.7  | 6.7   |
| 2 | 2022-2023 | 4.9   | 3.6   |

The Multi Dimensional Poverty Index (MDPI) index developed by NITI Avog reports that India has pulled crores of people out of pervasive poverty in recent decades but pockets of distress persist where targeted interventions are the best bet for addressing deprivations that go beyond income. MDPI measures diverse socio economic indicators to provide a comprehensive picture of well being [7,8].

In 2005-06, 55.1% of population or 64 crores people were in poverty. In 2015-16, it reduced to 27.7% or 36.5 crore people were in poverty. in 2019-2021, 16.4% or 23 crore people were in poverty. This means over 40 crore people have beaten poverty in 15 years. While at the national level, the trend is decreasing, challenges remain at state level. States like Bihar,

Jharkhand & Uttar Pradesh have the highest levels of Multi Dimensional Poverty. The people in these states face persistent challenges in multiple indicators like nutrition, sanitation & education. MDPI goes beyond the traditional income based metrics. The three dimensions of health, education & standard of living are further broken down into 10 indicators that show improvement in recent years. As per MPI scores, the families who score 0.03 & less are less poor. Higher the score, more is the degree of level of poorness of the family. The other higher scores are 0.06, 0.09 & 0.12 [7,8,20].

The following section details out the MPI across indicators for India. The percentages show the percentage of headcount share in deprivation. The table shows the various indicators & the percentage of headcount share in deprivation [7,8,20].

 Table 2- India- Indicators & the percentage of head count share in deprivation [7,8,20]

| Year    | Cooking<br>Fuel | Sanitation | Housing | Nutrition | School<br>Attendance | Assets | Electricity | Years of<br>Schooling | Drinking<br>Water | Child<br>Mortality |
|---------|-----------------|------------|---------|-----------|----------------------|--------|-------------|-----------------------|-------------------|--------------------|
| 2005-06 | 52.9            | 50.4       | 44.9    | 44.3      | 19.8                 | 37.6   | 29.0        | 24.0                  | 16.4              | 4.5                |
| 2015-16 | 26.0            | 24.4       | 23.5    | 21.1      | 5.5                  | 9.5    | 8.6         | 11.6                  | 5.7               | 2.2                |
| 2019-21 | 13.9            | 11.3       | 13.6    | 11.8      | 3.9                  | 5.6    | 2.1         | 7.7                   | 2.7               | 1.5                |

From the national level, when we move to state level, one finds that north, north east lag behind among the states. Poor nutrition is a major contributor to MDPI. Better access to health care & education leads to low MPI scores. Investments in health, education & living

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standards have positive effect towards reducing MDP. The following tables show the five worst performing states by MPI indicator. The percentage shows the % of people in poverty. The first indicator is nutrition.

### Table 3: Nutrition (under nourished persons who are less than 70 years of age)- India- Average-11.8% [7,8,20]

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Bihar           | 25.0                            |
| Jharkhand       | 22.6                            |
| Meghalaya       | 19.8                            |
| Uttar Pradesh   | 16.8                            |
| Madhya Pradesh  | 16.3                            |

## Table 4: Child Mortality (Households where an under 18 person has died in the 5 years before survey) - India-

| Average-1.5 [7,8,20] |                                 |  |  |
|----------------------|---------------------------------|--|--|
| Names of states      | Percentage of people in poverty |  |  |
| Bihar                | 3.5                             |  |  |
| Uttar Pradesh        | 2.6                             |  |  |
| Meghalaya            | 2.5                             |  |  |
| Jharkhand            | 2.1                             |  |  |
| Madhya Pradesh       | 1.8                             |  |  |

## Table 5: Years of schooling (Households where no eligible person has completed 6 years of schooling)- India-

| Average-7.7 [7,8,20] |                                 |  |
|----------------------|---------------------------------|--|
| Names of states      | Percentage of people in poverty |  |
| Bihar                | 19.4                            |  |
| Meghalaya            | 14.6                            |  |
|                      |                                 |  |

| Dilla         | 19.4 |
|---------------|------|
| Meghalaya     | 14.6 |
| Jharkhand     | 13.5 |
| Uttar Pradesh | 10.1 |
| Odisha        | 10.1 |

