

A Regional Overview of Maharashtra's Progress in Multidimensional Poverty Alleviation

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Abstract:

Although Maharashtra is considered an industrially advanced state, regional disparities and the challenge of multidimensional poverty remain significant. This research paper presents a regional analysis of the changes in the Multidimensional Poverty Index, Headcount Ratio, and Intensity of Poverty in Maharashtra during the period from 2015–16 (NFHS-4) to 2019–21 (NFHS-5). Utilizing data from NITI Aayog's National MPI Progress Review (2023) and IIPS population projections (2021), it compares Maharashtra's six administrative divisions: Konkan, Pune, Nashik, Aurangabad, Amravati, and Nagpur. The findings reveal that although Maharashtra's overall MPI decreased by 49%, this decline is not uniform across all regions. Urban and industrial divisions like Pune and Nagpur achieved notable success in poverty reduction, while divisions such as Nashik, Konkan, and Amravati continue to show concerning levels of deprivation. The study underscores that poverty is not merely a matter of low income but is linked to multidimensional deprivations. Therefore, poverty eradication requires more than just statistical reduction—it demands region-specific, impact-driven, and socially inclusive policies. To achieve social justice, equal opportunity, and sustainable development in the state, there is a need to shift the policy focus from *reducing the number* of the poor to *reducing the intensity* of their poverty.

Keywords: *Multidimensional Poverty Index (MPI); Headcount Ratio (HCR); Intensity of Poverty (A); Regional Disparities; Deprivation; Inclusive Development; Poverty Reduction; Sustainable Development Goals (SDGs)*

1. Introduction:

Maharashtra is one of the progressive and economically significant states in India. It has been at the forefront of industrial development and has made notable efforts towards various socio-economic reforms. However, the nature and intensity of poverty vary considerably across different regional divisions of the state. Viewing

poverty solely from an economic perspective is not sufficient, as it also encompasses dimensions such as education, health, livelihood opportunities, and social security.

The concept of 'Multidimensional Poverty' focuses on these diverse aspects of people's lives. It includes indicators such as the health of individuals within a household,

their level of education, and their standard of living.

The Government of India has set poverty eradication as a major target for achieving the Sustainable Development Goals (SDGs) by the year 2030. Maharashtra, too, has implemented various poverty alleviation policies at the state level through multiple schemes. However, considering the existing regional disparities within the state, it becomes insightful to examine whether this inequality is reflected in the rate and extent of poverty reduction across different regions.

2. The Concept of Multidimensional Poverty

In recent years, there has been significant debate surrounding the determination of poverty lines based on calorie intake or consumption expenditure standards. Notably, concerns have arisen about how governments may alter poverty thresholds to statistically reduce the number of poor people. Consequently, many economists now advocate for abandoning the conventional poverty line approach altogether. These poverty lines fail to capture the diverse dimensions of poverty. For instance, while they may reflect income shortfalls, they present only a partial picture of human deprivation. The absence of education, healthcare, and other essentials may not necessarily be directly related to income poverty. Therefore, to truly understand poverty, one must consider these various forms of deprivation.

In reality, poverty is a condition marked by a lack of opportunities to lead a decent life. This aligns with the concept of *human*

poverty, which goes beyond income metrics to emphasize the necessity of a satisfactory standard of living, freedom of choice, and a life of dignity and self-respect.

In response to these limitations, the **United Nations Development Programme (UNDP)**, in its *1997 Human Development Report*, introduced the **Human Poverty Index (HPI)** as an alternative to the World Bank's income-based poverty measure. The HPI focused on deprivation in three essential dimensions of human life: a short life span, lack of knowledge, and a decent standard of living. According to the *Human Development Report 2009*, India's HPI value was 28%, placing it at 88th out of 135 countries, indicating the widespread nature of human poverty.

