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Inequalities in Household Wealth in India: Evidence from National Family Health Survey, 2019-2021

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Abstract

This paper analyses the variation in the household wealth within India using data on selected household assets collected during the latest round of the National Family Health Survey, 2019-2021. The household wealth has been measured in terms of a composite household asset index that has been constructed based on the availability of selected assets in the household at the time of the survey. The analysis reveals that the distribution of the household wealth is different in different states and Union Territories of the country. The analysis also reveals that within-state and within-district inequality in the household wealth is very high in some districts of the country and many of these districts are those districts where the composite household asset index is high, on average. The paper calls for a household entitlement approach for the creation of household wealth.

Introduction

It is universally recognised that gross domestic product (GDP) per capita is not an appropriate indicator to measure household material living standards (Stiglitz, 2009; Balestra and Tonkin, 2018). Alternatively, household income and household consumption expenditures have been suggested to measure household standard of living. A common problem with both these measures is their volatility. Income, for example, may change randomly or on a seasonal basis. Households also try to maintain core and nondiscretionary consumption expenditures in periods when household income is depleted, but not the discretionary expenditures. It is, therefore, argued that even the household income provides only a partial view of the economic resources available in a household to support individual consumption. In this context, it has been emphasised that household wealth should be considered as a measure of household living standard. Households can use wealth to consume more than their income or may consume less than their income and add to household wealth. Household wealth also allows individuals to smooth consumption over time and to protect them from unexpected changes in income. Households with reserves of wealth can also use them to generate capital income and to support higher standard of living. It is also argued that although, some wealth may be held as household assets that may not be easily converted into money, yet household assets allow household to borrow to meet financial expenditures and investments. As a measure of the household material well-being, household wealth has several advantages. It represents a more permanent status as compared to either household income or household consumption expenditures.

Household wealth can easily be measured and requires far fewer questions than either household consumption expenditures or household income (Rutstein and Johnson, 2004).

In addition to an alternative measure of household standard of living, the inequality or disparity in the wealth across households has now become a subject of increasing focus among the policymakers, the media, and the people. The reason is that wealth is very unequally distributed across households and all evidence suggests that the inequality in household wealth across households is increasing over time. The reduction in household wealth inequality matters in the context of sustainable development. The United Nations sustainable development agenda has called for eliminating inequality in all forms to make sure that no one is left behind (United Nations, 2015). Efforts to reduce household wealth inequality are directed towards increasing the financial resilience of vulnerable households, and to limit the increasing concentration of wealth at the top end of the distribution.

In this paper, we explore the regional perspective of the variation in household wealth in India. We measure household wealth in terms of a household asset index based on the availability or ownership of selected household assets by the household. The analysis has been carried out at national, state/Union Territory and district levels. The household asset index used in the present analysis also serves as an alternative measure of household standard of living which is not based on either the household income or the household consumption expenditures and, therefore, is a non-monetary measure of household standard of living. The household asset index has also been used to define asset poverty as the proportion of households which are asset-poor. The asset poverty presents a new perspective of household poverty which is different from the conventional income or consumption-based poverty rate which, as is well-known, has many limitations.

The rest of the paper is organised as follows. The next section of the paper describes the data used in the analysis and details on the construction of the household asset index. The analysis is based on the data available from the latest round of the National Family Health Survey 2019-2021 which covered 636699 households throughout the country selected in a statistically representative manner. The third section of the paper analyses the distribution of households in terms of the household asset index in the country, in its constituent states and Union Territories and in its 707 districts as they existed in the year 2017 – the reference year for the National Family Health Survey 2019-2021. The fourth section of the paper analyses the within-district inequality in the household standard of living as reflected in terms of the distribution of households in the district by the household asset index. The findings of the analysis are discussed in the fifth section of the paper from the regional perspective. The sixth and the last section of the paper summarises the main findings of the analysis and their development implications.

Data and Methods

The analysis is based on the data available from the latest round of the National Family Health Survey, 2019-2021 (Government of India, 2022). The survey covered all states and Union Territories and the 707 districts of the country that existed at the time of the survey. The survey covered 636699 households in the country which were distributed

across all the 707 districts. In each district, 900-1000 households were covered under the survey. The households in a district were selected through a statistically representative sampling procedure to provide statistically reliable estimates of selected health related indicators at the district level. Details about the selection of the sample households in the district and other aspects of the National Family Health Survey 2019-2021 are given elsewhere and not repeated here (Government of India, 2022).

The National Family Health Survey 2019-2021 has collected information about the availability of several household assets from every household covered during the survey. The information on the availability of a set of 12 household assets has been used in the present analysis to construct the household asset index. These include: 1) refrigerator, 2) Air conditioner, 3) washing machine, 4) sewing machine, 5) mobile phone, 6) watch, 7) electric fan, 8) colour television, 9) scooter/motorcycle/moped, 10) car/truck, 11) computer, and 12) landline telephone. Each household asset was given a value 1 if the asset was available in the household at the time of the survey and 0 otherwise. A household asset index was constructed based on the availability of the 12 household assets in for every house covered under the survey. At the first step the exploratory factor analysis procedure was used to combine the 12 household assets into mutually exclusive but independent factors based on the correlation of the availability of different household assets in the household. The factor analysis revealed that the 12 household assets can be combined into three factors which accounted for more than 50 per cent of the total variation in the original data set. The KMO measure was found to be 0.874 while the Bartlett's test of sphericity was found to be statistically significant. This means that factor analysis solution was adequate for grouping 12 household assets into three factors. The first factor had high loadings in the availability of refrigerator, air-conditioner, washing machine and sewing machine which means that the availability of these four household assets in a household is highly correlated. This factor accounted for almost 21 per cent of the total variation in the original data set. The second factor had high loadings in the availability of mobile phone, watch, electric fan, colour television and scooter/motorcycle/moped in the household and accounted for almost 17 per cent of the total variation in the original dataset. Finally, the third factor had high loadings in the availability of car/truck, computer and landline telephone in the household and accounted for almost 13 per cent of the total variation in the original dataset. The three factors identified through the exploratory factor analysis were retained for the construction of the composite household asset index.

The construction of the composite household asset index required estimation of weights for each of the 12 household assets. The estimation of weights for each of the 12 indicators was done following a statistical approach (Nardo et al, 2005; Nicoletti et al, 2000). The weights so estimated reflect the contribution of each of the 12 household assets to the composite household asset index which is the weighted sum of household assets available in the household. The household asset index varies from the lowest possible value of 0 to the highest possible value of 1. If a denotes the household asset and w denotes the weight of the household asset, then the composite household asset index, ai, was calculated as

$$ai = \sum_{j=1}^{12} a_j \times w_j$$

The composite household asset index ranges from the minimum possible value of 0 to the maximum possible value of 1. When, a household has none of the 12 household assets, then

ai=0 for that household. On the other hand, when a household has all the 12 household assets, then ai=1 for 1 for the household. The household asset index ai has been taken as the proxy for household wealth – the higher the composite household asset index, ai, the higher the household wealth and vice versa. Based on the index ai, households can be grouped into five categories in terms of their wealth status: poor (ai<0.2); below average (0.2≤ai<0.4); average (0.4≤ai<0.6); above average (0.6≤ai<0.8); and rich (ai≥0.8).

It is well-known that the distribution of households by the availability of household assets in the household, measured in terms of the composite household asset, ai, is not statistically normal but is skewed. As such, the commonly used summary statistics of inequality such as the coefficient of variation cannot be used to measure the inequality in the availability of household assets across households because of the lack of robustness to outliers of the arithmetic mean and the standard deviation which are moment-based measures of the distribution. Alternative summary statistics of inequality for skewed distributions have, therefore, been suggested including coefficient of variability (Lovitt and Holtzclaw, 1929) or coefficient of quartile variation (Bonett, 2006) and median absolute deviation (MAD). In the present analysis, we measure the inequality across households in the composite household asset index, ai, in terms of the index of variation, IV, which is defined as

$$IV = \sqrt{\frac{\sum h\left(\frac{ai_h}{ai_m}-1\right)^2}{n}}$$

where ai_h is the household asset index for the household h and ai_m is the median household asset index for all households. It may be noticed that when the distribution is statistically normal median of the distribution is the same as the arithmetic mean of the distribution and the index of variation is the same as the coefficient of variation. It may also be noticed than when ai is the same for all households, IV=0 and the higher the IV the higher the inequality in household wealth across households.

Availability of Household Assets

The availability of the 12 household assets varies across the 636699 households covered during the National Family Health Survey, 2019-2021. The mobile telephone was nearly universally available in the households (Table 1). The second most commonly available household asset was electric fan. The availability of the watch and the colour television was also quite common in the households whereas car/truck was available in only about 7 per cent of the households and a computer was available in only around 9 per cent of the households. Motorcycle/Scooter was also available in almost half of the households at the time of the National Family Health Survey, 2019-2021. The rural urban divide in the availability of different household assets is also evident from the table. The availability of all the 12 household assets is relatively more common in the urban households as compared to the rural households of the country. This difference is particularly marked in case of the availability of the refrigerator and the computer in the household. If the availability of the 12 household assets is any indication, then household wealth in the urban areas of the country is substantially higher than the household wealth in the rural areas.

Table 1 also suggests that in approximately 2 per cent households, none of the 12 household assets was available at the time of the survey. This proportion was almost 7 times higher in rural households as compared to household urban households. Similarly, there were more than 5 per cent households in which any one of the 12 household assets was available at the time of the survey and the rural urban difference was again quite marked. On the other hand, there were only a small proportion of households in which all the 12 household assets were available at the time of the survey and the proportion of the urban households having all the 12 household assets was seven times higher than the proportion of rural households having all the 12 household assets. Table 1 highlights very high degree of disparity in the availability of selected household assets in the rural and urban areas of the country.

Table 1: Availability of selected household assets in the households in India, 2019-2021.

Household asset	Total	Rural	Urban	Assets per household	Total	Rural	Urban
Refrigerator	37.9	25.2	63.4	No asset	1.9	2.7	0.4
Motorcycle/scooter	49.7	44.3	60.6	Only one	5.2	7.1	1.3
Car/truck	7.5	4.4	13.8	Any two	9.7	12.9	3.2
Telephone (land line)	2.3	1.1	4.6	Any three	13.3	16.6	6.6
Mobile telephone	93.3	91.5	96.7	Any four	15.6	17.4	11.8
Watch	77.2	70.7	90.3	Any five	14.8	15.2	13.9
Computer	9.3	4.4	19.3	Any six	12.5	11.3	14.9
Electric fan	88.3	84.3	96.4	Any seven	9.4	7.1	14.0
Colour television	66.7	57.1	86.0	Any eight	7.1	4.6	12.1
Sewing machine	26.4	22.7	34.0	Any nine	5.5	3.0	10.5
Air conditioner/cooler	23.7	15.8	39.5	Any ten	3.2	1.4	6.8
Washing machine	18.0	9.0	36.1	Any eleven	1.6	0.5	3.7
				All twelve	0.3	0.1	0.7
N	636699	476561	160138		636699	476561	160138

Source: Author

Composite Household Asset Index

The composite household asset index, *ai*, is calculated for all the households covered during the National Family Health Survey, 2019-2021. The distribution of households by the composite household asset index, *ai*, is depicted in figure 1 while summary measures of the distribution are presented in table 2. The household asset index ranges from 0 to 1 across the 636699 households and the median household asset index is 0.332. The range of the household asset index is more than three times the inter-quartile range which means that the household asset index of 50 per cent of the households varies in a narrow range whereas the asset index of the remaining 50 per cent of the households varies widely. The kernel density plot shows that the distribution of the households by household asset index, *ai*, is positively skewed with the skewness of 0.540 (Figure 1). The skewed distribution of households by household wealth is also reflected in the positive difference between mean household asset index (0.385) and median household asset index (0.332). Wide variation in household asset index is also revealed through the negative value

of excess kurtosis which means that the distribution of the households in terms of household asset index is platykurtic in shape. The centre of the distribution is shorter than the centre of the corresponding statistical normal distribution while the tails of the distribution are lighter than those of the normal distribution.

