

Analysis of Multidimensional Poverty Index in India

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ABSTRACT

Poverty is a complex phenomenon in India. It creates multilayered challenges that extend beyond income deprivation to include deficits in health, education, and living standards. This study examines the nature, extent, and determinants of multidimensional poverty in India and also analyses trends, regional variations in the Multidimensional Poverty Index (MPI), and the core indicators contributing to poverty.

This paper reveals a significant decline in multidimensional poverty due to substantial progress driven by improvements in sanitation, electricity, housing, and access to basic services. Rural areas experienced slightly sharper reductions compared to urban regions, although disparities persist. This paper also highlights state-level analysis of multidimensional poverty. This study further evaluates the impact of major government schemes and initiatives in health, education, and infrastructure, demonstrating their critical role in reducing poverty across multiple dimensions. In addition to statistical analysis, this paper also incorporates community experiences to understand the impact of multidimensional poverty on people's daily lives. These experiences show that poverty is not just a lack of income, but also includes limited access to health services, barriers to education, inadequate housing facilities, social exclusion, limited opportunities and insecurity. Community experiences show that government programs have improved living conditions, but inequalities and regional disparities in service delivery continue to impact the real lives of vulnerable populations. The paper also provides policy recommendations emphasizing targeted interventions, improved service delivery, inclusive economic growth, and strengthened governance mechanisms.

Keywords: Multidimensional Poverty Index; Government Policy; Poverty Reduction; Multiple Deprivations

INTRODUCTION

Poverty refers to a condition in which individuals or groups lack sufficient resources to meet their basic needs for a decent standard of living. It means that people are unable to afford essentials such as food, clean water, shelter, clothing, education, and healthcare. Their living standards are low, and have poor housing conditions. Poor people are more vulnerable to economic shocks and social exclusion. According to the World Bank, around 10-15% of India's population lives below the international poverty line (\$2.15 per day as per 2022 standards). There are significant regional disparities in the extent of poverty in India. Some states such as Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh, and Odisha have high poverty levels, whereas southern and western states such as Kerala, Tamil Nadu, Goa, and Punjab have relatively lower poverty levels. Tribal and rural areas suffer from greater poverty than urban areas. There are many causes of poverty and regional variations in poverty in India, including low agricultural productivity and dependence on the monsoon, unemployment and underemployment, low levels of education and skill development, social inequalities based on caste, gender, religion, and region, poor access to healthcare and nutrition, rapid population growth and urbanization challenges, and lack of adequate infrastructure and basic amenities. However, to understand the root causes and persistence of poverty, it is essential to move towards measures and examine multidimensional poverty, because income alone cannot fully explain the persistence of poverty. Many families may earn slightly above the poverty line but still face lack of basic amenities such as sanitation, healthcare, education, or adequate housing. Beyond the statistics, poverty is deeply embedded in people's real life. In many villages, families struggle with irregular employment,

poor access to healthcare facilities, lack of clean drinking water, and inadequate school infrastructure. Women often travel long distances to fetch water or fuel, while children drop out of schooling due to financial problems or poor transportation facilities. Similarly, tribal communities in remote areas experience exclusion from healthcare and banking services due to weak infrastructure and limited connectivity. In urban slums, overcrowded housing, unsafe sanitation, and insecure jobs create additional difficulties. These narratives show that multidimensional poverty varies across communities, influenced by geography, caste, gender, and access to government assistance. Therefore, multidimensional poverty captures a broader spectrum of human deprivation. This focuses on analysing the specific indicators within the key dimensions - health, education, and standard of living that contribute most significantly to poverty in India. Poverty is measured in three terms, namely:

1. **Absolute Poverty** - When people do not have enough income or resources to satisfy minimum survival needs, they live below the poverty line. (The World Bank prescribes living on less than \$2.15 per day as the international poverty line).
2. **Relative Poverty** - When people have significantly less income or resources compared to others in their society. It reflects inequality and social exclusion, not just survival.
3. **Multidimensional Poverty** - In this type of poverty, focus extends beyond income to include deprivations in health, education, and living standards (such as lack of access to clean water, electricity, or sanitation). This is measured by the Multidimensional Poverty Index (MPI).