In 2010, the HPI was replaced by the **Multidimensional Poverty Index (MPI)**, developed by *Sabina Alkire* and *James Foster*, and adopted by UNDP. This index measures overlapping deprivations across three core dimensions - **health, education, and standard of living** (UNDP, 2010).

Concept of Multidimensional Poverty
Multidimensional poverty encompasses deprivations in health, education, and living standards (Alkire & Foster, 2011). To calculate MPI, the proportion of people suffering from multidimensional poverty is multiplied by the average intensity of deprivation experienced by poor households — reflecting the *intensity of poverty*. MPI adopts the same three components found in the Human Development Index (HDI), but disaggregated into **10 indicators**, with equal weights assigned to each dimension.

(1) Education Dimension – 2 Indicators:

- (a) No household member aged 10 or above has completed at least six years of schooling.
- (b) At least one school-age child (6–14 years) is not enrolled in school.

(2) Health Dimension – 2 Indicators:

- (a) At least one household member is undernourished.
- (b) One or more children in the household have died.

(3) Standard of Living Dimension - 6 Indicators:

- (a) **Cooking Fuel:** Use of dung, wood, crop residue, or charcoal.
- (b) **Sanitation:** Lack of improved toilet facilities or use of shared toilets.
- (c) **Drinking Water:** The source is over 30 minutes away round-trip.
- (d) **Housing:** Dirt floor, or walls/roof made of substandard materials.
- (e) **Electricity:** No access to electricity.
- (f) **Assets:** The household does not own a car or motorized vehicle, and owns at most one asset from a list (radio, TV, telephone, bicycle, motorcycle, refrigerator).

To identify multidimensionally poor households, a *deprivation score* is calculated for each household based on these indicators. A household is considered *multidimensionally poor* if its deprivation score is **33.3% or higher**. If the score is **between 20% and 33.3%**, the household is deemed *vulnerable to multidimensional poverty*. If the score is **50% or more**, the household is classified as *severely multidimensionally poor*.

This approach offers a nuanced, comprehensive understanding of poverty, moving beyond income to reflect the **multiple deprivations that people face simultaneously in their daily lives**.

As discussed earlier, the value of the MPI is obtained by multiplying two indicators:

(a) Headcount Ratio (H):

This represents the proportion of the population that is multidimensionally poor.

$$H = q/n$$

Where:

q = number of people identified as multidimensionally poor

n = total population

(b) Intensity of Poverty (A):

This is the *weighted average of deprivation* faced by the poor. It is calculated by taking the sum of the deprivation scores (*C*) of poor households and dividing it by the number of poor people.

$$A = \sum C / q$$

Using this formula, the *deprivation score (C)* of the poor is determined.

Therefore, the Multidimensional Poverty Index (MPI) is calculated using the formula:

$$MPI = H.A$$

According to the Human Development Report (HDR) 2014, 55.3% of India's population (approximately 632 million people) were living in multidimensional poverty. Additionally, 27.8% of the population were living in severe

multidimensional poverty, indicating deprivation in more than half of the weighted indicators.

3. Multidimensional Poverty Index (MPI) Adopted by NITI Aayog:

The *NITI Aayog*, in collaboration with the *United Nations Development Programme (UNDP)* and the *Oxford Poverty and Human Development Initiative (OPHI)*, has developed India's *National MPI*. NITI Aayog's National MPI includes global indicators plus India-specific maternal health and financial inclusion indicators. It provides state and district-level multidimensional poverty monitoring aligned with SDG targets (NITI Aayog, 2023).

The report titled "*National Multidimensional Poverty Index: A Progress Review 2023*" presents multidimensional poverty estimates for **36 states/union territories** and **707 administrative districts** in India, using **12 indicators**. These estimates are based on the data from the *National Family Health Survey – 5 (NFHS-5), 2019–21* and offer a comparative analysis with data from *NFHS-4 (2015–16)*. The report not only provides the *Headcount Ratio (H)* - the percentage of the population that is multidimensionally poor; but also analyses the *Intensity of Poverty (A)* using a comprehensive methodology.

