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Poverty, Inequality and Inclusive Development in India: Trends, Issues and the Way Forward

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Abstract:

Over the past twenty years India has cut poverty faster than most large developing countries, but the gains have not reached every region, community or gender to the same extent. Using official statistics published by NITI Aayog, MoSPI, NFHS, PLFS, PIB and the World Bank, this paper traces how poverty, inequality and inclusive development have moved together in India. The approach is descriptive-analytical and draws only on secondary sources. Multidimensional poverty dropped from 29.17% (2013-14) to 11.28% (2022-23), while extreme poverty at the international line went down from 16.2% (2011-12) to 2.3% (2022-23). Inequality in consumption has also eased: by 2023-24 the Gini value stood at 0.237 for villages and 0.284 for towns and cities. Even so, deprivation is still clustered in Bihar, Jharkhand, Uttar Pradesh and Madhya Pradesh; the richest groups hold a very large slice of income and wealth; most jobs remain informal; and women's participation in paid work, though improving, is modest. The paper concludes that the next phase must move away from relief-oriented welfare towards decent employment, investment in people, gender equity and balanced regional growth.

Keywords: Poverty, Inequality, Inclusive Development, Multidimensional Poverty Index, Gini Coefficient, Social Exclusion, Welfare Schemes, India

1. Introduction

Few questions have occupied Indian policy makers for as long as poverty and inequality. When the country became independent, hunger, illiteracy and economic insecurity were the everyday condition of most citizens. The Constitution answered this by promising social, economic and political justice in its Preamble and, through Articles 38 and 39, by asking the State to reduce income inequalities and to see that material resources are owned and controlled in a way that serves everyone. Planning, liberalisation and an expanding welfare system have transformed the country since then, yet the question of who actually gains from growth is still at the centre of public debate.

After the reforms that began in 1991, the Indian economy expanded rapidly and now ranks among the biggest in the world. Fast growth pulled a large number of people out of absolute want. Critics, however, draw attention to the piling up of income and assets among a small elite, to growth that creates too few good jobs, to recurring farm distress, and to stubborn gaps between states, castes, tribes, religious groups and men and women. The idea of inclusive development grew out of these concerns. Its central claim is that growth must be wide as well as quick, so that poor and marginal groups take part in producing output and receive a fair portion of what is produced.

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This paper offers an evidence-based review of poverty, inequality and inclusive development in present-day India. It puts together the most recent official figures, looks at the regional and social picture, examines the main policy tools now in use, and points out the obstacles that still stand in the way of a fairer pattern of development.

2. Review of Literature

Amartya Sen gave the most influential argument for treating poverty as something wider than a shortage of income. In his 1999 book he described poverty as a lack of capabilities, meaning the effective freedom a person enjoys to live the kind of life he or she has reason to value [1]. This view moved attention towards health, schooling, nutrition and social participation. Alkire and Foster later turned the idea into a measurable tool: their counting method treats a person as poor when the weighted sum of deprivations he or she faces crosses a set cut-off, and it forms the basis of both the global and the Indian MPI [2].

For India specifically, Drèze and Sen maintained that high growth had not been matched by equal progress in social outcomes, and that weak public spending on health, education and nutrition was the main shortcoming of the Indian model [3]. Bhagwati and Panagariya took the opposite position, arguing that sustained growth is the strongest weapon against poverty because it generates employment and the tax revenue needed for redistribution [4]. The tension between these two positions still shapes Indian policy debates.

Turning to inequality, Kuznets suggested that income gaps widen in the early stages of development and narrow later on [5]. Chancel and Piketty, combining tax records with survey data, cast doubt on any comforting reading of this pattern for India, showing that the top 1% captured a much larger share of national income from the 1980s onwards [6]. A follow-up study by Bharti and co-authors put the top 1% share at 22.6% of income and 40.1% of wealth in 2022-23 [7]. Official consumption surveys, on the other hand, report that inequality has been falling [8]. How these two apparently opposite findings can both be true is a gap in the literature that this paper tries to address.