# Table 6: School attendance (an eligible child not going to school for duration needed to finish studies till standard VIIIth - India- Average- 3.9 [7,8,20]

| Names of states | Percentage of people in poverty |  |  |
|-----------------|---------------------------------|--|--|
| Bihar           | 9.2                             |  |  |
| Uttar Pradesh   | 8.1                             |  |  |
| Jharkhand       | 7.2                             |  |  |
| Meghalaya       | 6.4                             |  |  |
| Madhya Pradesh  | 5.4                             |  |  |

#### Table 7: Cooking Fuel (Households using dung, firewood, grass leaves, coal, charcoal for cooking)- India-Average-13.9 [7,8.20]

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Bihar           | 30.4                            |
| Jharkhand       | 28.8                            |
| Meghalaya       | 26.0                            |
| Madhya Pradesh  | 21.9                            |
| Odisha          | 19.9                            |

## Table 8: Sanitation (Households without or with shared sanitation facility)-India-Average-11.3 [7,8,20]

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Bihar           | 27.8                            |
| Jharkhand       | 21.6                            |
| Madhya Pradesh  | 16.2                            |
| Odisha          | 15.4                            |
| Uttar Pradesh   | 13.9                            |

## Table 9: Drinking Water (Households without safe drinking water or walking 30 minutes or more to access water) - India-Average-2.7 [7.8.20]

| - India-Average-2.7 [7,0,20] |                                 |  |  |
|------------------------------|---------------------------------|--|--|
| Names of states              | Percentage of people in poverty |  |  |
| Madhya Pradesh               | 10.2                            |  |  |
| Jharkhand                    | 9.8                             |  |  |
| Meghalaya                    | 9.7                             |  |  |
| Tripura                      | 6.3                             |  |  |
| Manipur                      | 6.2                             |  |  |

### Table 10: Electricity (Households without electricity) - India-Average-2.1 [7,8,20]

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Meghalaya       | 6.0                             |
| Uttar Pradesh   | 5.7                             |
| Assam           | 4.7                             |
| Jharkhand       | 4.1                             |
| Bihar           | 2.7                             |

#### Table 11: Housing (Households where floor, roof or walls are made using unsuitable material)- India-Average-13.6.17.8.201

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Bihar           | 31.2                            |
| Jharkhand       | 26.5                            |
| Meghalaya       | 21.0                            |
| Madhya Pradesh  | 20.9                            |
| Assam           | 20.5                            |

| Names of states | Percentage of people in poverty |
|-----------------|---------------------------------|
| Meghalaya       | 21.4                            |
| Bihar           | 13.8                            |
| Nagaland        | 13.1                            |
| Jharkhand       | 10.5                            |
| Madhya Pradesh  | 9.5                             |

| Table 12: Assets (Households owning only one of a fixed list of assets including radio, TV, phone etc.)- India- |  |  |
|---|--|--|
| Average-5.6 [7,8,20]  |  |  |

The concept of sustaining the decrease in poverty rate is reflected in the NCEAR paper released on July 2, 2024 through presentations made at India Policy Forum. The paper highlighted the challenge of identifying the poor. The paper had used the wave 3 round of India Human Development Survey (IHDS). IHDS is organized by NCEAR & the University of Maryland. The survey was conducted between 2004 & 2014 following more than 40,000 households. The paper mentions that the poverty line is located around ₹1900/-. The HCES place the poverty to be under 5% of population. The major finding of the paper is that poverty in India dipped to 8.5% in 2022-23 from 21% in 2011-12. The paper cautions that high proportion of people can slip back into penury due to accidents of life. The paper also cites that chronic poverty has come down [21].

The paper estimated the head count ratios of poverty using inflation adjusted poverty line by the Tendulkar committee which is used by the Government of India to formulate& implement schemes. The Tendulkar line is lower than the World Bank's \$2.15 International Poverty Line (IPL) that uses the 2017 Purchasing Power Parity (PPP). The estimation showed a sharper fall in head count poverty ratios in rural areas from 24.8% in 2011-12 to 8.6% in 2024. In urban areas, it decreased from 13.4% to 8.4% [4,5,10].