The National MPI largely follows the structure of the global MPI. While it retains the original **10 global indicators**, it also adds two new India-specific indicators:

1. **Maternal Health** (under the Health dimension): A woman who has given birth in the last five years had fewer than four antenatal care visits or no trained professional present at the time of delivery.
2. **Bank Account** (under the Standard of Living dimension): No member of the household has a bank or post office account.

Income is typically considered an input-based indicator — assuming that income enables access to essential needs. However, the availability of income does not necessarily ensure good health or education. Recognizing this, economists have developed *output-based indices*, such as the MPI, to complement income-based poverty measures. Hence, the MPI is not a substitute for income or consumption poverty measurement but a **complementary tool** to better understand the complex nature of deprivation.

4. Nature of Regional Imbalance in Maharashtra and Its Reflection in Poverty

Maharashtra's geographical and cultural landscape is highly diverse, and this diversity gives rise to **regional disparities** across its administrative divisions, which further widen by the political dominance of western Maharashtra. These imbalances are clearly reflected in the **extent and nature of poverty** across the state.

4.1 Key Features of Regional Divisions:

Konkan Region: Certain areas have advanced due to industrial development and tourism. However, poverty remains

acute in remote tribal areas due to lack of infrastructure and opportunities.

Marathwada: Frequent droughts, water scarcity, and a high proportion of small and marginal farmers have led to chronic economic distress. There is low investment in health and education.

Vidarbha: Agricultural instability and farmer suicides have contributed to high poverty in rural areas, although urban centers like Nagpur show better socio-economic conditions.

Western Maharashtra: Comparatively developed with balanced growth in agriculture and industry. However, underdevelopment persists in some rural pockets.

4.2 Manifestations of Regional Imbalance in Poverty:

1. Significant disparities in the availability of education, healthcare, and employment opportunities.
2. Stark differences in standard of living between rural and urban areas.
3. Unequal distribution of benefits from industrial growth.
4. Water scarcity and agricultural failure in regions like Marathwada and Vidarbha are core contributors to sustained poverty.

5. Objectives and Research Methodology of the Study

The primary objective of this study is to understand the **regional patterns of multidimensional poverty in Maharashtra**. Although the state has witnessed overall progress, there exists a

clear **inter-regional disparity** in poverty levels, intensity, and types of deprivation.

The study seeks to:

- ◆ Analyse multidimensional poverty by region (administrative divisions).
- ◆ Compare changes across **three core MPI components: Headcount Ratio (H), Intensity (A)**, and the composite **MPI value**.
- ◆ Identify which regions have shown improvement and which continue to lag.

This research is primarily based on **secondary data analysis**, utilizing data from *National MPI Progress Review Report – 2023* (by NITI Aayog); UNDP and IIPS datasets.

District-wise and region-wise data have been examined to track **absolute and relative changes** between NFHS-4 (2015–16) and NFHS-5 (2019–21). Through a comparative and analytical approach, the study seeks to **highlight the regional imbalance** in the progress of poverty reduction and to provide **policy recommendations** for addressing these disparities.

6. Analysis:

6.1 Maharashtra’s Status in the Multidimensional Poverty Index (MPI) Compared to India

According to the report *"National Multidimensional Poverty Index: A Progress Review 2023"* published by NITI Aayog in July 2023, **135 million people (13.5 crore)** in India moved out of multidimensional poverty between 2015–16 and 2019–21.

Table 1: Comparative Changes in MPI – India vs. Maharashtra

Year	India MPI (NFHS-4)	Maharashtra MPI (NFHS-5)	Change in MPI (%)
2019–21	0.066	0.033	44%
2015–16	0.117	0.065	49%

Source: Author’s calculation based on NITI Aayog’s *National Multidimensional Poverty Index: Progress Review 2023* report.