3. Objectives

1. To trace the trend in poverty in India and the methods used to measure it, using official and primary data.
2. To assess the size and character of economic inequality, with attention to rural-urban and state-level differences.
3. To examine how social identity and gender shape exclusion.
4. To review the main government programmes intended to make development more inclusive.
5. To identify present problems and propose measures for more inclusive development.

4. Data and Method

The paper is descriptive and analytical and uses secondary data only. Information has been taken from the National MPI reports of NITI Aayog [9], [10]; the HCES and PLFS reports of MoSPI [8], [11]; NFHS-5 [12]; Press Information Bureau releases and fact sheets [13]-[16]; the reports of the Planning Commission expert groups [17], [18]; and the World Bank Poverty and Equity Brief for India [19]. Percentages, ratios,

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comparisons over time and the Gini coefficient are the main tools of analysis. All tables and charts were prepared by the author from these sources. Because each agency follows its own method and reference period, the figures are compared cautiously and are not treated as one unbroken series; this is the main limitation of the study.

5. Conceptual Framework

A person or household is poor when it does not have enough resources to satisfy basic needs. Income or consumption poverty is judged against a poverty line, for example the lines proposed by the Tendulkar Committee [17] and the Rangarajan Committee [18], or the World Bank's international lines [19]. Multidimensional measures look at deprivation itself rather than at money. The Indian MPI gives equal weight to health, education and living standards and uses twelve indicators, among them nutrition, child deaths, schooling, cooking fuel, toilets, drinking water, housing, electricity, household assets and bank accounts [9].

Inequality describes how unevenly income, spending, wealth or opportunity is spread across people and groups. It is most often summarised by the Gini coefficient, whose value is 0 when everyone has the same and 1 when one person has everything. In India, inequality is also strongly horizontal: there are persistent gaps between groups that differ by caste, tribe, religion, gender and region.

Inclusive development goes further than inclusive growth. It describes growth that comes with wider opportunity, fair access to public goods, social security, and a real voice for disadvantaged groups in decisions that affect them. Its aim is not only to raise incomes at the bottom but also to remove the structural barriers that keep people out.

6. Poverty in India: Trends and Measurement

India's official income-poverty estimates have gone through several stages. Under the Tendulkar method, 21.9% of Indians were counted as poor in 2011-12; the Rangarajan group, with a higher line, arrived at 29.5% for the same year [18]. No official consumption survey results came out between 2011-12 and 2022-23, so discussion of poverty in that decade depended largely on multidimensional measures and on independent research.

Table 1 brings the main estimates together. Whatever the measure, the direction is the same: poverty has come down sharply. NITI Aayog estimates that the MPI headcount ratio went from 29.17% in 2013-14 to 11.28% in 2022-23 [10], which means roughly 24.82 crore people left multidimensional poverty over nine years [13]. Using HCES 2022-23, the World Bank found that the share of Indians below the 2.15-dollar-a-day line dropped from 16.2% in 2011-12 to 2.3% in 2022-23, so that about 171 million people crossed this threshold [14], [19].

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Table 1: Major Estimates of Poverty in India

Measure / Source	Earlier Estimate	Recent Estimate
Tendulkar method, Planning Commission	37.2% (2004-05)	21.9% (2011-12)
Rangarajan method, Planning Commission	38.2% (2009-10)	29.5% (2011-12)
National MPI, NITI Aayog	55.34% (2005-06)	14.96% (2019-21)
National MPI (projected), NITI Aayog	29.17% (2013-14)	11.28% (2022-23)
World Bank, US$ 2.15/day (extreme)	16.2% (2011-12)	2.3% (2022-23)
World Bank, US$ 3.65/day	61.8% (2011-12)	28.1% (2022-23)

Source: Compiled by the author from [9], [10], [14], [18].