Based on the household asset index, *ai*, households may be categories into eight wealth categories. The household wealth may be termed as low if $ai<0.20$. The household wealth may be termed as below average if $0.20\leq ai<0.40$ while the household wealth may be termed as average if $0.40\leq ai<0.60$. On the other hand, household wealth may be termed as above average if $0.60\leq ai<0.80$ and high if $ai\geq 0.80$. The household asset index, *ai*, of a household is equal to 0 if the household has none of the 12 household assets that have been used for the construction of the household asset index whereas the household asset index, *ai*, is equal to 1 if the household has all the 12 household assets. There are almost 19 per cent households in which the household wealth is low as $ai<0.20$ in these household. On the other hand, there are only around 5 per cent households in which the household wealth is high as $ai\geq 0.80$ in these households. The household wealth may be termed as average in around one fourth of the households but below average in almost 38 per cent of the households. This leaves only around 13 per cent of the households in which household wealth may be termed as above average. In other words, only around 18 per cent of the households had either above average or high household wealth

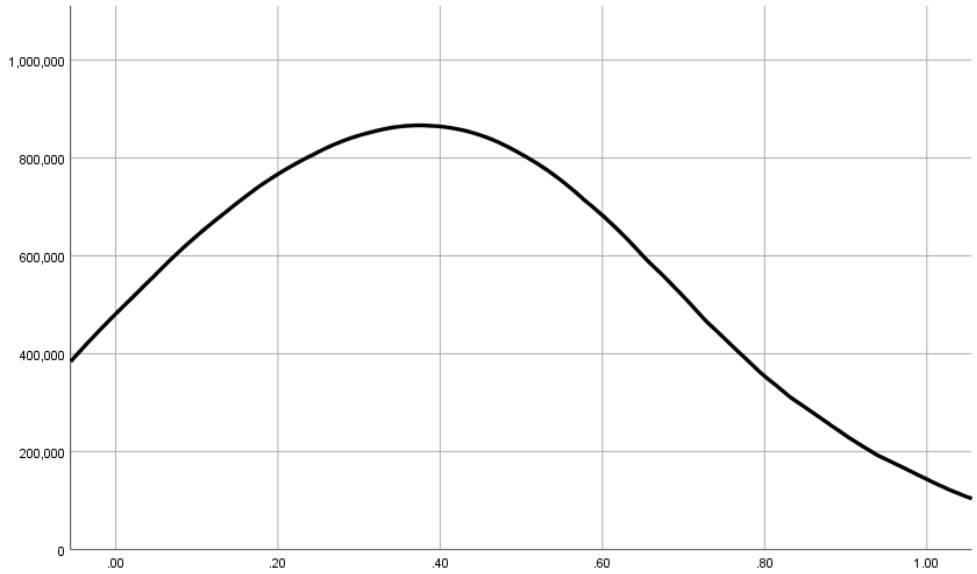

Figure 1: Kernal density plot of the distribution of households by composite household asset index across 636699 households in India, 2019-2021.
Source: Author, based on the data from the National Family Health Survey, 2019-2021.

Table 1 also highlights marked difference in the distribution of household wealth in rural as compared to urban households. Household wealth, as reflected through the composite household asset index, is estimated to be low in more than one fourth of the rural households whereas this proportion is only around 5 per cent in the urban households.

Similarly, less than 2 per cent of the rural households had high household wealth but this proportion was almost 11 per cent in the urban households, In rural households, household wealth was very low in more than two-third of the households, but this proportion was only 30 per cent in the urban households. The skewness in the distribution of households by the composite household asset index is very high in the rural households as compared to that in the urban households. The composite household asset index is found to be more than the average in more than 35 per cent of the urban households but in only less than 10 per cent of the rural households.

Table 1: Distribution of households (per cent) by the household wealth as measured by the household asset index in India, 2019-2021.

Household wealth	Household asset index	Total	Rural	Urban
			Frequencies	
Low	(<0.20)	18.7	25.3	5.3
Lower middle	(0.20-0.40)	37.7	43.6	25.9
Middle	(0.40-0.60)	25.7	21.6	34.1
Upper middle	(0.60-0.80)	13.0	7.7	23.7
High	(≥0.80)	4.8	1.8	10.9
		Summary measures of distribution		
Minimum		0	0	0
First quartile		0.229	0.194	0.332
Median		0.332	0.295	0.507
Third quartile		0.526	0.439	0.657
Maximum		1	1	1
IQR		0.297	0.245	0.325
Mean		0.385	0.325	0.505
Standard deviation		0.210	0.184	0.208
Skewness		0.540	0.738	0.121
Excess kurtosis		-0.334	0.329	-0.749
N		636699	476561	160138

Source: Author

The distribution of households by the composite household asset index, *ai*, has been found to be different in different states and Union Territories which implies that household standard of living varies widely even with a state or Union Territory of the country (Table 2). In Meghalaya, Bihar and Jharkhand, the household wealth had been found to be low in more than 40 per cent of the households ($ai<0.200$) whereas this proportion was just around 1 per cent in Goa. In 11 states/Union Territories of the country, the household wealth had been found to be low in at least one fifth of the households. On the other hand, Chandigarh is the only state/Union Territory of the country in which more than 35 per cent of the households had high household wealth ($ai\geq0.80$). Besides Chandigarh, there are only 6 states/Union Territories in which at least 10 per cent of the households had high household wealth at the time of the survey. In 20 states/Union Territories, less than 5 per cent of the households had high household wealth. This proportion was the lowest in Tripura where the composite household asset index was at least 0.80 in only 0.3 per cent households (Table 2).

Table 2: Distribution of households by the composite household asset index, *ai*, in states/Union Territories, 2019-2021.

State/Union Territory	Composite household asset index						
	<0.2	0.2-0.4	0.4-0.6	0.6-0.8	≥0.8	Median	Skewness
Jammu & Kashmir	12.0	25.4	34.6	21.2	6.8	0.489	0.055
Himachal Pradesh	8.9	24.1	37.6	23.5	6.0	0.489	-0.110
Punjab	2.5	9.5	22.3	41.9	23.7	0.708	-0.806
Chandigarh	2.0	9.8	17.2	35.0	36.0	0.745	-0.775
Uttarakhand	13.6	30.8	25.2	20.7	9.7	0.423	0.195
Haryana	4.8	17.1	23.2	38.7	16.2	0.636	-0.524
NCT of Delhi	3.1	13.9	20.6	39.1	23.4	0.657	-0.593
Rajasthan	12.1	29.9	29.0	22.0	7.0	0.443	0.135
Uttar Pradesh	26.3	36.6	17.5	14.5	5.0	0.317	0.623
Bihar	40.6	45.0	9.5	3.6	1.2	0.229	1.436
Sikkim	23.7	47.7	22.6	5.2	0.8	0.287	0.861
Arunachal Pradesh	27.9	45.2	21.0	5.0	0.9	0.295	0.699
Nagaland	37.2	35.9	19.2	6.7	1.0	0.229	0.841
Manipur	26.3	37.6	22.4	12.7	0.9	0.295	0.536
Mizoram	13.0	20.1	37.0	26.9	2.9	0.510	-0.206
Tripura	15.2	55.3	27.6	1.7	0.3	0.295	0.349
Meghalaya	42.2	43.0	11.3	3.0	0.5	0.218	1.037
Assam	28.1	53.6	13.7	3.7	1.0	0.245	1.119
West Bengal	19.2	56.1	19.5	3.9	1.4	0.295	1.143
Jharkhand	40.3	40.6	11.7	4.8	2.6	0.229	1.220
Odisha	27.2	45.5	19.3	6.1	1.9	0.295	0.760
Chhattisgarh	23.4	33.9	27.8	11.3	3.6	0.332	0.410
Madhya Pradesh	28.1	34.3	22.5	11.5	3.7	0.317	0.551
Gujarat	13.1	35.5	36.9	10.2	4.3	0.402	0.457
Dadra & Nagar Haveli and Daman & Diu	16.2	41.1	31.7	7.9	3.0	0.332	0.702
Maharashtra	11.6	33.2	35.6	14.2	5.4	0.406	0.328
Andhra Pradesh	11.9	43.7	32.1	10.2	2.1	0.335	0.536
Karnataka	10.1	46.1	30.4	9.7	3.7	0.332	0.692
Goa	1.1	9.9	34.9	29.9	24.2	0.616	-0.042
Lakshadweep	3.0	18.2	48.5	24.2	6.1	0.521	0.177
Kerala	2.9	21.3	45.2	21.5	9.1	0.507	0.281
Tamil Nadu	6.3	35.9	39.7	14.2	4.0	0.420	0.376
Puducherry	2.8	18.5	41.3	25.4	12.1	0.526	0.071
Andaman & Nicobar Islands	6.6	27.0	47.4	15.2	3.8	0.439	0.252
Telangana	11.3	38.9	34.1	13.0	2.8	0.383	0.354
Ladakh	15.2	47.8	28.3	7.6	1.1	0.330	0.574

Source: Author

The prosperity of a state/Union Territory may be measured in terms of the median of the distribution of households by the composite household asset index *ai* – the higher the median the more prosperous state/Union Territory. The median of the distribution of households by the composite household asset index, *ai*, is found to be the highest in Chandigarh, followed by Punjab. Chandigarh and Punjab are the only two states/Union Territories of the country in which the median of the composite household asset index, *ai*, is estimated to be more than 0.700. In addition, there are only three states/Union Territories in which median of the composite household asset index, *ai*, ranges between 0.600-0.700. On the other hand, the median of the composite household asset index is found to be the

lowest in Meghalaya followed by Bihar, Nagaland and Jharkhand. There are 11 states/Union Territories in the country in which the median of the distribution of households by the composite household asset index, *ai*, is estimated to be less than 0.300. followed by Nagaland (0.246), Meghalaya (0.249) and Assam (0.249). These are the only five states/Union Territories in the country in which the median of the distribution of the households by the household asset index is found to be less than 0.250. These states/Union Territories may be termed as the most poor states/Union Territories of the country in the context of the household wealth as measured through the composite household asset index, *ai*. Table 2 also suggests that there is very substantial gap in the average household wealth between the most prosperous state/Union Territory and the least prosperous state/Union Territory.