In March 2014, C. Rangarajan & S. Mahendra Dev estimated India's poverty rate to have declined to 10.8% in 2022-2023 compared to 2011-2012 based on HCES. This indicates that poverty level could be less than 5% based on preliminary estimates of HCES. Using the IHDS data for 2011-12 & 2022-24, the paper estimated that out of 8.5% poor, 3.2% were poor by birth while 5.3% became poor due to accidents of life [2,10,21].

The following tables reflect poverty based on Tendulkar line & vulnerability is defined as being above poverty line but below twice poverty line based on IHDS [2,10,21].

| Table 13: Head Count Ratios of Poverty in India in last 2 | 20 years in percentage [21,22] |
|---|--------------------------------|
|---|--------------------------------|

| Year    | Non Poor | Vulnerable | Poor |
|---------|----------|------------|------|
| 2004-05 | 19.6     | 41.9       | 38.6 |
| 2011-12 | 32.9     | 45.9       | 21.2 |
| 2022-24 | 54.1     | 37.4       | 8.5  |

Table 14: Public Distribution System usage & imputed value of subsidies in ₹ per person per month [21,22]

| Year    | ₹/person/month |
|---------|----------------|
| 2004-05 | 35             |
| 2011-12 | 87             |
| 2022-24 | 105            |

Table 15: Benefits per household in ₹ (Benefits given by Government) [21,22]

| Year    | Rural | Urban | Total |
|---------|-------|-------|-------|
| 2004-05 | 375   | 371   | 374   |
| 2011-12 | 1292  | 1010  | 1202  |
| 2022-24 | 6079  | 4015  | 5389  |

### **Pertaining Issues**

Historically, in India the approach to Social Safety Nets (SSN) involved identifying the poor & providing them with priority access to various social protection programs that include both cash & kind assistance. The nature of poverty changes with economic growth. Economic growth & poverty decline create a dynamic climate that needs nimble social protection programs. The social protection systems & the pace of social transformation need to be on the same page & pace. Nation will face this key challenge while striving towards development via equity. The challenge will be more as the caste will be enumerated in the next census [21,22].

The paper cited that there was a considerable increase in food subsidy through the PDS & other benefits via the roll out of multiple schemes of the state & central governments. Further it cites that approach to social protection must pay greater attention to circumstances of life such as illness, marriage & natural disasters. These accidents of life push people into poverty rather than circumstances of birth associated with social identity or region of birth. Moving on, the paper cited that flexibility remains key to ensuring effective program design that respond to changing conditions. Rights based approaches that institute programs through legislative acts create inflexible systems that fail the very purposes for which the programs were designed. The classic example is Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) of Ministry of Rural Development (MORD) [21-23].

As suggestions, the paper gave three principles for thinking about safety nets that include universal programs for a limited set of basic safety nets, risk insurance & factoring in flexibility & institutional frame work. In the paper it is proposed that to identify, to keep the core set limited & fully funded is the main challenge in conceptualization & roll out. It warns that massive expansion of the number of programs without concomitant resource increase renders any approach a futile effort. Rather universal programs are to be made for a limited set of basic safety nets. This approach will sustain the poverty reduction process [21,22].

## Way ahead in Poverty strategy

20 years ago, the controversy surrounding counting exact numbers of poverty-stricken families or members erupted around the National Sample Survey Organization (NSSO) data. Besides the numbers, the controversy also dealt with finalizing the poverty line. The two sides of the poverty coin are 'counting the exact numbers' & 'the social safety net'. The approach to social protection started in India when the population was impoverished. Endemic poverty thrived among Scheduled Tribes & Scheduled Castes because of unequal access to productive resources like infrastructure, land & education. Currently, poverty in India brings the picture of districts like Dahod, Gadchiroli, Dhubri, Nabrangpur in the mind as these are the poorest districts in India. The major strategy is to designate the poorest section of society as Below Poverty Line while providing them with food grains [21-24].