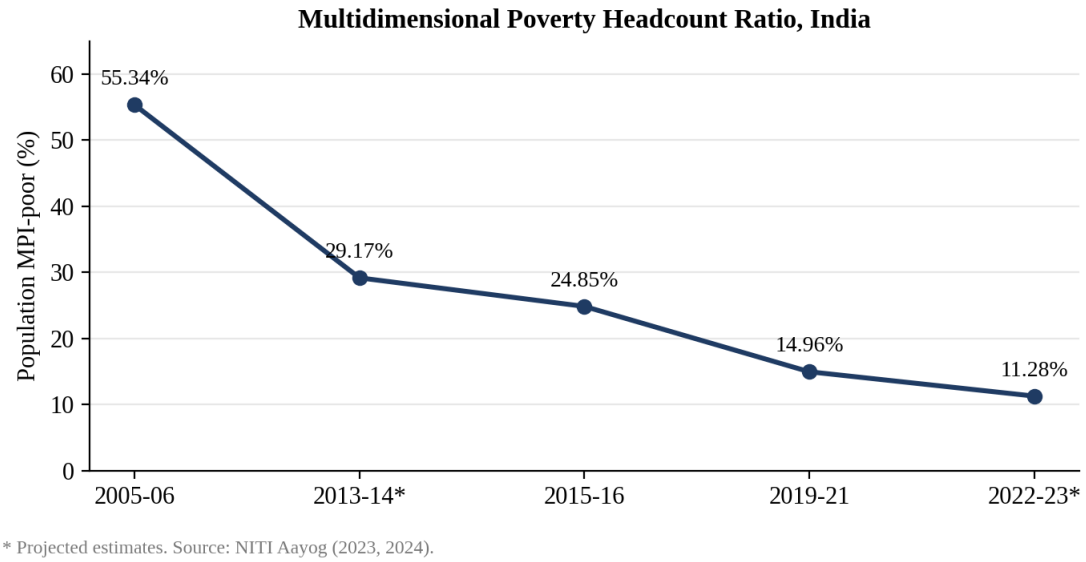


Figure 1: Trend of Multidimensional Poverty in India (Source: [9], [10])

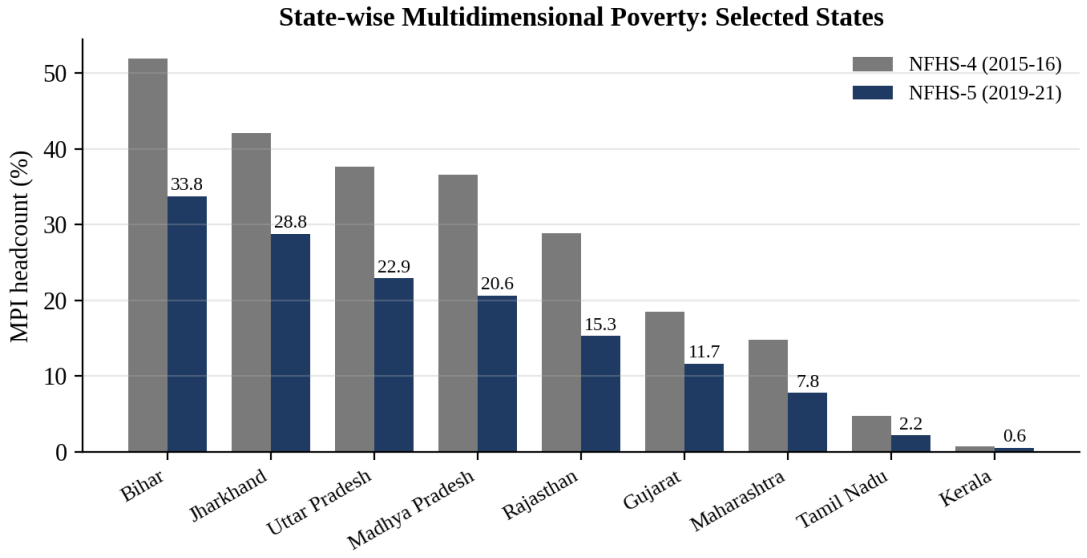
As Figure 1 shows, the fastest fall in MPI poverty took place between 2005-06 and 2015-16, and the decline carried on after that period. Most of the progress came from the living-standard indicators, namely clean fuel, toilets, housing, power connections and bank accounts, each of which is tied to a major government programme. The 2013-14 and 2022-23 values, it should be remembered, are projections from survey trends and not direct survey results [10]. At the higher 3.65-dollar line used for lower-middle-income countries, 28.1% of the population was still poor in 2022-23 [14]. A very large group therefore lives only a little above extreme poverty and can easily slip back after an illness, a failed harvest or the loss of a job.