In India, the *headcount ratio* (percentage of people in multidimensional poverty) declined from **24.85% to 14.96%**, while the *intensity of poverty* dropped from **47.14% to 43.34%**. The overall MPI fell from **0.117 to 0.066**, indicating that **44% of the poor population in India escaped multidimensional poverty**.

In Maharashtra, **approximately 8.74 million (87.37 lakh)** people were lifted out of multidimensional poverty during this period. The headcount ratio dropped from **14.80% to 7.81%**, and the intensity from **43.76% to 41.77%**.

While the state’s overall progress in poverty alleviation is encouraging compared to the national average, it is equally important to examine the **inter-regional and district-level disparities** within Maharashtra to gain a clearer understanding of the inclusiveness of this progress.

6.2 Region-Wise Population in Multidimensional Poverty and Its Reduction in Maharashtra

Table 2: Regional-Wise Multidimensional Poor Population and Poverty Reduction in Maharashtra

Region	MPI Population (2015–16)	MPI Population (2019–21)	People Lifted Out of Poverty	% Reduction
Konkan	3,357,244	1,331,899	2,025,344	60%
Pune	2,241,677	1,057,669	1,184,009	53%
Nashik	4,719,413	3,083,701	1,635,712	35%
Aurangabad	4,645,220	2,335,434	2,309,786	50%
Amravati	2,155,582	1,125,981	1,029,602	48%
Nagpur	1,438,073	552,868	885,205	62%
Total	18,557,209	9,487,552	9,069,657	49%

Source: Author’s calculations based on NITI Aayog’s *MPI Progress Review Report 2023* and *IIPS Population Projection Report 2021*

According to NITI Aayog, a total of **8.74 million people in Maharashtra** exited multidimensional poverty between 2015–16 and 2019–21. The region-wise analysis, based on IIPS 2021 population projections,

shows that, the highest poverty reduction was observed in the **Nagpur (62%)** and **Konkan (60%)** divisions. **Nashik (35%)** and **Amravati (48%)** divisions showed **relatively lower progress** in poverty

reduction. At the state level, the overall poverty reduction during this period was 49%.

This indicates that **Nashik and Amravati divisions** continue to lag behind compared to other regions, highlighting the need for **targeted policy interventions** to address regional disparities.

6.3 Multidimensional Poverty Headcount Ratio Across Divisions in Maharashtra

Although Maharashtra is one of the most progressive and industrially advanced states in India, regional socio-economic disparities continue to persist. The

intensity, nature, and pace of poverty alleviation vary significantly across the state's different administrative divisions. Against this backdrop, it becomes essential to analyse the Multidimensional Poverty Headcount Ratio (HCR) at the regional level to design more effective policy interventions.

Based on the data from the National Family Health Surveys (NFHS-4: 2015–16 and NFHS-5: 2019–21), the NITI Aayog's 2023 report presents a division-wise analysis of multidimensional poverty in Maharashtra. While the overall poverty levels have declined significantly, regional disparities remain stark.

Table 3: Division-wise Headcount Ratio of Multidimensional Poverty in Maharashtra

Division	HCR (NFHS-4)	HCR (NFHS-5)
Konkan	11.23%	6.13%
Pune	9.85%	4.28%
Nashik	27.53%	17.73%
Aurangabad	22.45%	10.96%
Amravati	17.98%	9.62%
Nagpur	13.45%	6.07%
Maharashtra Total	14.8%	7.8%