The asymmetry in the distribution of households by composite household asset index, *ai*, or the skewness in the distribution is also found to be different in different states and Union Territories of the country. In majority of the states/Union Territories, the skewness in the distribution of the composite household asset index, *ai*, is found to be positive which means that the right tail of the distribution is longer than its left tail. There are, however, seven states/Union Territories in which the skewness of the distribution is negative or the left tail of the distribution of household by the composite household asset index, *ai*, is longer than its right tale. The positive skewness in the distribution is found to be the highest in Bihar followed by Jharkhand, West Bengal, Assam and Meghalaya. In Bihar and Meghalaya, the composite household asset index, *ai*, is less than 0.400 in more than 85 per cent of the households. This proportion is around 80 per cent in Assam and Jharkhand and around 75 per cent in West Bengal. On the other hand, the negative skewness is found to be the highest in Punjab followed by Chandigarh, National Capital Territory of Delhi and Haryana. In Chandigarh, the composite household asset index is at least 0.600 in more than 70 per cent households. This proportion is found to be around 66 per cent in Punjab; around 63 per cent in National Capital Territory of Delhi, and around 55 per cent in Haryana.

The distribution of households by household asset index in 707 districts of the country is presented in the appendix table. The proportion of households having composite household asset index less than 0.200 is found to be the highest (71 per cent) in district West Jaintia Hills of Meghalaya. There are 49 districts in which household asset index is found to be less than 0.200 in more than 50 per cent households in the district. In another 49 districts, the household asset index is found to be less than 0.200 in 40-50 per cent households in the district. This means that in 98 districts of the country, at least 40 per cent of the households have composite household asset index of less than 0.200 per cent. These districts may be termed as the hotspot districts of the country as regards household wealth. On the other hand, there are 208 districts in which the composite household asset index is found to be less than 0.200 in less than 10 per cent of the households and, in another 190 districts, in 10-20 per cent households (Figure 4). District Mahe in the Union Territory of Puducherry is the only district in the country where there is no household in which the household asset index is found to be less than 0.200 whereas in only 10 per cent of the households of the district, the composite household asset index ranges between 0.200-0.400 (Figure 2).

On the other hand, there are 76 districts in which there is no household in which composite household asset index is found to be at least 0.800 whereas in 136 districts, the composite household asset index is at least 0.800 in less than 1 per cent of the households

and in 323 districts, between 1-5 per cent of the households. This leaves only 172 districts in which the composite household asset index is found to be at least 0.800 in more than 5 per cent of the households. There are, however, only 36 districts in which the composite household asset index is found to be at least 0.800 in at least 20 per cent of the households. The proportion of households in which the composite household asset index was at least 0.800 is found to be the highest (36 per cent) in district South-West of the National Capital Territory of Delhi. In addition, there are only two districts in the country – Sahibzada Ajit Singh Nagar in Punjab and Chandigarh in the Union Territory of Chandigarh – in which the composite household asset index was at least 0.800 in more than 30 per cent households in these districts. There are only 88 districts in which the composite household asset index was at least 0.800 in 20-30 per cent households (Figure 3).

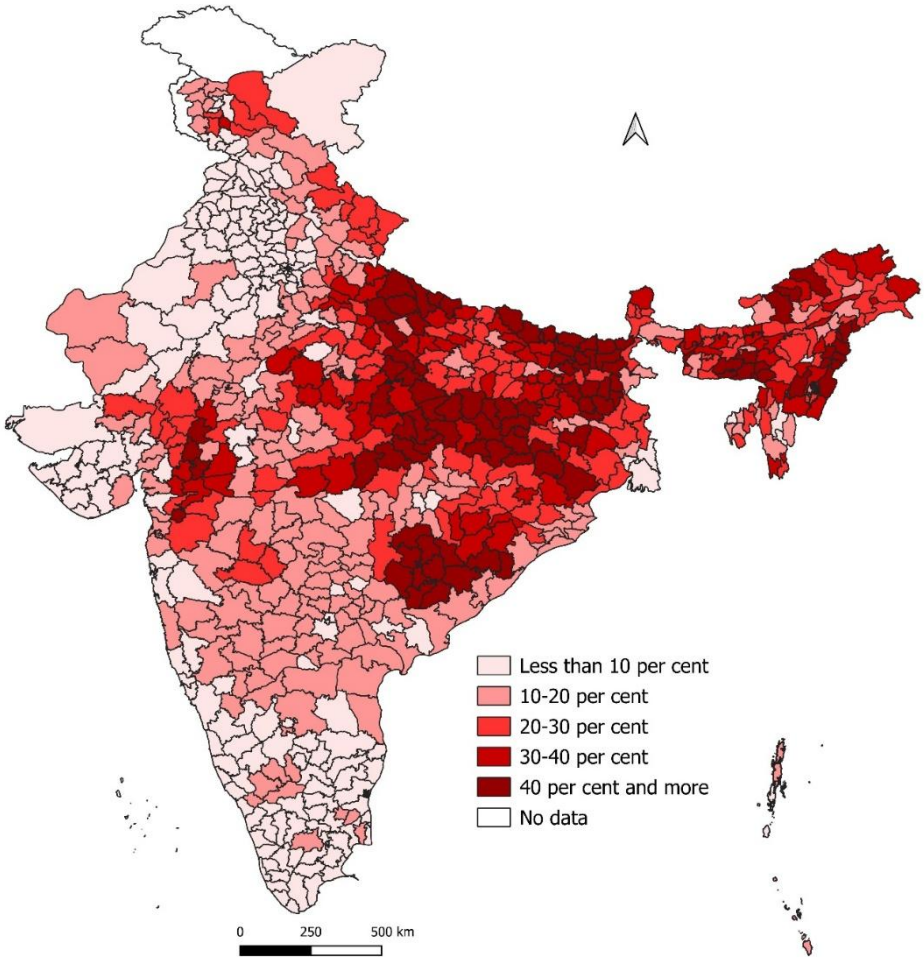

Figure 2: Inter-district variation in the proportion of households in the district having low household wealth (household asset index less than 0.200).
Source: Author

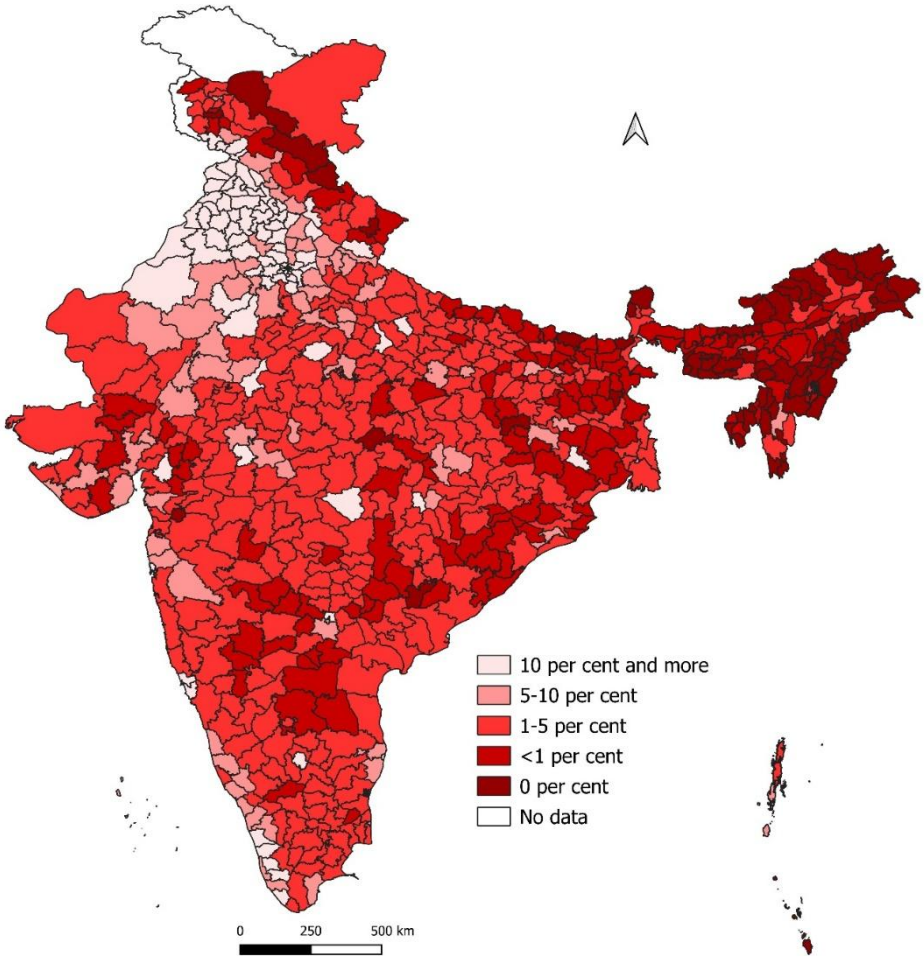

Figure 3: Inter-district variation in the proportion of households in the district having high household wealth (household asset index at least 0.800).
Source: Author.

In terms of prosperity, the least prosperous district in the country is district Bijapur in Chhattisgarh with a composite household asset index, *ai*, of only 0.119. On the other hand, district Kapurthala in Punjab is the most prosperous district of the country with a composite household asset index, *ai*, of 0.745. There are 49 districts in which median of the distribution of households by composite household asset index, *ai*, is found to be less than 0.200. These districts may be termed as the poorest districts in terms of household wealth. The median of the household distribution of the composite household asset index, *ai*, he ranges between 0.200-0.300 in 248 districts; between 0.300-0.400 in 184 districts; and between 0.400-0.500 in 116 districts. There are only 111 districts in which median is at least 0.500 (Figure 4). The uneven distribution of districts in terms of prosperity as measured by the composite household asset index, *ai* is very much evident.