7. Regional Dimensions of Poverty

Poverty is unevenly spread across the map of India. The NITI Aayog state estimates for 2019-21 place Bihar at the top with 33.76% of its people multidimensionally poor, followed by Jharkhand (28.81%), Uttar Pradesh (22.93%) and Madhya Pradesh (20.63%). At the other end, the share is below 3% in Kerala

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(0.55%), Goa (0.84%) and Tamil Nadu (2.20%) [9]. A hopeful sign is that the poorest states improved the most. In Bihar the ratio came down from 51.89% to 33.76% between the fourth and fifth rounds of NFHS, and Uttar Pradesh contributed the biggest absolute number of people leaving poverty [9].



Source: NITI Aayog, National MPI: A Progress Review 2023.

Figure 2: State-wise MPI Headcount Ratio, 2015-16 and 2019-21 (Source: [9])

Large differences also exist inside individual states. Maharashtra is among the most productive states in the country and had an MPI headcount of 7.81% in 2019-21 [9], yet tribal districts and the dry-land parts of Vidarbha and Marathwada are far behind the Mumbai-Pune industrial belt. Districts such as Buldhana, where much of the farming depends on rain-fed cotton and soybean, repeatedly face poor monsoons, tiny holdings and farm debt. For this reason inclusive development needs planning at the district and block level, which is the logic behind the Aspirational Districts and Aspirational Blocks Programmes.

8. Inequality in India: Consumption, Income and Wealth

MoSPI's consumption surveys indicate that household spending has become more evenly distributed. In rural India the Gini value moved from 0.283 (2011-12) to 0.266 (2022-23) and then to 0.237 (2023-24); in urban India the corresponding values were 0.363, 0.314 and 0.284 [8]. The World Bank's Gini index for India, also based on consumption, eased from 28.8 to 25.5 over 2011-12 to 2022-23, which on this yardstick puts India among the less unequal countries [14].

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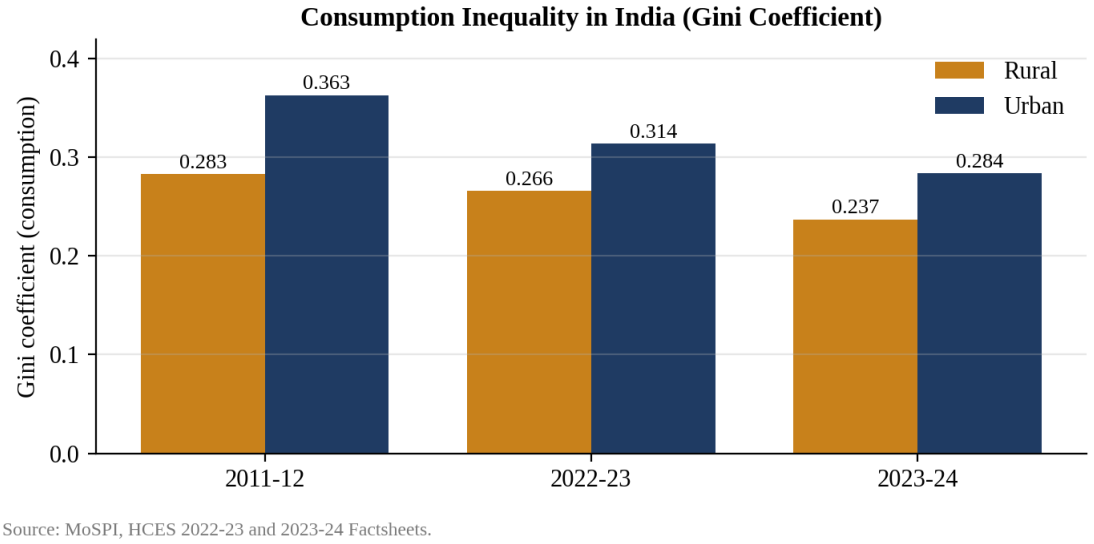