According to MPI estimates, around 15% of India's population was multidimensionally poor during 2019-21, reflecting the various forms of deprived people experience beyond just low income. This includes not having enough food, living in unsafe or inadequate housing, having limited access to education, poor health services, and being socially excluded from opportunities and decision-making.

REVIEW OF LITERATURE

Alkire and Seth (2015) examined changes in multidimensional poverty in India between 1999 and 2006 using National Family Health Surveys. They found a notable decline in national poverty, driven more by improvements in living standards indicators such as electricity, housing conditions, access to safe drinking water, and improved sanitation facilities than by other social indicators.

P. Jagadeswaran et al. (2022) emphasized in a state-wise analysis of multidimensional poverty in India and found that there was an overall significant reduction in poverty levels across states in India. However, the reduction was not uniform, and some states need specific attention regarding deprivation indicators such as nutrition, schooling, and cooking fuel.

Supravat Bagli and Goutam Tewari (2022) analysed multidimensional poverty in rural India, especially through a case study of the Purulia district. Their paper reconnoitres the incidence and intensity of multidimensional poverty in rural India in Purulia district, one of the most backward rural districts in West Bengal. The MPI for Purulia district is 0.161, which is nearly 1.4 times the MPI for India as a whole in 2018. In Purulia district, the depth and severity of income poverty are highest among the tribal community households, followed by SCs, OBCs, and then general castes.

Hiranmayee Debi and Susmita Devi (2025) explored the rural-urban disparity in multidimensional poverty in India. They found that multidimensional poverty is a common issue in India, but there has been a significant decline in MPI between NFHS-4 and NFHS-5 in both rural and urban areas during the study period. However, significant disparities continue across states, union territories, and regions.

A. Sugirtha Rani and V. Vaithianathan (2025) reviewed different research studies on the multidimensional poverty index in India.

Javaid Ahmad Andrabi (2025) examined the spatial analysis of multidimensional poverty in India to peruse regional disparities. The spatial distribution of multidimensional poverty indicates that 28% of India's population faces acute poverty. Bihar and Meghalaya register the highest poverty intensity compared to other states.

METHODOLOGY

The National Multidimensional Poverty Index (MPI) was developed by NITI Aayog in collaboration with the Oxford Poverty and Human Development Initiative (OPHI). The National Multidimensional Poverty Index is calculated using data from the National Family Health Survey (NFHS) to measure deprivation across all three dimensions and 12 indicators. The present study is completely secondary data based and the data were collected from National Family Health Survey (NFHS), state-level government statistical reports, NSSO, different publications of the Indian Government, NSS Surveys, different Economic Surveys and the Internet. The data collected from different sources were tabulated and presented using bar diagrams or line charts for statistical analysis as per the objectives of the study. This paper examines the status of the Multidimensional Poverty Index (MPI) in India. The percentage change method is used for understanding the variations in MPI. This paper widely covers the concept of multidimensional poverty, MPI, and its dimensions. The research paper provides a thorough analysis of multidimensional poverty in India. This paper provides perspectives on its dispersal, contributing factors, and potential solutions.

The main objectives of this paper are:

1. To identify the core indicators contributing to multidimensional poverty.
2. To find out the prevalence and trends of multidimensional poverty in India.
3. To evaluate the impact of government policies and programs on poverty reduction.
4. To provide policy recommendations for reducing multidimensional poverty.

ANALYSIS AND RESULT

Multidimensional Poverty looks beyond just income and makes an effort to find out the real challenges that poor people face in their daily lives - such as poor health, limited education, and inadequate living conditions. Multidimensional Poverty is measured by the Multidimensional Poverty Index (MPI). Its global version was developed by the Oxford Poverty and Human Development Initiative (OPHI) and the United Nations Development Programme (UNDP).

India follows a slightly modified version of this global model, while retaining the original ten indicators, it adds two more as well - maternal health and access to a bank account. This addition makes the measure more relevant to the country's context. The Indian MPI is based on three equally weighted dimensions: health, education, and standard of living. Together, these are represented through 12 indicators, including nutrition, child and adolescent health, mortality, years of schooling, school attendance, and basic amenities like cooking fuel, sanitation, drinking water, electricity, housing, assets, and financial access. These factors are interconnected; for example, poor sanitation and lack of education can contribute to malnutrition, reinforcing a cycle of poverty. A person is considered multidimensionally poor if they are deprived in at least one-third (33%) of these indicators.