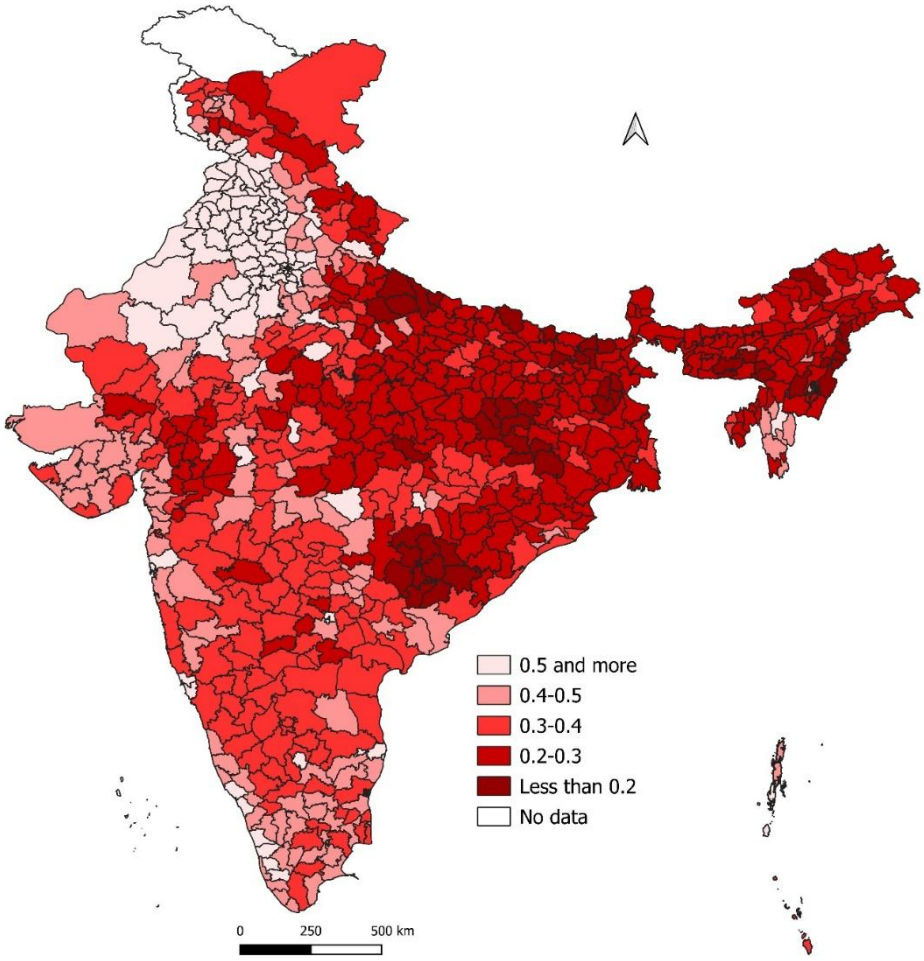

Figure 4: Inter-district variation in the median of the distribution of the households by the composite household asset index.
Source: Author

In 676 districts, the lowest value of the composite household asset index, *ai*, is found to be 0. In these districts, there is at least one household in which none of the 10 household assets were available at the time of the survey. There are only 31 districts in which at least one of the 10 household assets was available. Almost half of these districts are in Punjab, National Capital Territory of Delhi and Haryana. On the other hand, there are 401 districts in which there was at least one household in which all the 10 household assets were available. In the remaining 303 districts, there was at least one household in which all the 10 household assets were not available so that highest value of the composite household asset index, *ai*, in these districts is less than 1. In district Anjaw of Arunachal Pradesh, the maximum value of the composite household asset index is found to be 0.691 which is the lowest in the country.

Inequality in Household Wealth

The inequality in household wealth is measured in terms of the index of variation (*IV*). When the composite household asset index, *ai*, is the same for all households in the district, the index of variation (*IV*) is 0 which means that there is no inequality in the distribution of household wealth. On the other hand, the higher the index of variation (*IV*) the higher the inequality in household wealth. A high value of the index of variation (*IV*) is an indication of the concentration of household wealth in a small proportion of households while a low value indicates more even distribution.

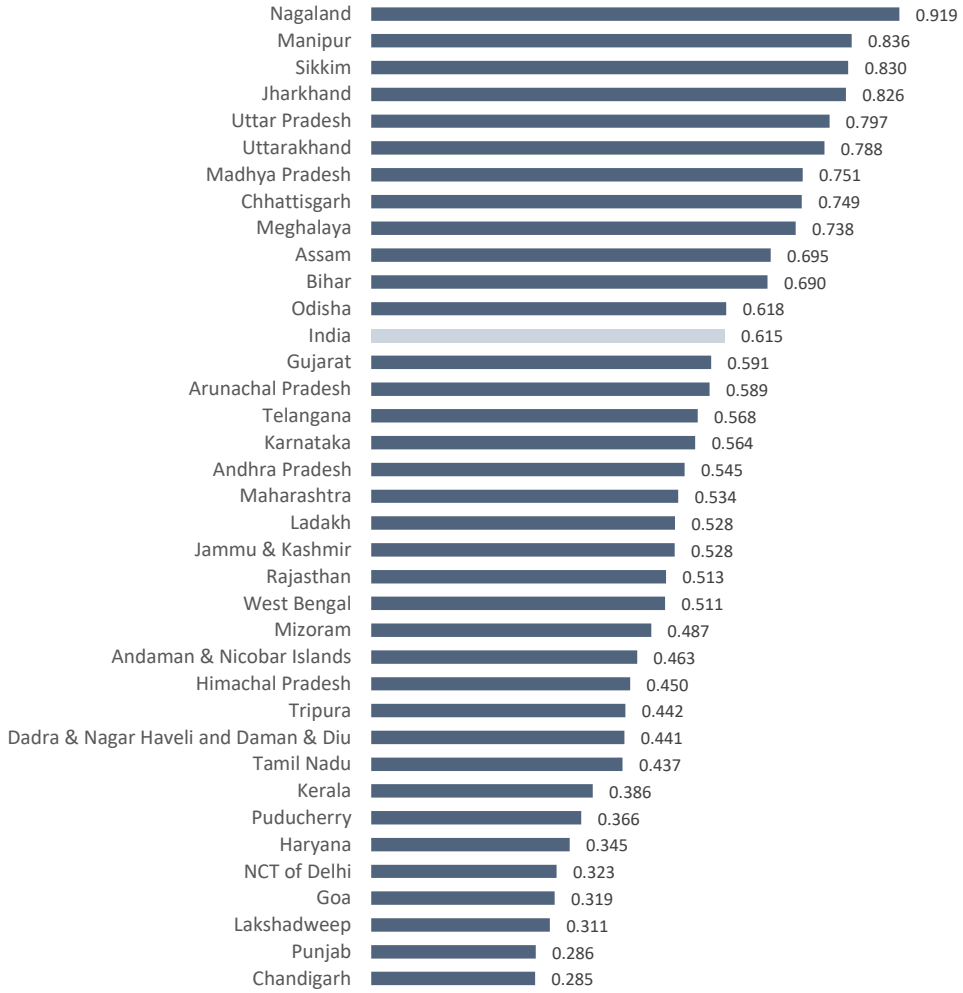

Figure 5: Inequality in household wealth (index of variation IV in composite household asset index) in states and Union Territories of India, 2019-2021.
Source: Author

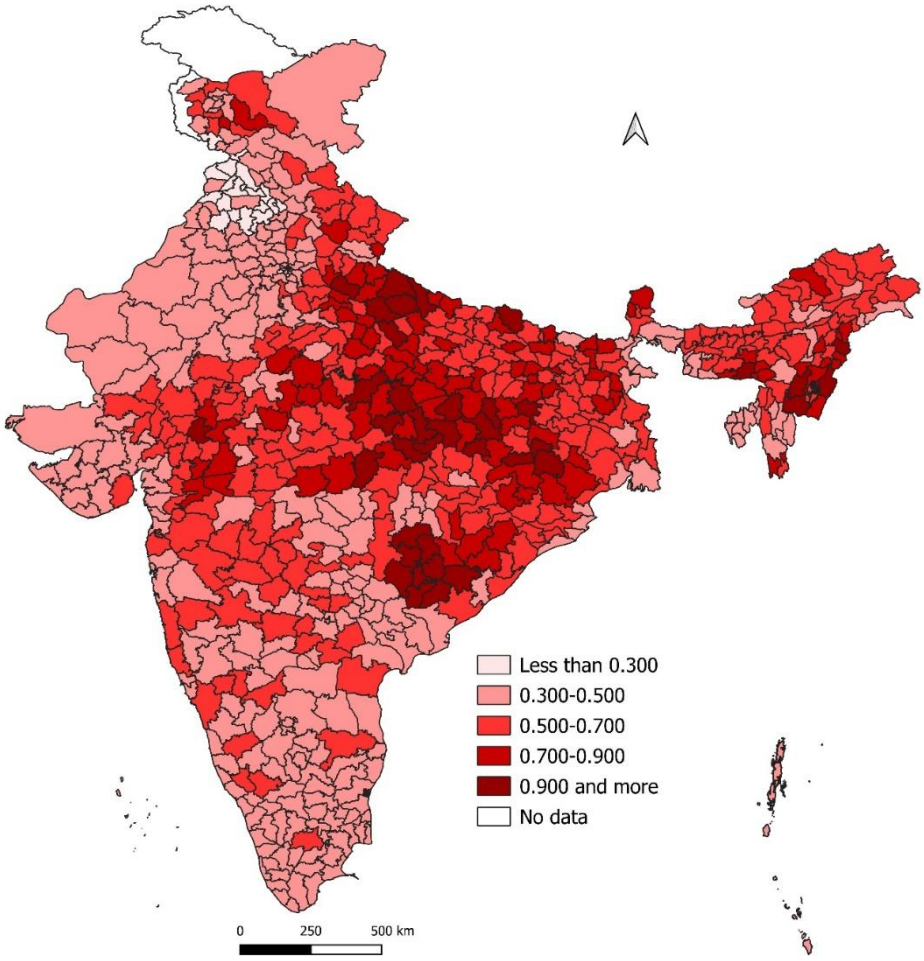

Figure 6: Inter-district variation in the within-district inequality in household wealth.
Source: Author

The index of variation (*IV*) in the composite household asset index is found to be 0.615. There are 1`2 states/Union Territories in which the inequality in household wealth is found to be higher than the inequality in household wealth in the country as the index of variation (*IV*) in the composite household asset index in these states and Union Territories is found to be higher than that in India. The inequality in household wealth is found to be the lowest in the Union Territory of Chandigarh but the highest in Nagaland (Figure 5). The index of variation (*IV*) in the composite household asset index in Nagaland is found to be more than three times higher than that in Chandigarh. The inequality in household wealth is also found to be low in Punjab. Chandigarh and Punjab are the only two states and Union Territories in the country in which the index of variation (*IV*) in the composite household asset index is found to be less than 0.300. The inequality in household wealth has also been found to be low in Lakshadweep, Goa, National Capital Territory of Delhi, Haryana,

Puducherry and Kerala. In these states and Union Territories, the index of variation (*IV*) in the composite household asset index is found to range between 0.300-0.400. On the other hand, Nagaland is the only state/Union Territory in the country in which the index of variation (*IV*) in the composite household asset index is found to be more than 0.900. The inequality in household wealth is also found to be high in Manipur, Sikkim and Jharkhand. In these states, the index of variation (*IV*) in the composite household asset index is found to range between 0.800-0.900 and well above the average in Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh and Meghalaya.

The index of variation (*IV*) in the composite household asset index in 707 districts of the country is presented in the appendix table. The index of variation (*IV*) in the composite household asset index is found to be the lowest in district Sangrur of Punjab (0.249) but the highest in district Narayanpur in Chhattisgarh (1.395). There are only 23 districts in which the inequality in household wealth is found to be very low ($IV < 0.300$). Sixteen of these 23 districts are in Punjab, three in the National Capital Territory of Delhi and one each in Jammu & Kashmir, Chandigarh, Haryana and Puducherry. On the other hand, there are 38 districts in which inequality in household wealth is found to be very high ($IV \geq 0.900$). Twenty nine of these 38 districts are in Chhattisgarh, Madhya Pradesh, Uttar Pradesh and Jharkhand. In Rajasthan, Bihar, Manipur, Meghalaya and Odisha, there is at least one district in which the inequality in household wealth is found to be very high. In majority of the districts, however, the inequality in household wealth is not found to be large as the index of variation (*IV*) in the composite household asset index ranges between 0.300-0.600 in these districts. There are only 97 districts in which the inequality in household wealth is substantial as the index of variation (*IV*) in the composite household asset index in these districts ranges between 0.070-0.900 (Figure 6).

