

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 household income provides only a partial view of the economic resources available in a household to support individual consumption. In this context, it is emphasised to consider household wealth 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 their wealth. Wealth 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 in household assets that may not be easily converted into money, yet household assets may allow the 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 ($0.2\leq ai<0.4$); average ($0.4\leq ai<0.6$); above average ($0.6\leq ai<0.8$); and rich ($ai\geq 0.8$).

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

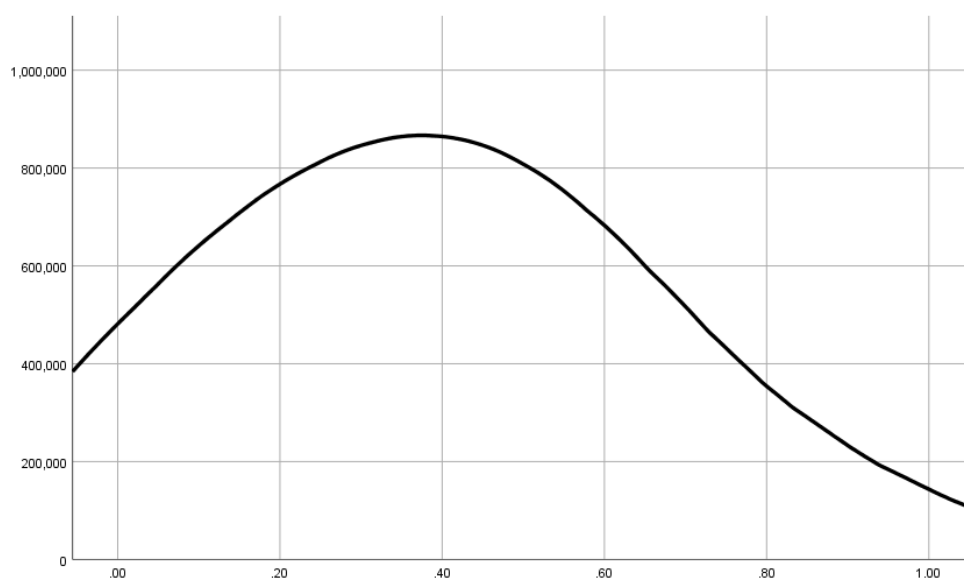


Figure 1: Kernel density plot of the distribution of households by composite household asset index across 636699 households in India, 2019-2021.

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 | | | | |
| Poor | (<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 |
| Rich | (≥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 | | - | 0.329 | - |
| | | 0.334 | | 0.749 |
| N | | 636699 | 476561 | 160138 |

Source: Author

The distribution of households by the composite household asset index is found to be different in different states and Union Territories of the country (Table 2). In Meghalaya, Bihar and Jharkhand, the household wealth was low in more than 40 per cent 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 was 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. Besides Chandigarh, there are only 6 states/Union Territories in which at least 10 per cent of the households has 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 | | | | | Median | Skewness |
|--------------------------------------|---------------------------------|---------|---------|---------|------|--------|----------|
| | <0.2 | 0.2-0.4 | 0.4-0.6 | 0.6-0.8 | ≥0.8 | | |
| 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).