Opportunities & challenges regarding poverty come together as the economy of the nation grow. The growing economy helps the poor rural residents find work as skilled labor & the urban slum dwellers become service drivers. This helps them to go pass the abject stage of poverty. While they cross this stage, they are also on a precarious perch as a single accident like natural disaster or epidemic or pandemics like COVID 19 pushes them to poverty again [21-24].

This means that poverty decline is closely related to increase in vulnerability. The results of

NCAER study also suggest the same statement. If we the data, in the period from 2004-05 to 2011-12, of the total 22.4% who were poor, 8.5% were newly poor. This reflects that if Below Poverty Line (BPL) cards are given based on the state of poverty in 2004-05, the distribution will miss out 40% of the individuals who were poor in 2012. This proportion grew between 2011-12 & 2022-24 & it shows that although overall poverty declined, of the 8.5% poor in 2022-24, 5.3% were newly poor. Hence, it can be concluded that there was a decline in chronic poverty but inclined in transient poverty [21-24].

In the last century, in India accidents of birth shaped the fortunes of Indians in the context of poverty while in the current century, accidents of life are shaping the poverty among Indians. It is difficult to predict when this accident will eventually turn into a disaster. It is good to discuss & acknowledge the movement out of poverty but we must understand the pre-carious nature of this achievement. The precarious situation can be dealt with building safety nets to protect against unforeseen disasters. The need of the hour is to develop social policies covering risk insurance, institutional strengthening to mobilize & deliver needed assistance. The vulnerability risk increases with illness & death for those households that are vulnerable. The appropriate strategy to reduce this risk is to strengthen public health services while building an efficient health insurance program [21-25].

Necessity is the mother of invention. This statement was reinforced when the 'One Nation, One Ration Card' (ONORC) program was initiated. Dealing with emergencies means building sustainable institutions. During the COVID 19 pandemic, the Public Distribution System (PDS) stood as a sustainable institution. The food distribution through PDS helped avert hunger & starvation. It also highlighted the exclusion of migrants who did not have proof of residence in the state/area where they stay for work. Thus, the ONORC was born [25].

Similarly, cash needs during emergencies or disasters need strategies like infusion of funds, access to registries & link people's current residential locations with their bank accounts. While we accept that poverty is declining, we should also accept that re-envisioning of the social protection program is needed. In this way, the system will cater to the neediest in the society [21-25].

# Zero Poverty Campaign in state of Uttar Pradesh, India

Since October 02, 2024, the Government of Uttar Pradesh launched 'Zero Poverty Uttar Pradesh Abhiyan' (ZPPUA) with the slogan 'No One Should be Left behind'. The aim of the campaign is to identify vulnerable families & through time bound steps, move these families out of extreme poverty. There is 57695 Gram Panchyats (GP) in Uttar Pradesh. GP means Local Self Governance at village level, As per NITI Ayog's report of 15<sup>th</sup> January 2024, it says 5.94 crore people or 59.4 million people in the state had emerged from Multi Dimensional Poverty. Further, 4.43 crore or 44.3 million out of these have escaped poverty in the past 5 years. 15.1 million is the target group for the ZPPUA across the 57695 GPs of UP [26].

Government of UP is open for partnering across the spectrum including private sector, Corporate Social Responsibility (CSR), Financial Institutions (FI), Banks, Civil Society Organizations (CSO) etc. to contribute to the campaign in whatever feasible way one can [26].

## **CONCLUSION**

The socio-economic issue of poverty is hydra headed. It is ascribed to social conditions & economic conditions as well. Social conditions are extremely dynamic & time contextual where as the science of economics is completely behavioral. Add to that, the n number of determinants & one can easily comprehend that the humanity has to face this challenge albeit in different ways across different times or era.

The paper only dealt with the issues of India only & the way ahead is to build the robust & dynamic network of Social Safety Nets so that the country can face the upcoming challenges like the caste enumeration in census, increased vulnerability because of manmade & natural conditions.

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