Discussions and Conclusions

Measurement of household well-being has always been a challenge in the development research. The traditional approach to measure household well-being has been based on either the household income or the household consumption expenditures. This approach has many limitations which have been highlighted in the literature. In recent years, household wealth-based measures have been advocated to measure household well-being to address many of the limitations associated with income-based measures of household standard of living (OECD, 2015; 2017). Household level data on wealth can help to understand how assets are distributed across households or the ways in which different households respond to financial shocks and other economic developments. This information is important not only for developing and evaluating policies designed to address the disadvantage of certain groups of households, but also in identifying areas of risk, such as high levels of debt in certain households (Balestra and Tonkin, 2018).

In this paper, we have constructed a composite household asset index based on the availability of a set of household assets as measure of household wealth. The application of the composite household asset index to the data from India reveals that in almost around 20 per cent of the households in the country, the household wealth is low and there is marked variation in this proportion across states/Union Territories and districts of the country. The household prosperity, measured in terms of the composite household asset

index is found to be much better in the north-western region of the country. In Punjab, Chandigarh, Haryana, and National Capital Territory of Delhi, the composite household asset index is high in at least 50 per cent of the households. Besides the north-western region, there are only two states/Union Territory – Goa and Puducherry – where the composite household asset index is found to be high in at least 50 per cent of the households. On the other hand, the household wealth is low in at least 30 per cent of the households in the central region of the country comprising of Bihar, Jharkhand, Odisha, Chhattisgarh, and Madhya Pradesh. Another region where household wealth is low is the north-east region of the country. In Nagaland, Manipur, Meghalaya, Tripura and Assam, the composite household asset index is found to be low or in 20-30 per cent households. In Uttar Pradesh and West Bengal also, household wealth is low in 20-30 per cent households.

The analysis also reveals that the inequality in household wealth also varies widely across states/Union Territories and districts. The inequality in the household wealth is the lowest in Chandigarh and Punjab where the composite household asset index is the highest. On the other hand, the inequality in household wealth is very high in Nagaland, Manipur and Sikkim. All these states and Union Territories are in the north-eastern region of the country. The highly uneven distribution of household wealth indicates a high degree of concentration of household wealth.

The present analysis the need of identifying factors that contribute to household wealth formation. One argument is that there is a certain minimum threshold of household income that is necessary to create household assets and accumulate household wealth. Identification of this minimum threshold of household income is challenging as it depends upon many factors including household capability to earn additional income and the opportunities available in the economy. One possible option is to ensure a minimum set of entitlements to every household that leads to the minimum household income necessary to create household wealth.

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Table 3: Distribution of household wealth score within districts.

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
Jammu & Kashmir	Kupwara	13.6	0.383	0.7	0.453
	Badgam	11.3	0.471	2.5	0.412
	Punch	19.7	0.383	1.3	0.509
	Rajouri	14.0	0.402	2.9	0.491
	Kathua	6.6	0.598	12.2	0.371
	Baramula	18.5	0.353	4.0	0.632
	Bandipore	19.7	0.314	1.4	0.668
	Srinagar	2.9	0.547	8.4	0.323
	Ganderbal	17.9	0.379	1.8	0.487
	Pulwama	7.8	0.482	1.0	0.349
	Shupiyan	7.3	0.441	0.9	0.357
	Anantnag	8.2	0.465	2.9	0.417
	Kulgam	21.3	0.324	0.0	0.560
	Doda	25.4	0.295	1.1	0.651
	Ramban	38.6	0.229	0.7	0.891
	Kishtwar	26.7	0.314	2.6	0.786
	Udhampur	9.2	0.489	6.7	0.441
	Reasi	27.5	0.295	0.7	0.647
	Jammu	2.2	0.657	22.5	0.289
	Samba	5.3	0.620	14.0	0.327
Himachal Pradesh	Chamba	13.1	0.383	0.4	0.489
	Kangra	3.8	0.526	7.4	0.345
	Lahul & Spiti	13.3	0.289	0.0	0.459
	Kullu	19.6	0.340	0.9	0.615
	Mandi	8.9	0.459	3.6	0.465
	Hamirpur	4.8	0.564	7.8	0.337
	Una	5.5	0.635	18.6	0.329
	Bilaspur	4.5	0.526	6.5	0.342
	Solan	10.2	0.526	7.7	0.408
	Sirmaur	10.5	0.482	7.7	0.480
	Shimla	13.4	0.432	2.1	0.494
	Kinnaur	24.0	0.306	0.0	0.574
Punjab	Kapurthala	1.8	0.745	24.5	0.273
	Jalandhar	1.4	0.708	23.4	0.264
	Hoshiarpur	2.3	0.745	27.9	0.266
	Shahid Bhagat Singh Nagar	1.3	0.708	21.1	0.254
	Fatehgarh Sahib	4.2	0.726	26.1	0.294
	Ludhiana	2.9	0.703	24.2	0.300
	Moga	1.7	0.708	21.9	0.267
	Muktsar	3.1	0.637	18.2	0.307
	Faridkot	2.7	0.657	21.5	0.307
	Bathinda	1.8	0.657	25.0	0.298
	Mansa	3.5	0.637	16.5	0.308
	Patiala	2.5	0.727	26.0	0.271
	Amritsar	2.0	0.708	24.9	0.286

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Tarn Taran	3.9	0.635	15.0	0.324
	Rupnagar	1.8	0.745	24.8	0.268
	Sahibzada Ajit Singh Nagar	4.5	0.745	34.9	0.294
	Sangrur	1.4	0.745	26.8	0.249
	Barnala	2.1	0.679	21.9	0.279
	Fazilka	3.6	0.600	16.4	0.332
	Firozpur	2.3	0.657	24.8	0.285
	Gurdaspur	4.2	0.708	23.3	0.297
	Pathankot	1.6	0.669	18.8	0.273
Chandigarh	Chandigarh	2.0	0.745	36.0	0.285
Uttarakhand	Uttarkashi	27.7	0.294	0.7	0.689
	Chamoli	26.4	0.295	1.4	0.649
	Rudraprayag	21.7	0.305	1.6	0.633
	Tehri Garhwal	19.6	0.306	1.8	0.630
	Dehradun	3.4	0.635	22.9	0.330
	Garhwal	19.5	0.306	4.8	0.767
	Pithoragarh	21.1	0.306	0.7	0.611
	Bageshwar	24.3	0.295	0.0	0.581
	Almora	23.5	0.295	0.6	0.592
	Champawat	28.9	0.295	3.1	0.753
	Nainital	10.5	0.514	10.9	0.444
	Udham Singh Nagar	9.1	0.460	9.1	0.482
	Hardwar	9.6	0.526	13.8	0.442
Haryana	Panchkula	2.7	0.708	26.5	0.297
	Ambala	3.2	0.637	21.7	0.330
	Yamunanagar	4.2	0.635	17.9	0.345
	Kurukshetra	4.0	0.635	17.7	0.336
	Kaithal	2.7	0.635	14.7	0.323
	Karnal	5.2	0.637	16.4	0.342
	Panipat	3.8	0.635	17.3	0.351
	Sonipat	7.7	0.637	18.0	0.365
	Jind	4.6	0.620	7.9	0.333
	Fatehabad	5.6	0.635	13.8	0.352
	Sirsa	3.9	0.637	15.9	0.330
	Hisar	2.4	0.637	11.7	0.305
	Rohtak	3.6	0.657	19.2	0.319
	Jhajjar	3.2	0.679	19.1	0.307
	Mahendragarh	6.1	0.572	9.4	0.358
	Rewari	4.2	0.637	14.2	0.332
	Gurgaon	5.0	0.689	26.0	0.341
	Mewat	17.9	0.420	4.5	0.527
	Faridabad	3.4	0.657	23.8	0.341
	Palwal	7.6	0.548	12.2	0.410
	Bhiwani	3.6	0.634	9.1	0.336
	Charkhi Dadri	3.7	0.657	13.2	0.312
Delhi	Central	2.6	0.637	17.5	0.313

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	East	2.7	0.657	25.5	0.338
	New Delhi	5.3	0.620	16.4	0.370
	North	5.9	0.619	21.0	0.386
	North East	1.6	0.708	25.5	0.275
	North West	2.0	0.689	24.8	0.317
	Shahdara	3.1	0.679	21.9	0.306
	South	1.8	0.708	22.2	0.271
	South East	3.2	0.689	27.4	0.317
	South West	3.2	0.745	36.0	0.288
	West	3.3	0.657	19.4	0.336
Rajasthan	Ganganagar	4.7	0.570	10.5	0.374
	Hanumangarh	2.9	0.549	10.3	0.365
	Bikaner	7.1	0.531	11.6	0.416
	Churu	11.8	0.446	5.9	0.447
	Jhunjhunun	3.9	0.533	8.3	0.359
	Alwar	9.8	0.512	8.9	0.436
	Bharatpur	14.7	0.420	4.4	0.488
	Dhaulpur	19.9	0.335	2.7	0.643
	Karauli	17.7	0.354	1.9	0.564
	Sawai Madhopur	17.8	0.383	2.3	0.522
	Dausa	13.2	0.420	2.6	0.458
	Jaipur	6.3	0.549	15.1	0.389
	Sikar	7.1	0.531	10.1	0.390
	Nagaur	7.3	0.526	5.0	0.375
	Jodhpur	6.9	0.526	8.7	0.390
	Jaisalmer	11.1	0.420	2.9	0.441
	Barmer	13.8	0.376	1.9	0.464
	Jalor	9.4	0.383	2.9	0.487
	Sirohi	19.6	0.335	4.9	0.658
	Pali	4.8	0.479	3.5	0.359
	Ajmer	4.7	0.531	9.8	0.375
	Tonk	14.2	0.411	3.9	0.475
	Bundi	15.3	0.420	6.0	0.511
	Bhilwara	14.2	0.376	5.6	0.522
	Rajsamand	10.8	0.420	5.0	0.472
	Dungarpur	23.2	0.266	1.3	0.558
	Banswara	43.8	0.229	4.2	0.946
	Chittaurgarh	17.7	0.371	4.2	0.546
	Kota	4.6	0.624	16.9	0.341
	Baran	14.9	0.426	3.8	0.464
	Jhalawar	16.4	0.348	2.5	0.552
	Udaipur	20.3	0.332	5.3	0.639
	Pratapgarh	39.5	0.260	1.7	0.702
Uttar Pradesh	Saharanpur	11.2	0.443	7.3	0.533
	Bijnor	12.7	0.420	6.2	0.530
	Rampur	15.2	0.349	5.1	0.603