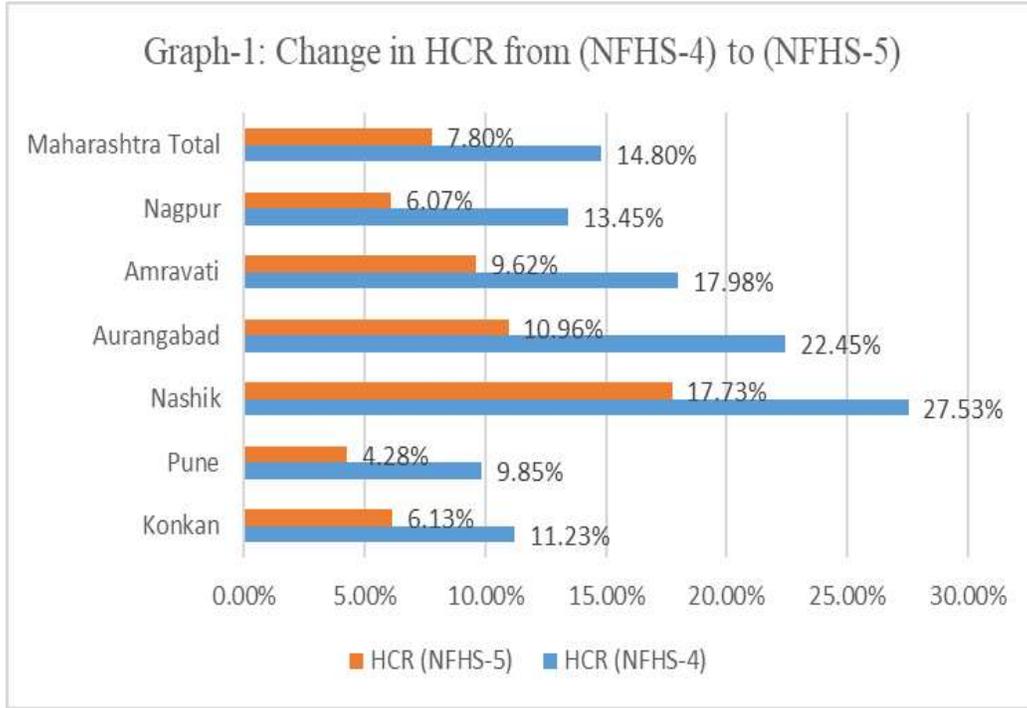
Source: Author's calculation based on NITI Aayog's *National Multidimensional Poverty Index: Progress Review 2023* and IIPS Population Projection Report 2021.

According to Table 3, the overall Multidimensional Poverty Headcount Ratio (HCR) in Maharashtra was 14.8% in 2015–16, which decreased to 7.8% in 2019–21. This indicates that nearly 49% of the population moved out of multidimensional poverty during this period. While this decline is certainly a positive sign, the

differences across divisions remain striking.

The Pune (4.28%), Nagpur (6.07%), and Konkan (6.13%) divisions have shown comparatively better progress in reducing poverty. This can be attributed to greater industrialization, urbanization, and

improvements in education and health infrastructure, which have significantly helped reduce poverty.



On the other hand, the Nashik (17.73%), Aurangabad (10.96%), and Amravati (9.62%) divisions still report relatively high poverty levels. Contributing factors include drought conditions, agricultural dependency, a large number of small/marginal farmers, and lack of adequate health and educational services.

Chart 1 (bar chart) clearly illustrates the reduction in HCR between 2015–16 and 2019–21 for each division. Pune and Nagpur stand out for their significant reduction (about 5–7%), whereas poverty remains relatively high in Nashik and Aurangabad.

Interestingly, while HCR has declined in all divisions, some divisions now contribute more to the state’s total poor population,

which highlights that poverty alleviation progress is not uniform and varies across regions.

6.4 Directional Changes in Multidimensional Poverty by Headcount Ratio

While tracking the progress of multidimensional poverty in Maharashtra, it is not sufficient to examine only the reduction in Headcount Ratio (HCR). HCR tells us what proportion of the population has moved out of poverty, but it is equally important to observe the relative contribution of each division to the state’s total multidimensional poor population. A division may show declining poverty levels but still contribute a higher share to the overall state poverty, which may serve as a policy warning.