Figure 3: Gini Coefficient of Consumption, Rural and Urban India (Source: [8])

The difference between average urban and rural spending per person per month has also shrunk: urban MPCE was 84% higher than rural MPCE in 2011-12, 71% higher in 2022-23 and 70% higher in 2023-24 [8]. Table 2 lists the main figures. Between the two latest survey rounds, MPCE grew fastest among the poorest 5 to 10% of the population, which suggests that spending at the bottom is catching up.

Table 2: Key Consumption and Inequality Indicators, HCES

Indicator	2022-23	2023-24
Average MPCE, Rural (Rs., without imputation)	3,773	4,122
Average MPCE, Urban (Rs., without imputation)	6,459	6,996
Urban-rural MPCE gap (%)	71	70
Gini coefficient, Rural	0.266	0.237
Gini coefficient, Urban	0.314	0.284

Source: Compiled by the author from HCES factsheets [8].

These positive results need to be weighed against other evidence. Household surveys usually miss much of what the wealthiest families spend, and spending is by nature more equal than income or wealth because better-off households save a big part of what they earn. Research based on tax records paints a very different picture, with the top 1% receiving over a fifth of national income [7]. Gaps between states are also large: in 2023-24 Sikkim recorded the highest MPCE and Chhattisgarh the lowest [8], and the difference between the top and bottom states is several times over. In short, the floor in India has risen a good deal, but the ceiling has risen faster still.

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9. Social and Gender Dimensions of Exclusion

In India, being poor often goes hand in hand with long-standing social disadvantage. Scheduled Tribes, Scheduled Castes and several minority and nomadic groups still fall behind others in owning land, in schooling and health, and in getting formal jobs. Adivasi communities in forest and hill areas also face long distances, displacement and poor public services. Caste discrimination in hiring and in lending is less common than before but has not ended.

Human development data show how deep these problems run. NFHS-5 found that in 2019-21 more than a third of children below five (35.5%) were stunted and that 57.0% of women in the 15-49 age group were anaemic [12]. Undernutrition on this scale reduces learning, work capacity and later earnings, and so carries poverty from one generation to the next.

Gender is among the sharpest lines of exclusion. For decades, the share of Indian women in the workforce was one of the smallest anywhere. Figure 4 shows a clear change: according to PLFS, women's labour force participation (usual status, 15 years and above) climbed from 23.3% in 2017-18 to 41.7% in 2023-24 [11]. However, the rise has come mostly from self-employment and unpaid help on family farms in villages, not from salaried jobs. The nature of women's work, pay gaps, the load of unpaid care and workplace safety therefore remain the key issues.