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Jyotiba Phule Nagar	18.1	0.420	5.5	0.561
	Meerut	4.8	0.635	15.5	0.361
	Baghpat	7.3	0.526	8.0	0.424
	Gautam Buddha Nagar	6.2	0.657	24.7	0.372
	Bulandshahr	14.1	0.420	7.6	0.528
	Aligarh	15.3	0.420	8.8	0.562
	Mahamaya Nagar	22.2	0.332	4.6	0.680
	Mathura	13.3	0.420	6.6	0.524
	Agra	9.1	0.510	9.5	0.500
	Firozabad	17.4	0.374	4.7	0.589
	Mainpuri	24.8	0.311	5.1	0.772
	Bareilly	17.2	0.354	4.0	0.703
	Pilibhit	33.9	0.266	2.8	0.815
	Shahjahanpur	31.0	0.295	5.5	0.788
	Kheri	51.2	0.194	1.5	1.015
	Sitapur	56.7	0.167	1.0	1.114
	Hardoi	51.2	0.194	1.0	0.906
	Unnao	40.1	0.239	2.6	0.930
	Lucknow	12.4	0.489	12.8	0.559
	Farrukhabad	22.6	0.317	3.9	0.696
	Kannauj	33.0	0.266	2.0	0.725
	Etawah	16.2	0.400	6.3	0.594
	Auraiya	29.7	0.295	2.0	0.738
	Kanpur Dehat	39.0	0.239	1.5	0.801
	Kanpur Nagar	20.3	0.420	12.1	0.600
	Jalaun	26.4	0.317	4.3	0.751
	Jhansi	19.3	0.365	7.2	0.603
	Lalitpur	37.6	0.260	1.2	0.709
	Hamirpur	25.4	0.295	1.3	0.628
	Mahoba	29.8	0.266	1.9	0.741
	Banda	41.8	0.229	2.5	0.837
	Chitrakoot	40.7	0.229	2.2	0.817
	Fatehpur	47.3	0.229	1.4	0.858
	Pratapgarh	28.7	0.295	1.6	0.675
	Kaushambi	46.1	0.229	1.9	0.865
	Allahabad	29.6	0.295	5.3	0.870
	Bara Banki	48.6	0.223	1.8	0.851
	Faizabad	28.2	0.295	3.9	0.691
	Ambedkar Nagar	31.0	0.266	1.0	0.635
	Bahraich	52.8	0.188	1.6	0.913
	Shrawasti	55.4	0.188	1.1	0.832
	Balrampur	45.5	0.229	0.9	0.725
	Gonda	31.1	0.266	1.9	0.674
	Siddharthnagar	32.0	0.266	0.6	0.581
	Basti	23.7	0.295	3.8	0.641
	Sant Kabir Nagar	29.5	0.266	1.1	0.620

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Mahrajganj	29.6	0.266	0.7	0.597
	Gorakhpur	21.5	0.299	4.1	0.667
	Kushinagar	31.5	0.266	3.2	0.747
	Deoria	19.7	0.317	4.6	0.620
	Azamgarh	22.2	0.317	1.5	0.594
	Mau	20.4	0.295	3.2	0.657
	Ballia	26.5	0.295	3.0	0.631
	Jaunpur	11.4	0.332	3.5	0.543
	Ghazipur	25.5	0.295	2.6	0.620
	Chandauli	30.0	0.295	2.9	0.820
	Varanasi	12.2	0.383	6.2	0.639
	Sant Ravidas Nagar (Bhadohi)	28.9	0.290	1.0	0.654
	Mirzapur	27.5	0.295	3.6	0.815
	Sonbhadra	46.2	0.229	2.2	0.846
	Etah	32.2	0.266	4.8	0.894
	Kanshiram Nagar	30.4	0.282	2.2	0.741
	Amethi	30.6	0.266	1.1	0.670
	Budaun	36.1	0.260	4.4	0.944
	Ghaziabad	4.3	0.657	18.7	0.314
	Hapur	6.3	0.627	10.9	0.380
	Moradabad	13.3	0.420	6.4	0.542
	Muzaffarnagar	9.8	0.489	7.2	0.455
	Rae Bareli	37.7	0.242	2.3	0.835
	Sambhal	29.9	0.295	3.3	0.771
	Shamli	11.4	0.460	8.2	0.508
	Sultanpur	30.6	0.266	3.5	0.769
Bihar	Pashchim Champaran	58.2	0.157	0.4	0.924
	Purba Champaran	48.3	0.223	0.3	0.565
	Sheohar	46.1	0.229	0.5	0.563
	Sitamarhi	55.0	0.157	0.1	0.815
	Madhubani	48.3	0.223	0.0	0.498
	Supaul	63.6	0.157	0.3	0.711
	Araria	59.2	0.157	0.1	0.765
	Kishanganj	43.6	0.229	0.0	0.485
	Purnia	49.7	0.223	0.5	0.616
	Katihar	49.5	0.223	0.2	0.567
	Madhepura	64.9	0.157	0.2	0.716
	Saharsa	50.9	0.194	0.7	0.651
	Darbhanga	43.0	0.229	0.3	0.558
	Muzaffarpur	40.0	0.229	2.9	0.788
	Gopalganj	37.5	0.229	1.3	0.633
	Siwan	34.0	0.229	1.1	0.765
	Saran	31.4	0.229	0.6	0.654
	Vaishali	38.9	0.229	0.4	0.639
	Samastipur	52.2	0.194	0.2	0.619
	Begusarai	40.6	0.229	0.1	0.534

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Khagaria	40.7	0.229	1.1	0.632
	Bhagalpur	28.8	0.229	1.1	0.764
	Banka	42.6	0.229	0.3	0.593
	Munger	20.3	0.295	1.9	0.599
	Lakhisarai	32.4	0.229	1.3	0.689
	Sheikhpura	34.1	0.229	1.0	0.670
	Nalanda	31.5	0.229	1.0	0.675
	Patna	15.0	0.332	9.1	0.856
	Bhojpur	22.8	0.295	2.6	0.709
	Buxar	21.8	0.295	0.9	0.632
	Kaimur (Bhabua)	34.9	0.229	0.4	0.691
	Rohtas	20.9	0.295	2.4	0.622
	Aurangabad	28.0	0.245	1.2	0.680
	Gaya	37.5	0.229	1.1	0.709
	Nawada	38.3	0.229	1.5	0.776
	Jamui	43.5	0.229	0.5	0.628
	Jehanabad	31.7	0.229	1.4	0.720
	Arwal	35.4	0.229	0.3	0.596
Sikkim	North District	31.6	0.218	0.0	0.716
	West District	29.2	0.218	0.0	0.758
	South District	22.1	0.291	1.2	0.669
	East District	21.4	0.295	1.0	0.611
Arunachal Pradesh	Tawang	23.8	0.295	0.0	0.473
	West Kameng	12.5	0.324	0.0	0.505
	East Kameng	40.7	0.228	0.0	0.657
	Papum Pare	14.9	0.366	2.1	0.457
	Upper Subansiri	55.9	0.181	0.0	0.767
	Upper Siang	30.8	0.259	0.0	0.580
	Changlang	23.1	0.295	0.0	0.475
	Lower Subansiri	24.2	0.295	0.0	0.593
	Dibang Valley	33.3	0.255	0.0	0.595
	Lower Dibang Valley	26.7	0.331	0.0	0.550
	Anjaw	36.4	0.218	0.0	0.512
	East Siang	14.3	0.366	2.9	0.499
	Kra Daadi	30.8	0.254	0.0	0.574
	Kurung Kumey	40.9	0.226	0.0	0.528
	Lohit	21.1	0.327	0.0	0.602
	Longding	47.1	0.218	0.0	0.576
	Namsai	34.0	0.250	0.0	0.532
	Siang	30.0	0.256	0.0	0.595
	Tirap	26.9	0.295	0.0	0.483
	West Siang	22.7	0.332	2.3	0.556
Nagaland	Mon	65.5	0.151	0.0	0.785
	Mokokchung	25.9	0.306	0.0	0.632
	Zunheboto	42.9	0.218	0.0	0.574
	Wokha	32.0	0.229	0.0	0.747

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Dimapur	4.2	0.438	4.8	0.432
	Phek	59.4	0.151	0.0	0.874
	Tuensang	58.6	0.151	0.0	0.934
	Longleng	55.6	0.151	0.0	0.782
	Kiphire	69.0	0.151	0.0	0.817
	Kohima	29.8	0.287	0.0	0.684
	Peren	33.3	0.250	0.0	0.829
Manipur	Senapati	32.8	0.228	0.0	0.818
	Tamenglong	53.2	0.152	0.0	0.925
	Churachandpur	33.0	0.255	0.0	0.954
	Bishnupur	23.7	0.295	0.8	0.628
	Thoubal	25.2	0.295	0.4	0.582
	Imphal West	15.9	0.404	1.9	0.509
	Imphal East	20.6	0.333	1.2	0.612
	Ukhrul	59.4	0.151	0.0	0.914
	Chandel	30.6	0.263	0.0	0.706
Mizoram	Mamit	20.5	0.402	0.0	0.501
	Kolasib	10.6	0.494	0.0	0.385
	Aizawl	6.7	0.595	5.3	0.341
	Champhai	12.3	0.439	1.5	0.420
	Serchhip	10.0	0.469	0.0	0.403
	Lunglei	11.3	0.443	1.3	0.452
	Lawngtlai	34.4	0.295	0.0	0.742
	Saiha	22.2	0.400	0.0	0.515
Tripura	Dhalai	24.1	0.295	0.0	0.422
	Gomati	13.3	0.295	0.4	0.430
	Khowai	18.2	0.295	0.0	0.387
	North Tripura	14.3	0.295	0.9	0.482
	Sepahijala	13.5	0.315	0.0	0.390
	South Tripura	20.3	0.295	0.0	0.427
	Unakoti	26.0	0.288	0.0	0.409
	West Tripura	7.9	0.332	0.8	0.396
Meghalaya	South Garo Hills	26.2	0.293	0.0	0.415
	Ribhoi	52.4	0.190	0.0	0.736
	East Khasi Hills	41.7	0.218	1.4	0.912
	East Garo Hills	27.2	0.295	0.0	0.539
	East Jantia Hills	63.2	0.151	0.0	0.895
	North Garo Hills	25.7	0.295	0.0	0.461
	South West Garo Hills	30.0	0.264	0.0	0.442
	South West Khasi Hills	65.1	0.151	0.0	0.788
	West Garo Hills	20.0	0.295	0.0	0.452
	West Jaintia Hills	70.7	0.151	0.0	0.842
	West Khasi Hills	69.8	0.148	0.0	0.651
Assam	Kokrajhar	32.1	0.229	0.4	0.615
	Goalpara	36.9	0.229	0.8	0.618
	Barpeta	31.6	0.229	0.5	0.638