Table 4: Relative Contribution to State Poverty & Directional Change

Division	Share in State MPI Poor (NFHS-4)	Share in State MPI Poor (NFHS-5)	Directional Change
Konkan	18.1%	14.0%	Decline
Pune	12.1%	11.1%	Decline
Nashik	25.4%	32.5%	Increase
Aurangabad	25.0%	24.6%	Decline
Amravati	11.6%	11.9%	Increase
Nagpur	7.7%	5.8%	Decline
Maharashtra	100%	100%	-

Source: Author’s calculations based on NITI Aayog’s *National Multidimensional Poverty Index: Progress Review 2023* and IIPS Population Projection Report 2021

According to Table 4, the relative share of Nashik and Amravati divisions in the state’s poor population has increased, which is concerning. Although their respective HCR values have declined, other divisions have achieved faster progress, resulting in a larger proportional share of poverty concentrated in Nashik and Amravati.

In Nashik, the HCR declined from 27.53% to 17.73%, but its share in state poverty increased from 25.4% to 32.5%. This indicates that although poverty reduced, the rate of reduction was slower than in other divisions. Districts such as Nandurbar, Dhule, and Jalgaon continue to contribute significantly due to persistently high poverty.

In Amravati, the HCR dropped from 17.98% to 9.62%, but the share in state poverty increased slightly from 11.6% to 11.9%, suggesting a relatively slower pace of poverty alleviation compared to other divisions.

On the other hand, Konkan, Pune, and Nagpur showed both a decline in HCR and a decrease in their share of the state's poor population. For example, Nagpur’s share dropped from 7.7% to 5.8%, indicating effective and faster poverty reduction.

Although Aurangabad’s HCR declined, its share in state poverty remained nearly unchanged (25.0% to 24.6%), which implies that its pace of improvement was modest, and comparable to the state average.

This analysis highlights that it is not enough to consider HCR alone when evaluating progress. Monitoring relative contributions of each division to the state’s total poverty is equally important. The increasing shares of Nashik and Amravati call for targeted policy attention, as these regions lag in terms of poverty alleviation. Conversely, Pune, Konkan, and Nagpur stand out as success models and may be considered for replication in other regions.

However, to sustain this success and address growing regional inequalities,

division-specific planning and strategic policy interventions are imperative.

6.5. Regional Status of Poverty Intensity

While analysing multidimensional poverty, it is not sufficient to consider only the *Headcount Ratio (HCR)*. *Intensity of Poverty (A)* is an equally important indicator, which reflects the nature and degree of deprivation experienced by poor households.

Poverty intensity represents the average deprivation index of the poor population. That is, even if the proportion of the poor is relatively low in a district or region, the intensity index reveals how many and what types of deprivations the poor population faces. If the headcount ratio is decreasing but the intensity remains high, it indicates that the deprived sections of society are still deprived of many essential services and opportunities.

Table 5: Regional Status of Poverty Intensity (NFHS-4 to NFHS-5)

Region	NFHS-4 (2015–16)	NFHS-5 (2019–21)	Absolute Decrease (%)
Konkan	42.8%	40.5%	▼ 2.3%
Pune	40.7%	39.6%	▼ 1.0%
Nashik	47.7%	43.0%	▼ 4.7%
Aurangabad	41.9%	40.4%	▼ 1.5%
Amravati	42.1%	40.9%	▼ 1.3%
Nagpur	40.2%	38.7%	▼ 1.5%

Source: Author’s calculation based on NITI Aayog’s National Multidimensional Poverty Index Progress Review Report 2023.

According to NITI Aayog’s report "National Multidimensional Poverty Index – Progress Review 2023", between NFHS-4 and NFHS-5, the poverty intensity decreased in all regions of Maharashtra. However, this decline is marginal. As per Table 5, the state average intensity has decreased by only 1.99%, which is significantly lower than the 6.99% decline in the headcount ratio.