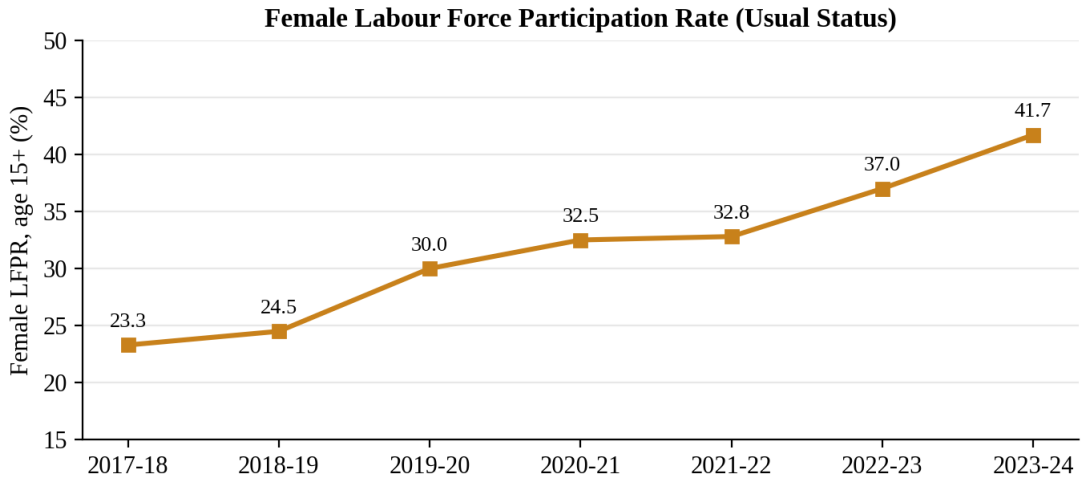


Figure 4: Female Labour Force Participation Rate in India (Source: [11])

Poverty in cities takes a different form. Migrant labourers, hawkers, domestic helpers and building workers frequently live in informal colonies without secure tenure or proper sanitation, and the welfare benefits they are entitled to are often tied to their home states. The return of migrants to their villages during the 2020 COVID-19 lockdown showed how weak their protection was. Ration card portability under One Nation One Ration Card and the enrolment of unorganised workers on the e-Shram portal are attempts to reduce this risk.

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10. Inclusive Development: Policy Framework

India's anti-poverty approach has shifted over time from programmes aimed at particular areas, to legal rights, and most recently to universal coverage of basic services through digital systems. Table 3 lists the main initiatives and how far they reach.

Table 3: Major Initiatives for Inclusive Development

Scheme / Law	Focus	Key Feature
PM Jan Dhan Yojana (2014)	Financial inclusion	56.16 crore accounts; 56% held by women (Aug 2025)
NFSA (2013) & PMGKAY	Food security	Free foodgrains to about 81 crore beneficiaries for five years from 2024
Ayushman Bharat PM-JAY (2018)	Health protection	Annual health cover up to Rs. 5 lakh per eligible family for hospital treatment
VB-G RAM G Act (2025)	Rural employment	125 days of guaranteed wage work; replaced MGNREGA from 1 July 2026
DAY-NRLM (2011)	Women's livelihoods	Self-help groups, credit linkage and rural enterprise
Aspirational Districts Programme (2018)	Regional equity	Data-driven improvement of backward districts

Source: Compiled by the author from [13]-[16] and official scheme documents.

The linking of Jan Dhan accounts, Aadhaar and mobile numbers, popularly called JAM, has allowed Direct Benefit Transfer to operate at a national scale and has cut down leakage and delay in welfare payments. Up to August 2025 more than 56 crore Jan Dhan accounts had been opened, and women held 56% of them [15]. Under NFSA and PMGKAY about two-thirds of Indians receive subsidised or free grain. An important recent change is the Viksit Bharat - Guarantee for Rozgar and Ajeevika Mission (Gramin) Act, 2025. It took the place of MGNREGA, increased the legal guarantee of rural wage work for each household from 100 to 125 days a year, and became effective on 1 July 2026 [16]. Whether it protects the demand-based right to work as well as its predecessor did will have to be studied closely.