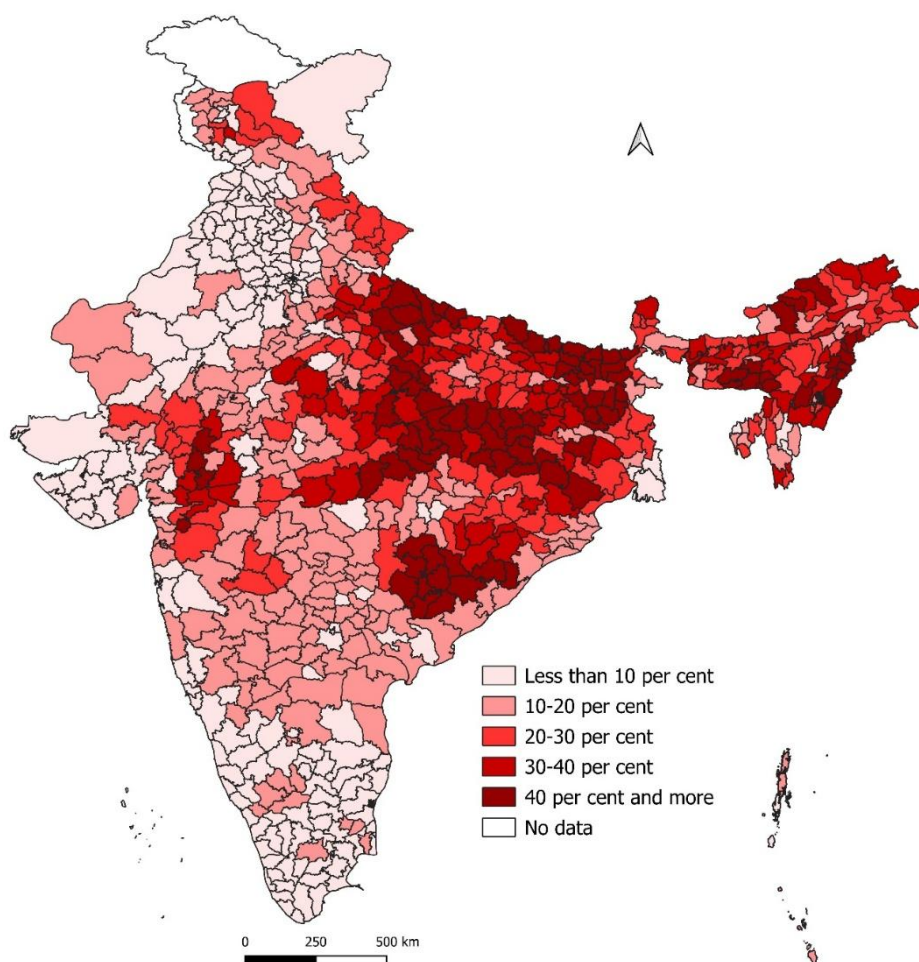


Figure 2: Inter-district variation in the proportion of households in the district having low household wealth (household asset index less than 0.200).