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Morigaon	31.1	0.229	0.8	0.603
	Lakhimpur	25.2	0.295	0.4	0.448
	Dhemaji	36.8	0.229	0.3	0.585
	Tinsukia	24.7	0.295	1.6	0.626
	Dibrugarh	19.8	0.295	2.2	0.647
	Golaghat	25.0	0.295	0.9	0.475
	Dima Hasao	23.9	0.295	0.0	0.465
	Cachar	33.9	0.229	0.8	0.642
	Karimganj	33.7	0.229	0.0	0.545
	Hailakandi	29.0	0.229	0.0	0.518
	Bongaigaon	24.1	0.229	0.8	0.657
	Chirang	28.0	0.229	0.4	0.519
	Kamrup	25.4	0.295	0.7	0.546
	Kamrup Metropolitan	11.4	0.402	6.4	0.510
	Nalbari	26.6	0.266	0.0	0.534
	Baksa	28.9	0.229	0.0	0.521
	Darrang	32.5	0.229	0.2	0.578
	Udalguri	35.1	0.229	0.0	0.578
	Biswanath	27.4	0.286	0.4	0.531
	Charaideo	27.8	0.266	0.8	0.609
	Dhubri	34.0	0.229	0.5	0.503
	Hojai	24.2	0.266	0.8	0.519
	Jorhat	16.1	0.314	1.1	0.593
	Karbi Anglong	26.1	0.295	0.6	0.513
	Majuli	31.3	0.229	0.0	0.571
	Nagaon	30.3	0.229	0.8	0.628
	Sivasagar	17.5	0.317	2.6	0.578
	Sonitpur	28.9	0.266	0.3	0.621
	South Salmara Mancachar	41.2	0.229	0.0	0.454
	West Karbi Anglong	30.9	0.229	0.0	0.505
West Bengal	Darjiling	21.4	0.295	1.5	0.527
	Jalpaiguri	18.5	0.295	0.6	0.493
	Koch Bihar	26.6	0.229	0.3	0.487
	Uttar Dinajpur	23.4	0.260	1.0	0.493
	Dakshin Dinajpur	19.7	0.295	0.4	0.418
	Maldah	18.1	0.295	0.4	0.395
	Murshidabad	25.9	0.229	0.2	0.502
	Birbhum	24.8	0.256	1.1	0.533
	Nadia	24.8	0.266	1.3	0.510
	North Twenty Four Parganas	9.8	0.332	2.5	0.516
	Hugli	12.3	0.295	2.0	0.541
	Bankura	34.3	0.229	0.3	0.533
	Puruliya	45.6	0.223	0.8	0.644
	Haora	9.0	0.295	1.2	0.544
	Kolkata	5.5	0.402	7.4	0.500
	South Twenty Four Parganas	9.5	0.295	1.2	0.446

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Paschim Medinipur	29.8	0.229	0.5	0.556
	Purba Medinipur	23.0	0.229	0.1	0.490
	Paschim Barddhaman	11.5	0.332	3.4	0.548
	Purba Barddhaman	20.1	0.295	0.1	0.414
Jharkhand	Garhwa	64.1	0.151	0.8	1.106
	Chatra	61.1	0.157	1.0	0.999
	Kodarma	31.8	0.266	0.7	0.557
	Giridih	34.6	0.260	0.9	0.573
	Deoghar	41.6	0.229	0.6	0.622
	Godda	50.8	0.194	0.3	0.686
	Sahibganj	55.8	0.157	0.3	0.876
	Pakur	55.5	0.157	0.0	0.788
	Dhanbad	16.5	0.332	2.8	0.551
	Bokaro	19.2	0.317	5.5	0.617
	Lohardaga	41.7	0.229	0.9	0.630
	Purbi Singhbhum	25.2	0.332	10.3	0.761
	Palamu	52.7	0.193	0.8	0.785
	Latehar	68.2	0.151	0.0	0.882
	Hazaribagh	30.8	0.266	1.1	0.626
	Ramgarh	22.4	0.295	2.3	0.582
	Dumka	53.5	0.188	0.6	0.784
	Jamtara	45.7	0.229	1.5	0.678
	Ranchi	23.6	0.295	8.4	0.729
	Khunti	56.3	0.171	0.7	0.911
	Gumla	55.3	0.188	0.6	0.691
	Simdega	61.0	0.157	0.7	0.916
	Pashchimi Singhbhum	66.2	0.151	0.7	0.981
	Saraikela-Kharsawan	38.1	0.229	2.1	0.674
Odisha	Bargarh	27.6	0.295	1.6	0.605
	Jharsuguda	18.3	0.377	3.7	0.535
	Sambalpur	26.6	0.295	3.0	0.705
	Debagarh	37.7	0.229	1.2	0.795
	Sundargarh	23.0	0.317	4.9	0.757
	Kendujhar	38.8	0.236	1.7	0.881
	Mayurbhanj	47.4	0.223	0.9	0.719
	Baleshwar	21.2	0.295	1.4	0.536
	Bhadrak	15.8	0.295	0.7	0.479
	Kendrapara	16.7	0.295	0.8	0.483
	Jagatsinghapur	14.2	0.332	0.7	0.464
	Cuttack	14.1	0.332	4.6	0.579
	Jajapur	18.3	0.295	1.3	0.536
	Dhenkanal	25.5	0.295	0.6	0.545
	Anugul	24.2	0.295	0.8	0.596
	Nayagarh	20.2	0.295	0.7	0.520
	Khordha	11.6	0.402	7.0	0.537
	Puri	14.9	0.332	1.4	0.481

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Ganjam	15.1	0.317	1.8	0.548
	Gajapati	45.6	0.229	0.3	0.648
	Kandhamal	35.8	0.229	0.9	0.707
	Baudh	34.1	0.260	0.4	0.644
	Subarnapur	26.9	0.295	0.8	0.580
	Balangir	30.6	0.267	1.2	0.593
	Nuapada	38.8	0.229	0.6	0.727
	Kalahandi	36.7	0.229	0.4	0.729
	Rayagada	47.9	0.223	0.7	0.809
	Nabarangapur	54.4	0.188	0.3	0.816
	Koraput	53.4	0.188	1.7	0.980
	Malkangiri	53.2	0.194	0.6	0.947
Chhattisgarh	Koriya	40.8	0.260	4.3	0.919
	Jashpur	48.2	0.218	1.4	0.862
	Raigarh	22.7	0.332	1.4	0.574
	Korba	22.1	0.376	5.4	0.596
	Janjgir - Champa	13.5	0.376	2.4	0.469
	Kabeerdham	18.9	0.339	1.5	0.561
	Rajnandgaon	11.1	0.355	1.9	0.498
	Mahasamund	22.0	0.332	2.6	0.568
	Dhamtari	12.7	0.383	2.8	0.489
	Uttar Bastar Kanker	19.7	0.332	3.0	0.573
	Narayanpur	56.5	0.183	1.4	1.395
	Bijapur	65.2	0.119	0.8	1.247
	Balod	14.2	0.383	2.4	0.491
	Baloda Bazar	16.8	0.335	2.8	0.579
	Balrampur	53.9	0.188	1.4	0.970
	Bastar	51.3	0.194	2.6	1.156
	Bemetara	15.9	0.332	1.9	0.540
	Bilaspur	19.0	0.355	6.3	0.684
	Dantewada	53.8	0.188	1.3	1.030
	Durg	4.8	0.531	14.0	0.397
	Gariyaband	27.7	0.295	1.1	0.623
	Kodagaon	53.3	0.188	1.0	0.949
	Mungeli	24.5	0.295	1.0	0.600
	Raipur	7.1	0.443	5.9	0.445
	Sukma	65.5	0.151	0.0	1.029
	Surajpur	38.1	0.260	2.2	0.810
	Surguja	45.0	0.229	3.3	0.971
Madhya Pradesh	Sheopur	37.2	0.256	1.6	0.779
	Morena	20.2	0.376	3.5	0.564
	Bhind	21.0	0.375	3.4	0.574
	Gwalior	8.7	0.531	11.0	0.411
	Datia	18.8	0.376	3.5	0.558
	Shivpuri	35.0	0.266	2.9	0.831
	Tikamgarh	24.3	0.332	1.6	0.642

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Chhatarpur	35.1	0.255	2.1	0.942
	Panna	43.8	0.229	0.3	0.736
	Sagar	26.4	0.295	2.0	0.660
	Damoh	37.3	0.229	2.1	0.871
	Satna	32.4	0.260	5.0	1.025
	Rewa	48.4	0.223	0.8	0.825
	Umaria	42.1	0.229	2.5	0.893
	Neemuch	13.7	0.378	3.0	0.508
	Mandsaur	15.6	0.332	3.3	0.583
	Ratlam	23.3	0.334	4.9	0.709
	Ujjain	9.6	0.443	9.5	0.532
	Dewas	14.5	0.367	6.2	0.609
	Dhar	31.3	0.295	2.3	0.790
	Indore	4.4	0.549	14.1	0.375
	Khargone (West Nimar)	17.4	0.406	4.7	0.530
	Barwani	34.8	0.266	1.7	0.742
	Rajgarh	29.3	0.275	1.7	0.733
	Vidisha	19.9	0.332	2.2	0.582
	Bhopal	8.4	0.549	9.9	0.402
	Sehore	18.5	0.332	2.7	0.577
	Raisen	19.5	0.332	2.2	0.602
	Betul	34.0	0.276	2.9	0.789
	Harda	14.3	0.420	7.3	0.518
	Hoshangabad	23.0	0.371	4.1	0.613
	Katni	31.5	0.256	1.7	0.922
	Jabalpur	27.8	0.295	0.0	0.569
	Narsimhapur	29.5	0.295	2.5	0.680
	Dindori	61.1	0.151	0.5	1.091
	Mandla	46.7	0.223	2.5	0.884
	Chhindwara	34.8	0.295	3.7	0.764
	Seoni	43.0	0.229	3.1	0.930
	Balaghat	25.7	0.308	0.3	0.551
	Guna	30.0	0.295	3.5	0.707
	Ashoknagar	30.6	0.266	1.8	0.723
	Shahdol	45.7	0.229	1.5	0.921
	Anuppur	45.2	0.223	1.4	0.904
	Sidhi	47.5	0.229	1.6	0.883
	Singrauli	45.9	0.229	3.0	0.999
	Jhabua	58.0	0.194	2.4	0.978
	Alirajpur	45.0	0.229	1.9	0.777
	Khandwa (East Nimar)	21.9	0.332	1.7	0.608
	Burhanpur	24.0	0.317	2.4	0.640
	Agar Malwa	19.9	0.332	1.3	0.499
	Shajapur	16.3	0.332	1.7	0.557
Gujarat	Kachchh	8.6	0.402	3.5	0.449
	Banas Kantha	25.6	0.295	0.8	0.592