Women's groups formed under DAY-NRLM have brought crores of rural women into collective saving and borrowing, and have become a major route to their economic empowerment. Housing, piped water, sanitation and electrification programmes have directly lowered deprivation in the living-standard part of the MPI. The task ahead is to turn this better access to basic services into lasting gains in earnings, skills and productivity.

Dependence on digital delivery, however, brings its own danger of exclusion. Old people, persons with disabilities and families with weak internet access or little digital skill may fail fingerprint checks or online forms and lose benefits they are entitled to. Welfare delivery therefore needs inclusive design, help desks for assisted access and a working grievance system.

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11. Current Problems and Challenges

In spite of these achievements, a number of problems still hold back inclusive development. The main ones are listed below.

- **Vulnerability near the poverty line:** Many households sit only slightly above the poverty line, and a medical bill, crop failure, price rise or climate shock can easily push them back below it.
- **Informal and low-quality employment:** Most people work without a written contract, paid leave or social security. The World Bank finds that less than a quarter (about 23%) of paid non-agricultural jobs are formal [14], and only 21.7% of workers held regular wage or salaried jobs in 2023-24 [11].
- **Agricultural distress:** Close to half of all workers still rely on farming, where plots are small, yields are low and incomes are uncertain. Dry-land regions such as Vidarbha suffer distress again and again.
- **Youth unemployment and skill mismatch:** Many educated young people cannot find work suited to their education, and vocational training is of uneven quality.
- **Concentration at the top:** When income and wealth are held by a few, they can buy more political influence and better schools and hospitals, widening gaps in opportunity.
- **Health and nutrition deficits:** Widespread stunting and anaemia, together with heavy out-of-pocket medical spending, weaken human capital.
- **Regional imbalance:** Deprivation is concentrated in a handful of populous states and in tribal and backward districts, while growth is concentrated in big metropolitan areas.
- **Data gaps:** A long break between consumption surveys, no official poverty line since 2011-12 and the delay in the Census make it hard to track progress.
- **Climate change:** Heat waves, floods and droughts hurt the poor the most, especially farm labourers, fishing communities and informal workers in cities.

12. Suggestions and Way Forward

- **Employment-centred growth:** Support labour-intensive manufacturing, MSMEs, food processing, tourism and the care sector so that more productive non-farm jobs are created, particularly in the lagging states.
- **Human capital:** Raise public spending on health and education, build up primary health care, and give priority to early learning and to nutrition during the first thousand days of a child's life.
- **Women's economic empowerment:** Provide childcare, safe travel, training and credit so that more women move into decent paid work.
- **Universal social protection:** Create a portable social security system covering pensions, health and accident insurance for informal and gig workers.

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- **Agricultural reform:** Invest in irrigation, crop diversification, farmer producer organisations and climate-resilient practices in rain-fed areas.
- **Progressive and fair taxation:** Improve tax compliance among the richest and spend the revenue on public goods that help the bottom of the distribution.
- **Better data:** Bring back a regular official poverty line, complete the Census, and publish survey data on a fixed calendar so that policies can be evaluated openly.
- **Decentralisation:** Give Gram Panchayats and municipal bodies real money, responsibilities and staff so that plans reflect local needs.

13. Conclusion

The Indian experience of the last two decades shows that poverty can fall quickly when growth is backed by large public investment in basic services. Figures from NITI Aayog, MoSPI and the World Bank all point to a steep drop in multidimensional and extreme poverty and to a moderate fall in consumption inequality. These are real achievements and should be acknowledged.

Inclusive development, however, is still unfinished. Poverty continues to be concentrated in certain states, districts and social groups; a large share of people live just above the poverty line; informal jobs dominate; women's work is still mostly of poor quality; and income and wealth remain heavily concentrated at the top. India's next stage of development must therefore go beyond securing minimum needs and focus on widening capabilities and opportunities: good jobs, quality schools and hospitals, equality between men and women, and balanced growth across regions. Only then can the constitutional promise of social and economic justice reach every citizen and the vision of Viksit Bharat by 2047 include everyone.

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