India experienced a high Global Multidimensional Poverty Index value. Many factors contributing to a high Multidimensional Poverty Index (MPI) include severe undernutrition, high child mortality rate, limited access to clean cooking fuels, poor sanitation facilities, and inadequate housing conditions. These challenges are further worsened by deep regional inequalities and the impacts of climate-related shocks, which together intensify poverty and vulnerability. So, India showed high Global Multidimensional Poverty Index value of 0.123 in 2013-14 and 0.117 in year 2015-16 (based on NFHS-4), but it decreased significantly to 0.066 in 2019-21 (based on NFHS-5). India has made significant progress in reducing multidimensional poverty from 2013-14 to 2022-23. The National Multidimensional Poverty headcount ratio declined from 29.17% to 11.28%, indicating that over 248 million people escaped multidimensional poverty over the nine years between 2013-14 and 2022-23. This

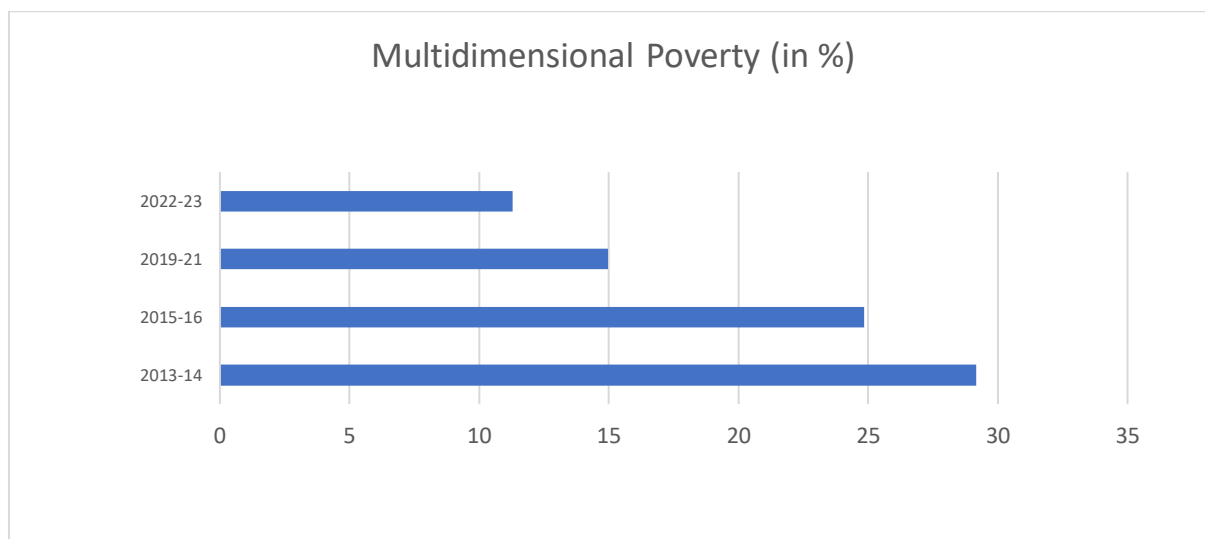
highlights a substantial improvement in overall living conditions because of the availability of toilets, electricity, LPG connections, and pucca house in many rural and vulnerable communities. India has witnessed a significant decline in multidimensional poverty over this period, as reflected in Table 1.

Table 1 - Multidimensional Poverty in India

Year	Multidimensional Poverty (Head Count Ratio) (Percent of population)	Percentage Change in Poverty
2013-14	29.17%	-
2015-16	24.85%	-14.81
2019-21	14.96%	-39.80
2022-23	11.28%	-14.96

Source: NFHS-4 (2015-16) and NFHS-5 (2019-21) and Niti Aayog reports

Figure 1 - Multidimensional Poverty in India



Source: Compiled from Table 1

India made notable progress in reducing multidimensional poverty between 2015-16 and 2019-21, achieving an approx. 40% reduction in the proportion of the poor. This trend is an indication of the effectiveness of integrated policy interventions and lays a foundation for achieving Sustainable Development Goal Target 1.2 (halving poverty in all its forms by 2030). Targeted government schemes in health, sanitation, housing, and education improved access to basic services (e.g., toilets, cooking fuel, and electricity) and helped reduce MPI. Education and advertisement increased awareness and social outreach towards these programs, which was also useful in reducing it.