Source: Author

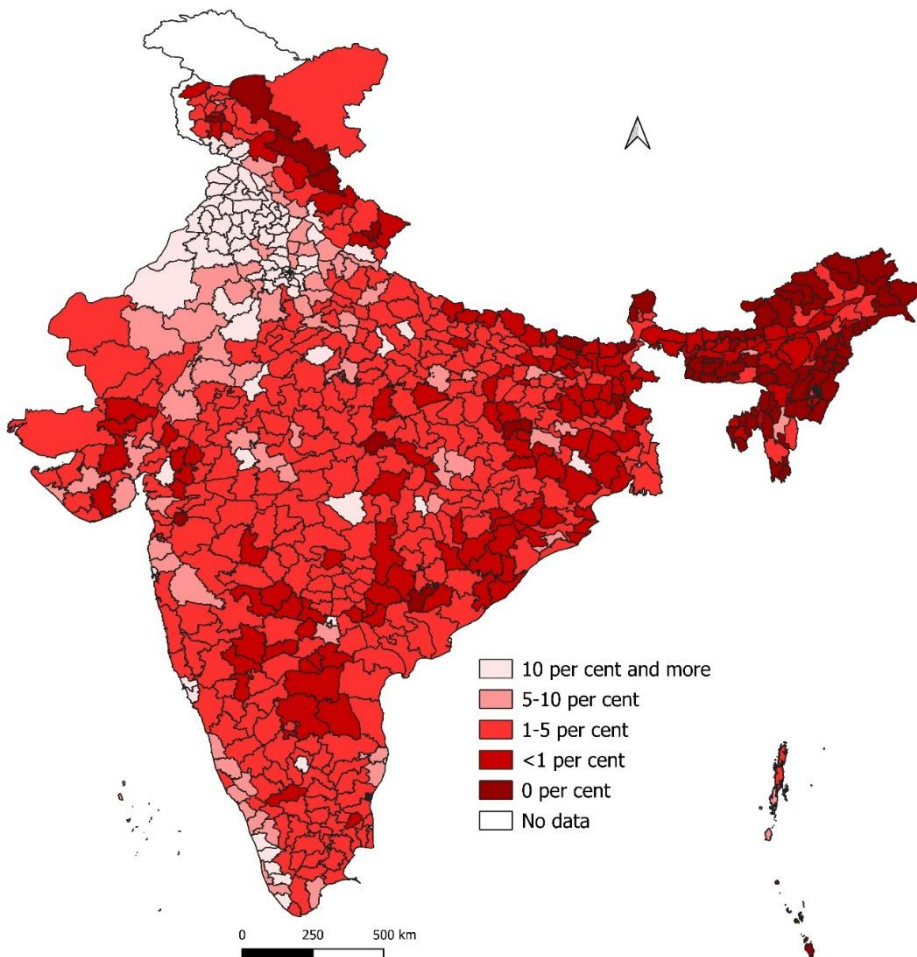


Figure 3: Inter-district variation in the proportion of households in the district having high household wealth (household asset index at least 0.800).

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*, 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.

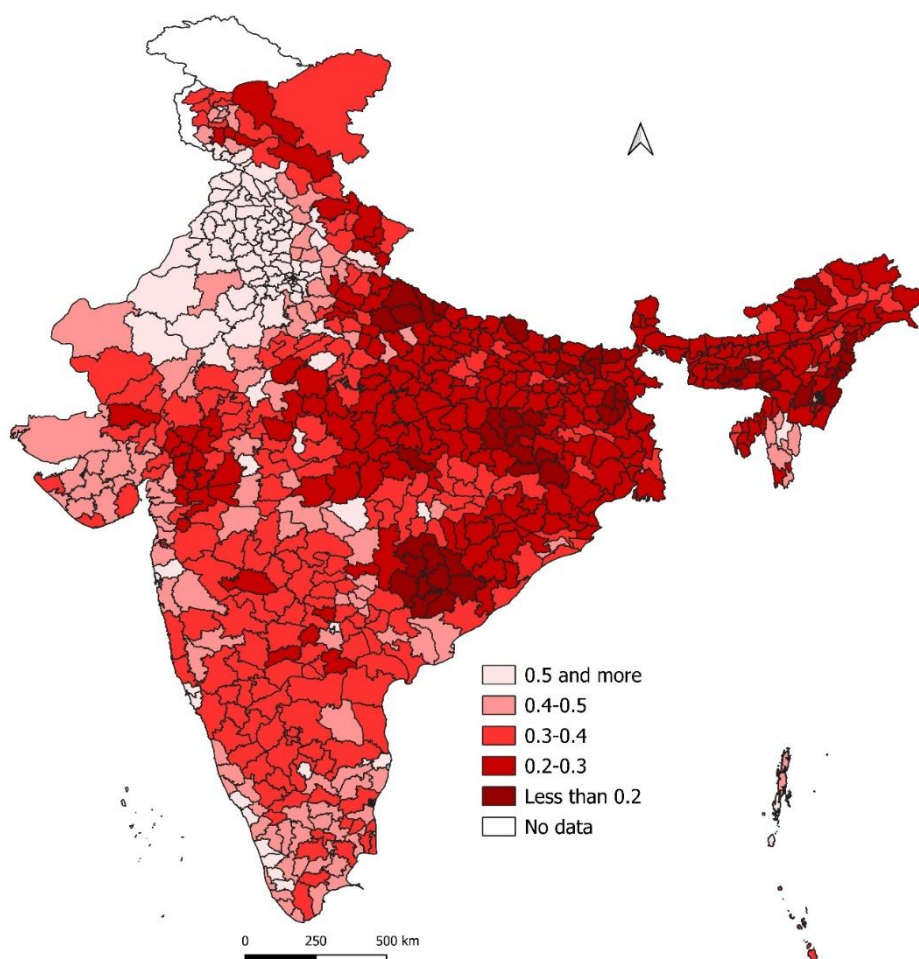


Figure 4: Inter-district variation in the median of the distribution of the households by the composite household asset index.