Nashik Division – Highest Decline in Intensity (4.7%) - Intensity dropped from 47.7% (2015–16) to 43% (2019–21), the highest reduction. Despite this, the division still records the highest intensity among all. Districts like **Nandurbar** and **Dhule**,

which are tribal-dominated, hilly, and economically backward, continue to suffer from severe deprivation in **education, nutrition, healthcare, and sanitation**. Notably, Nandurbar’s intensity fell from 53.76% to 46.22%, yet it remains one of the most deprived districts in Maharashtra.

Konkan Division – Expected Improvement (2.3%) - Poverty intensity declined notably in Mumbai and its suburbs: from 42.97% to 35.74% in Mumbai Suburban and from 39.73% to 37.84% in Mumbai. However, rural districts like Ratnagiri and Sindhudurg still face deprivation in cooking fuel, housing quality, and healthcare facilities.

Pune Division – Relative Stability (1.0%) - Though developed districts like Pune, Kolhapur, Sangli, and Satara saw a decline in intensity, some surprising trends emerged. Satara's intensity rose from 40.33% to 40.84%, and Pune's from 39.45% to 40.05%, suggesting that even economically prosperous regions have marginalized groups deprived of basic services.

Aurangabad Division – Slow Progress in Marathwada (1.5%) - Repeated droughts, heavy dependence on agriculture, and poor access to health and education have kept intensity high in **Aurangabad, Beed, Parbhani, and Hingoli. Parbhani** showed a rise in intensity from 40.35% to 41.08%, indicating worsening deprivation. This reflects the need for outcome-based policies rather than input-based ones.

Amravati Division – Mild Decline (1.3%) - Located in western Vidarbha, this division continues to suffer from multidimensional deprivation. **Buldhana, Washim, and Yavatmal** face persistent issues due to agricultural instability and lack of education and health infrastructure. Although the headcount ratio declined, the drop in intensity was marginal.

Nagpur Division – Urban Momentum Led to Decline (1.5%)- Nagpur district saw a reduction in intensity from 38.02% to 34.18%. However, in **Wardha**, intensity increased from 40.48% to 40.95%. This suggests that although multidimensional poverty has declined, deprivation persists, indicating gaps in service delivery.

The reduction in poverty intensity is occurring very slowly compared to the decrease in the headcount ratio. While it is encouraging that the number of poor people is decreasing, those still under the poverty line are experiencing deeper, more intense, and widespread deprivation. Hence, efforts to eradicate poverty should not be limited to reducing numbers. Rather, enhancing the quality of life through improvements in healthcare, education, sanitation, housing, nutrition, and financial inclusion is crucial. Targeted interventions focusing on reducing the degree of deprivation are the need of the hour to make poverty alleviation meaningful and sustainable.

6.6. Analysis of Changes in the Multidimensional Poverty Index (MPI) from 2015–16 to 2019–21:

The Multidimensional Poverty Index (MPI) is not merely income-based, but a comprehensive and realistic measure of economic deprivation that encompasses three key dimensions—health, education, and standard of living. Adopted by UNDP and OPHI post-2010, this methodology is officially applied in India at state and district levels through the National MPI, with NITI Aayog's support since 2021.

In the case of Maharashtra, there was a significant decline in MPI between 2015–16 (NFHS-4) and 2019–21 (NFHS-5), reflecting the state's socioeconomic advancement. However, this progress is not uniform across regions, and regional disparities are clearly evident.

Table 6: Regional MPI Changes in Maharashtra

Region	NFHS-4 (2015–16)	NFHS-5 (2019–21)	Change (%)
Konkan	0.048	0.031	▼ 35%
Pune	0.040	0.017	▼ 58%
Nashik	0.136	0.078	▼ 43%
Aurangabad	0.094	0.045	▼ 52%
Amravati	0.076	0.040	▼ 47%
Nagpur	0.055	0.023	▼ 58%
Maharashtra	0.065	0.033	▼ 49%

Source: Calculations based on NITI Aayog’s National Multidimensional Poverty Index Progress Review Report, 2023.

The overall MPI for Maharashtra fell from 0.065 in 2015–16 to 0.033 in 2019–21, a 49% reduction—surpassing the national average (44%). This indicates substantial success in poverty alleviation efforts.