In rural areas, poverty is often shaped by several problems happening at the same time. Families may live without electricity, have weak or damaged flooring in their homes, and lack of access to banking services. Their children often miss school due to household responsibilities. When these difficulties combine, they create a deeper and more severe experience of poverty as compared to many urban areas. The Multidimensional Poverty Index of India also varies between rural and urban areas. There is a major difference between these two areas, as shown in Table 2.

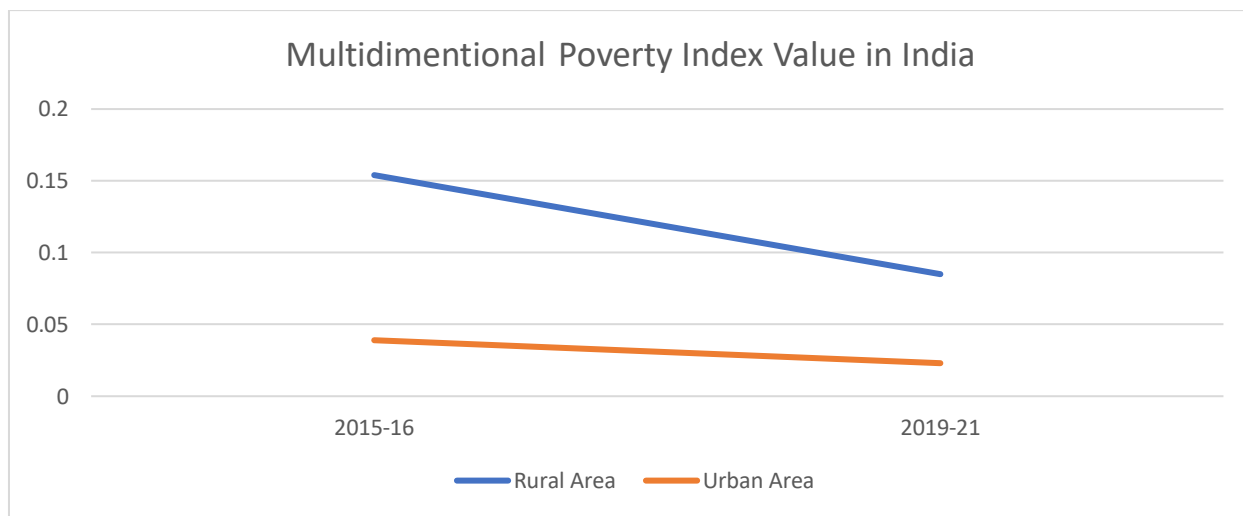
Table 2 - Multidimensional Poverty Index Value in India

Year	Rural Area	Urban Area
2015-16	0.154	0.039
2019-21	0.085	0.023

Source: NFHS-4 (2015-16) and NFHS-5 (2019-21)

The Multidimensional Poverty Index value in rural India is higher compared to urban areas in both 2015-16 (NFHS-4) and 2019-21 (NFHS-5). The rural and urban MPI values were 0.154 and 0.039 respectively in 2015-16, which reduced to 0.085 and 0.023 in 2019-21.