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Patan	13.6	0.332	0.9	0.474
	Mahesana	14.5	0.332	1.7	0.508
	Gandhinagar	9.6	0.439	6.3	0.425
	Porbandar	5.4	0.439	6.1	0.419
	Amreli	8.0	0.402	0.3	0.349
	Anand	14.0	0.367	2.5	0.481
	Dohad	40.1	0.229	0.8	0.651
	Narmada	35.5	0.260	0.3	0.593
	Bharuch	13.3	0.402	2.1	0.434
	The Dangs	40.7	0.229	0.0	0.678
	Navsari	14.3	0.402	3.6	0.460
	Valsad	12.0	0.402	3.8	0.432
	Surat	8.9	0.439	7.8	0.450
	Tapi	23.5	0.332	1.9	0.536
	Ahmadabad	4.0	0.439	8.3	0.442
	Aravali	20.9	0.295	0.9	0.540
	Bhavnagar	14.7	0.332	7.3	0.617
	Botad	7.2	0.402	1.2	0.355
	Chhota Udaipur	31.5	0.264	0.4	0.555
	Devbhumi Dwarka	6.4	0.354	1.2	0.461
	Gir Somnath	7.7	0.332	1.2	0.425
	Jamnagar	3.5	0.439	3.2	0.339
	Junagadh	6.7	0.402	2.6	0.389
	Kheda	18.5	0.332	3.2	0.573
	Mahisagar	23.9	0.295	1.7	0.558
	Morbi	4.2	0.439	4.9	0.383
	Panch Mahals	26.4	0.295	0.5	0.662
	Rajkot	3.6	0.439	6.5	0.399
	Sabar Kantha	21.1	0.332	2.5	0.577
	Surendranagar	6.5	0.402	0.4	0.354
	Vadodara	9.8	0.439	11.2	0.450
Dadra & Nagar Haveli and Daman and Diu	Diu	5.3	0.439	5.3	0.372
	Daman	15.1	0.340	2.7	0.548
	Dadra & Nagar Haveli	17.8	0.332	2.3	0.511
Maharashtra	Nandurbar	37.6	0.260	1.2	0.736
	Dhule	20.5	0.332	3.6	0.632
	Jalgaon	14.3	0.405	2.5	0.469
	Buldana	14.2	0.334	2.8	0.582
	Akola	10.6	0.408	2.7	0.445
	Washim	17.1	0.332	1.1	0.531
	Amravati	10.4	0.422	3.0	0.425
	Wardha	10.1	0.443	3.1	0.415
	Nagpur	5.3	0.531	12.9	0.397
	Bhandara	12.6	0.382	2.9	0.482
	Gondiya	13.2	0.334	1.4	0.526
	Gadchiroli	24.1	0.295	0.8	0.585

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Chandrapur	15.3	0.403	2.1	0.465
	Yavatmal	17.8	0.376	1.1	0.478
	Nanded	18.9	0.332	2.7	0.587
	Hingoli	15.3	0.332	1.4	0.541
	Parbhani	20.2	0.332	1.4	0.554
	Jalna	21.2	0.332	1.0	0.541
	Aurangabad	14.4	0.383	4.7	0.550
	Nashik	20.7	0.332	2.8	0.597
	Mumbai Suburban	1.5	0.510	12.3	0.381
	Mumbai	1.7	0.620	23.2	0.330
	Raigarh	9.2	0.420	3.8	0.411
	Pune	6.7	0.439	6.2	0.441
	Latur	16.9	0.332	0.9	0.539
	Osmanabad	16.0	0.332	0.4	0.473
	Solapur	17.2	0.332	1.6	0.521
	Satara	12.4	0.336	1.6	0.520
	Ratnagiri	10.4	0.332	3.0	0.533
	Sindhudurg	9.1	0.332	2.5	0.530
	Kolhapur	8.4	0.420	3.2	0.434
	Sangli	10.9	0.401	3.1	0.459
	Palghar	12.8	0.402	7.2	0.539
	Thane	3.8	0.510	9.1	0.395
	Srikakulam	12.4	0.295	1.4	0.522
Andhra Pradesh	Vizianagaram	17.1	0.295	0.3	0.479
	Visakhapatnam	13.7	0.367	4.1	0.564
	East Godavari	12.8	0.402	4.8	0.489
	West Godavari	7.6	0.402	2.9	0.430
	Krishna	10.2	0.367	2.4	0.480
	Guntur	13.4	0.371	1.9	0.483
	Prakasam	13.7	0.332	1.3	0.539
	Sri Potti Sriramulu Nellore	12.6	0.367	1.5	0.484
	Y.S.R.	7.2	0.402	0.5	0.387
	Kurnool	11.1	0.332	0.9	0.490
	Anantapur	13.5	0.332	0.9	0.455
	Chittoor	10.0	0.332	1.8	0.509
Karnataka	Belgaum	13.9	0.332	1.8	0.494
	Bagalkot	15.1	0.332	0.2	0.398
	Bijapur	19.2	0.332	0.9	0.487
	Bidar	16.0	0.317	0.7	0.448
	Raichur	16.0	0.332	1.2	0.456
	Koppal	16.9	0.306	1.3	0.474
	Gadag	18.1	0.317	0.7	0.506
	Dharwad	7.7	0.332	3.5	0.533
	Uttara Kannada	9.2	0.334	4.2	0.537
	Haveri	15.2	0.332	1.8	0.439
	Bellary	10.4	0.332	3.5	0.524

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Chitradurga	8.6	0.332	1.3	0.432
	Davanagere	9.8	0.332	1.3	0.440
	Shimoga	7.8	0.350	1.4	0.458
	Udupi	3.1	0.420	5.3	0.403
	Chikmagalur	8.7	0.332	2.3	0.507
	Tumkur	9.4	0.332	1.2	0.492
	Bangalore	4.4	0.526	12.4	0.375
	Mandya	10.2	0.332	1.2	0.444
	Hassan	8.7	0.332	1.7	0.460
	Dakshina Kannada	3.3	0.439	5.0	0.405
	Kodagu	7.7	0.401	6.7	0.501
	Mysore	11.2	0.332	2.5	0.521
	Chamarajanagar	14.2	0.332	0.5	0.435
	Gulbarga	13.0	0.332	2.2	0.508
	Yadgir	15.6	0.295	0.8	0.475
	Kolar	6.9	0.383	2.1	0.432
	Chikkaballapura	9.9	0.332	1.4	0.453
	Bangalore Rural	5.3	0.394	2.6	0.393
	Ramanagara	10.4	0.332	1.6	0.492
Goa	North Goa	1.4	0.616	21.7	0.319
	South Goa	0.5	0.618	27.7	0.321
Lakshadweep	Lakshadweep	3.0	0.521	6.1	0.311
Kerala	Kasaragod	5.6	0.439	4.4	0.402
	Kannur	1.4	0.510	7.3	0.345
	Wayanad	12.1	0.402	3.9	0.481
	Kozhikode	2.3	0.526	8.7	0.324
	Malappuram	1.1	0.489	9.0	0.372
	Palakkad	5.7	0.439	5.2	0.416
	Thrissur	1.4	0.526	13.5	0.365
	Ernakulam	1.7	0.547	13.8	0.339
	Idukki	7.2	0.413	2.3	0.439
	Kottayam	1.6	0.526	10.1	0.348
	Alappuzha	2.8	0.489	8.2	0.360
	Pathanamthitta	1.8	0.510	11.3	0.366
	Kollam	2.1	0.489	8.2	0.363
	Thiruvananthapuram	3.6	0.495	11.0	0.394
Tamil Nadu	Thiruvallur	3.5	0.526	7.0	0.359
	Chennai	1.0	0.547	13.4	0.326
	Kancheepuram	3.6	0.439	8.3	0.439
	Vellore	5.6	0.439	4.5	0.383
	Tiruvannamalai	8.7	0.402	2.6	0.457
	Viluppuram	8.2	0.399	1.1	0.406
	Salem	5.7	0.402	1.4	0.383
	Namakkal	8.1	0.439	2.4	0.389
	Erode	5.2	0.402	2.9	0.386
	The Nilgiris	7.2	0.332	1.2	0.469

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Dindigul	10.6	0.343	2.4	0.501
	Karur	9.8	0.367	2.5	0.438
	Tiruchirappalli	7.2	0.402	3.0	0.427
	Perambalur	10.3	0.373	1.6	0.420
	Ariyalur	12.2	0.332	0.9	0.436
	Cuddalore	8.9	0.420	3.5	0.416
	Nagapattinam	9.1	0.367	2.2	0.467
	Thiruvarur	11.0	0.371	2.4	0.421
	Thanjavur	7.3	0.402	2.8	0.427
	Pudukkottai	7.1	0.371	1.8	0.406
	Sivaganga	4.7	0.420	1.5	0.359
	Madurai	5.4	0.408	4.7	0.428
	Theni	6.8	0.402	2.3	0.416
	Virudhunagar	7.9	0.332	1.6	0.488
	Ramanathapuram	6.5	0.402	1.2	0.369
	Thoothukkudi	4.1	0.439	5.4	0.396
	Tirunelveli	7.6	0.371	1.7	0.429
	Kanniyakumari	3.6	0.439	4.8	0.393
	Dharmapuri	9.9	0.342	1.5	0.425
	Krishnagiri	5.5	0.402	1.5	0.357
	Coimbatore	4.3	0.439	4.2	0.412
	Tiruppur	6.5	0.408	4.4	0.448
Puducherry	Yanam	3.3	0.511	6.7	0.380
	Puducherry	2.6	0.547	13.9	0.354
	Mahe	0.0	0.573	15.0	0.290
	Karaikal	3.7	0.439	6.7	0.415
Andaman & Nicobar Islands	Nicobars	17.6	0.377	0.0	0.428
	North & Middle Andaman	12.5	0.402	1.6	0.414
	South Andaman	3.1	0.510	5.3	0.342
Telangana	Adilabad	17.6	0.360	1.0	0.488
	Bhadradri Kothagudem	13.1	0.383	1.7	0.452
	Hyderabad	3.3	0.549	9.8	0.340
	Jagitial	11.8	0.383	1.2	0.449
	Jangoan	12.7	0.332	0.9	0.456
	Jayashankar Bhupalapally	14.1	0.332	0.7	0.489
	Jogulamba Gadwal	9.8	0.332	0.6	0.447
	Kamareddy	16.9	0.302	1.2	0.580
	Karimnagar	10.7	0.406	3.1	0.447
	Khammam	9.3	0.406	1.6	0.428
	Komaram Bheem Asifabad	18.6	0.295	1.0	0.583
	Mahabubabad	15.7	0.332	0.4	0.473
	Mahabubnagar	11.5	0.332	2.5	0.536
	Mancherial	14.2	0.406	1.1	0.444
	Medak	15.3	0.295	1.0	0.513
	Medchal-Malkajgiri	6.8	0.526	11.0	0.392

State/UT	District	Households having *ai* <0.200 (Per cent)	Median *ai*	Households having *ai* ≥0.800 (Per cent)	Within-district inequality in household wealth
	Nagarkurnool	16.9	0.295	0.4	0.522
	Nalgonda	12.8	0.348	2.0	0.566
	Nirmal	16.5	0.335	1.2	0.524
	Nizamabad	10.1	0.383	1.1	0.423
	Peddapalli	9.7	0.440	1.2	0.391
	Rajanna Sircilla	8.4	0.406	1.2	0.398
	Ranga Reddy	7.4	0.454	6.7	0.460
	Sangareddy	12.2	0.332	0.9	0.456
	Siddipet	11.2	0.371	1.3	0.531
	Suryapet	12.8	0.371	1.5	0.480
	Vikarabad	16.6	0.295	0.4	0.516
	Wanaparthy	10.2	0.332	0.3	0.447
	Warangal Rural	16.0	0.332	0.4	0.460
	Warangal Urban	10.7	0.443	3.0	0.423
	Yadadri Bhuvanagiri	10.6	0.369	1.2	0.434
Ladakh	Leh (Ladakh)	8.3	0.395	2.1	0.424
	Kargil	24.4	0.260	0.0	0.658

Source: Author