Pune & Nagpur, both regions saw a Most Successful (58%) drop in MPI. Pune’s development is driven by education, healthcare, entrepreneurship, and urbanization. Nagpur, as Vidarbha’s administrative, medical, and educational hub, also saw notable improvement. Example: Nagpur’s MPI dropped from 0.026 to 0.004. Aurangabad Better than expected Improvement (52% drop), despite geographic and social challenges in Marathwada, policy interventions led to a 52% reduction. Example: Beed’s MPI dropped from 0.097 to 0.051.

Amravati division showed balanced progress (47% drop), although poverty headcount declined, deprivation persists in some districts. Example: Yavatmal’s MPI decreased from 0.103 to 0.043. Nashik division showed improvement, but still high MPI, while Nashik’s MPI declined

from 0.136 to 0.078, it remains the highest in the state. Districts like Dhule, Jalgaon, and Nandurbar still lack basic services. Example: Nandurbar’s MPI fell from 0.280 to 0.153, still alarming.

Konkan showed least reduction (35%), although Mumbai has an extremely low MPI (0.005), deprivation persists in the rural, hilly, and tribal areas of Konkan.

7. Summary and Conclusion:

Despite being an industrially advanced state, Maharashtra displays significant regional disparities in multidimensional poverty. This study shows that between 2015–16 and 2019–21, MPI in Maharashtra dropped by 49%, exceeding the national average. However, this reduction is uneven across regions. Analysis of headcount, intensity, and MPI reveals- Highest reductions occurred in Pune, Nagpur, and Aurangabad. Slower progress in Nashik and Konkan regions. Districts such as Nandurbar, Dhule, Jalgaon, Parbhani, Beed, Satara, and Wardha continue to exhibit high MPI or poverty intensity.

The Key Causes of Regional Disparity: include the remote, hilly terrain in districts like Nandurbar, Gadchiroli, and Ratnagiri, which obstructs access to essential services such as health, education, and infrastructure. Additionally, recurrent droughts, farm distress, and inadequate irrigation facilities significantly fuel poverty in Marathwada and parts of Vidarbha. Tribal populations in areas like Nandurbar, Dhule, and Gadchiroli experience deep-rooted social and economic marginalization, further widening the disparities. The stark contrast between better access to services in cities such as Mumbai, Pune, and Nagpur, reflected in their lower Multidimensional Poverty Index (MPI), and the delivery failures in rural regions exacerbates regional inequalities. Furthermore, digital and financial exclusion, characterized by the lack of banking facilities, UPI access, and postal accounts, severely limits economic opportunities for people in rural areas.

Policy Intervention Areas: Addressing regional disparities in multidimensional poverty in Maharashtra demands targeted policy interventions. Key policy areas include enhancing infrastructure in remote, hilly districts such as Nandurbar, Gadchiroli, and Ratnagiri to improve access to essential health, education, and social services. In drought-prone Marathwada and agriculturally unstable Vidarbha, policies should focus on improving irrigation facilities, promoting drought-resistant agricultural practices, and strengthening rural livelihoods. Social and economic marginalization among tribal populations in Nandurbar, Dhule, and Gadchiroli necessitates culturally sensitive and inclusive development programs.

Moreover, addressing delivery failures of services in rural regions while replicating successful models from cities like Mumbai, Pune, and Nagpur will help mitigate urban-rural disparities. Promoting digital and financial inclusion by enhancing access to banking, digital payment solutions, and postal services in rural areas is crucial for fostering economic opportunities and alleviating poverty.

Maharashtra has made commendable progress in reducing multidimensional poverty. However, this progress is uneven. To eliminate regional disparities, an integrated, inclusive, and targeted approach is essential. The government must focus not just on reducing the *number* of the poor but also on improving the *quality* of poverty — by addressing deprivation in health, education, nutrition, housing, and financial access.

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