Figure 2 - Multidimensional Poverty Index Value in India



Source: Compiled from Table 2

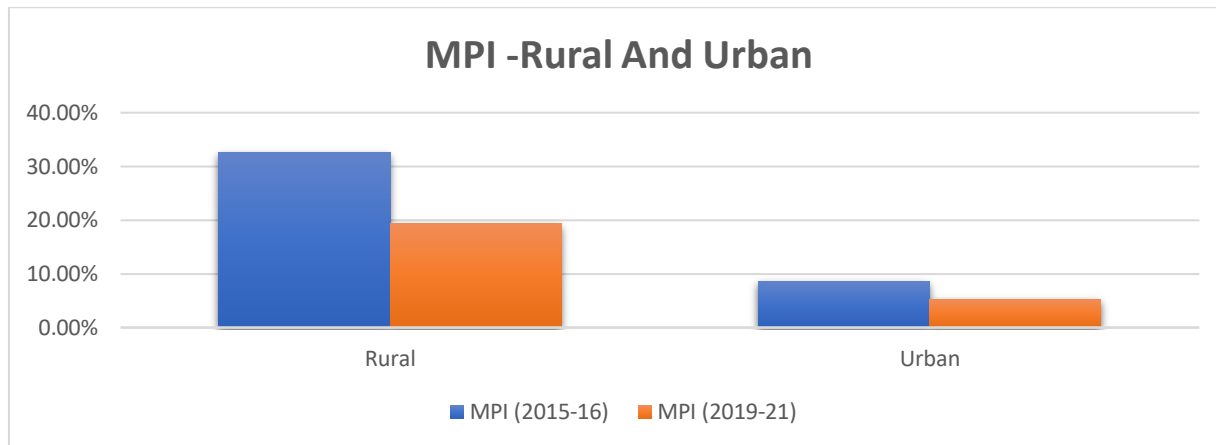
If we examine urban vs. rural trends, rural areas showed a greater absolute reduction but still lag behind urban areas. Rural areas saw a more pronounced decline in poverty, with the Headcount Ratio falling from 32.59% to 19.28%. Urban areas also experienced a decrease, from 8.65% to 5.27%, though the reduction was less steep compared to rural regions.

Table 3 - Multidimensional Poverty in India (Head Count Ratio - Incidence of Poverty)

Area	Multidimensional Poverty		
	2015-16	2019-21	Percentage Change
Rural	32.59%	19.28%	- 40.84%
Urban	8.65%	5.27%	-39.07%

Source: NFHS-4 (2015-16) and NFHS-5 (2019-21)

Figure 3 - Multidimensional Poverty in India (Head Count Ratio - Incidence of Poverty)



Source: Compiled from Table 3

Madhya Pradesh experienced the highest MPI value of 0.281, higher than Bihar (0.265), Jharkhand (0.202), and Uttar Pradesh (0.179) in 2015-16, which subsequently decreased to 0.130 in Madhya Pradesh, 0.160 in Bihar, 0.131 in Jharkhand, and 0.103 in Uttar Pradesh in 2019-21. Kerala, Tamil Nadu, Goa, and Punjab show low MPI values, which indicate low poverty levels in these states. State-wise changes in MPI (2015-16 to 2019-21) are shown in Table 4.

Table 4 - State-wise Changes in Multidimension Poverty Index Value and Multidimension Poverty (headcount ratio) (in year 2015-16 and 2019)

State	Multidimensional Poverty Index Value		Multidimensional Poverty		
	(2015-16)	(2019-21)	(2015-16)	(2019-21)	Percentage Change
Bihar	0.265	0.160	51.9%	32.7%	-36.99%
Uttar Pradesh	0.179	0.103	37.7%	22.9%	-39.26%
Jharkhand	0.202	0.131	42.2%	28.8%	-31.75%
Madhya Pradesh	0.281	0.130	36.6%	20.6%	-43.71%
Kerala	0.003	0.002	0.7%	0.55%	-21.42%
Tamil Nadu	0.006	0.003	4.89%	2.20%	-55.01%
Goa	0.015	0.003	3.76%	0.84%	-77.66%
Punjab	0.05	0.025	12.47%	4.75%	-61.91%

Source: NFHS-4 (2015-16) and NFHS-5 (2019-21).

Poverty saw the largest declines in Goa (77.66 percent), followed by Punjab (61.91 percent), Tamil Nadu (55.01 percent), Madhya Pradesh (43.71 percent), Uttar Pradesh (39.26 percent), Bihar (36.99%), Jharkhand (31.75%), and Kerala (21.42%). The largest percentage change in poverty decline is seen in Goa, Punjab, and Tamil Nadu due to proper infrastructure. Poorer states also show a sufficient percentage decrease in MPI. Southern and western states are also showing a declining trend, but these states already have low poverty levels due to high literacy rates, health services and developed infrastructure. In 2015-16, 24.85% of India's population was

multidimensionally poor; by 2019-21, this dropped to 14.96%. This indicates significant progress, mainly due to improved sanitation, electricity, and nutrition. However, deprivations remain concentrated in specific regions and states. Bihar, Jharkhand, Uttar Pradesh and Madhya Pradesh experienced the most significant reductions in multidimensional poverty, but these states still have high poverty rates due to less development, low level of education and agricultural dependency. The tribal community in Madhya Pradesh is the highest with about 21.1% of the state's population recognized as Scheduled Tribes in 2026. Uttar Pradesh is the most populated state of India with high rural population of about 77.73% according to census 2011, and in parts of Bihar, Jharkhand and Uttar Pradesh many families depend on seasonal labour migration for survival. During periods of economic disruption, these families face food insecurity and interrupted education for children. All these reasons combinedly impact on community lives and multidimensional poverty index.

Multidimensional poverty in India has declined significantly in recent years, but this is not enough. Economically underdeveloped states like Bihar, Jharkhand, and Uttar Pradesh still have a high concentration of poor people, while states like Kerala, Goa, Delhi, and Punjab reported lower levels of multidimensional poverty.

Table 5 - Reason to Variation in MPI in different States/ UT in India (in 2019-21)

State/UT	MPI	Notable Characteristics
Bihar	Highest	Poor performance in nutrition, schooling, sanitation
Jharkhand	Highest	High deprivation in education and living standards
Uttar Pradesh	High	Large population with multiple deprivations
Madhya Pradesh	High	Significant issues in health and education
Kerala	Lowest	High human development indicators
Goa	Lowest	Good infrastructure
Punjab	Lowest	Strong education and health systems
Tamil Nadu	Lowest	Strong education and health systems

Source: NFHS-5 (2019–21).

There is also region-wise variation in multidimensional poverty in India. Central and eastern regional states like Bihar, Uttar Pradesh, Madhya Pradesh, Jharkhand, Odisha, and West Bengal have the highest MPI. Western region states like Rajasthan and Gujarat have moderate MPI. Northern region states like Punjab and Himachal Pradesh have low to moderate MPI. Southern region states like Kerala, Tamil Nadu, and Karnataka have low multidimensional poverty index values. Multidimensional poverty in India has declined significantly in recent years, but inter-state and intra-state disparities remain on a large scale.

Impact of Government Policies and Programs on Poverty Reduction

Government interventions - in the form of policies, schemes, and welfare programs have contributed to the reduction of multidimensional poverty in India. The Indian government has launched a series of targeted initiatives aimed at addressing various dimensions of poverty, particularly in health, education, sanitation, housing, and financial inclusion over the past decade.

Health - Malnutrition has reduced significantly due to programs like Poshan Abhiyaan. However, child stunting and wasting remain high in many states. 35.5% stunted and 19.3% wasted nationally, as shown by NFHS-5 reports.

Education - Literacy and school enrolment have improved. Mean years of schooling have also increased marginally, but learning outcomes remain a major concern. Mid-Day Meals and Samagra Shiksha Abhiyan have helped reduce dropout rates.

Standard of Living - Electricity access has improved from 88% (2015-16) to over 96% (2019-21). Sanitation coverage has improved from 48% (2015-16) to over 70% (2019-21). Drinking water, housing, and cooking fuel access have also improved markedly.

Financial Inclusion - Financial inclusion has increased through Pradhan Mantri Jan Dhan Yojana (PMJDY). Adult bank account ownership rose from 53% in 2014 to 80% in 2017.

These government policies and well-targeted, multi-sectoral interventions have had a significant impact on reducing multidimensional poverty. However, to sustain this progress, continued investment, efficient delivery, and inclusive coverage are required. Welfare schemes have positively changed everyday life, particularly for women and rural households. Access to LPG cylinders reduced indoor pollution, while housing schemes improved dignity and security. However, communities experience many challenges in implementing government welfare schemes.

- One of the biggest issues is the improper identification of the targeted beneficiaries. Many deserving people are left out because of errors in the selection process, while some ineligible individuals receive benefits.
- Delays in approvals and poor coordination between central and state governments also slow down the implementation process. Corruption also a major issue which leads to leakage of funds and misuse of resources. Due to which an eligible beneficiary is unable to get the benefits.
- Involvement of middlemen is often a big hurdle, as it prevents benefits from reaching people on time.
- Another major challenge is the lack of awareness among citizens, especially in rural and tribal areas. Many poor families do not know about government schemes, eligibility criteria, or the application process. As a result, they fail to access the benefit of the scheme.
- Vulnerable groups such as migrant workers and homeless people, often lack proper documents like Aadhaar cards, ration cards, or income certificates. Insufficient documents become a hurdle and prevent them from enrolling in welfare programs and claiming policy benefits.
- Weak monitoring and evaluation systems reduce the effectiveness of schemes. Lack of proper tracking and accountability makes it difficult to assess whether benefits are reaching the intended people or achieving desired outcomes.
- Sometimes schemes are launched for political gains without proper planning or sufficient financial resources, leading to poor execution and long-term sustainability issues.

RECOMMENDATIONS FOR ADDRESSING MULTI-DIMENSIONAL POVERTY IN INDIA

On the basis of multidimensional poverty patterns and the impact of existing government programs, there are targeted policy recommendations to further reduce poverty effectively and inclusively:

1. A data-driven approach and targeted policies are required for strengthening resource allocation for marginalized communities in India (Scheduled Tribes (STs), Scheduled Castes (SCs), and minorities) and ensuring that programs meet their specific needs.
2. It is suggested that expansion in health and nutrition programs, especially with a focus on child and maternal nutrition, is needed. Rural and tribal area health infrastructure should be improved, ensuring

access and quality of health services. Preventive healthcare and health insurance coverage should also be promoted for vulnerable populations.

3. School infrastructure and teacher training are required for improving the quality and access to education to reduce dropout rates. Girls' education and adult literacy programs should be expanded, especially in rural and marginalized communities. Employment-linked vocational training is required for reducing unemployment rates.
4. Access to basic infrastructure and services should be increased by accelerating the availability of sanitation, safe drinking water, and electricity in backward areas. It should be ensured that housing schemes reach the poorest people, including those in informal urban slums. Access to clean cooking fuels should be enhanced to reduce health risks for women.
5. Rural employment programs should be linked with skill development to boost inclusive economic opportunities. Local job opportunities should be created by supporting micro, small, and medium enterprises. Financial inclusion should be promoted through improved banking, credit, and insurance access for marginalized groups.
6. Address social inequities and empower marginalized groups—implement social protection schemes focusing on SC/STs, women-headed households, and minorities. Enforce laws and awareness campaigns to reduce discrimination and exclusion. Promote women's empowerment through education, asset ownership, and participation in governance.
7. Community participation should be increased in program implementation through social auditing. Transparency should be improved to reduce corruption through technology-based delivery systems (DBT, Aadhaar-linked services).

CONCLUSION

India adopted a slightly modified version of this global model with twelve indicators, including health, education, and living standards with equal weight. India witnessed a substantial decrease in multidimensional poverty between 2015-16 and 2019-21. Approximately 135 million individuals transitioned out of multidimensional poverty during this period. Multidimensional poverty in India has declined significantly in recent years, but regional disparities remain. In rural and tribal areas, many households may have electricity, which is often seen as a sign of better living conditions, but still rely on firewood or dung for cooking. This shows the complexity of the Multidimensional Poverty Index (MPI). A family can make progress in one area, such as access to electricity, while still facing deprivation in another important area like clean cooking fuel. In rural areas many communities, a household may appear to live in a good house, but they can still be classified as MPI-poor if they do not have proper sanitation facilities like a safe toilet. Lack of sanitation affects daily life and often creates serious health problems. These community-based accounts show that the 10-12 indicators used in national MPIs, such as in India, are not just technical measures of poverty. Instead, they reflect the everyday and often interconnected hardships that families experience in their daily lives. A lack of proper housing, sanitation, nutrition, education, healthcare, or access to clean fuel rarely exists in isolation. Families facing one deprivation are usually dealing with several others at the same time. In this way, MPI indicators act as a practical proxy for understanding how poverty is lived and experienced, capturing the overlapping challenges that shape people's well-being and opportunities.

Although targeted policies and interventions have contributed to reducing multidimensional poverty, challenges remain, particularly with regard to reducing regional disparities in multidimensional poverty and ensuring equal access to resources among all categories of people. The nation can move towards sustainable development by addressing these challenges.

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