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.

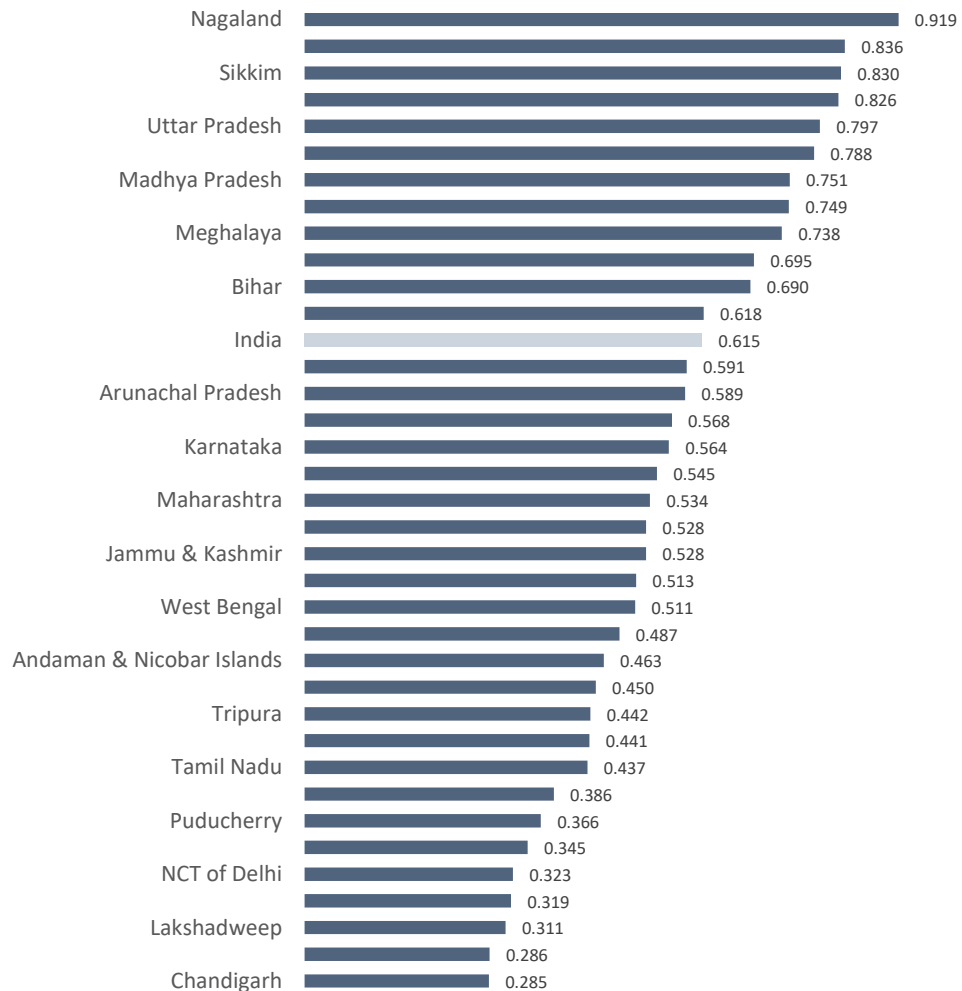


Figure 5: Inequality in household wealth (index of variation *IV* in composite household asset index) in states and Union Territories of India, 2019-2021.

Source: Author

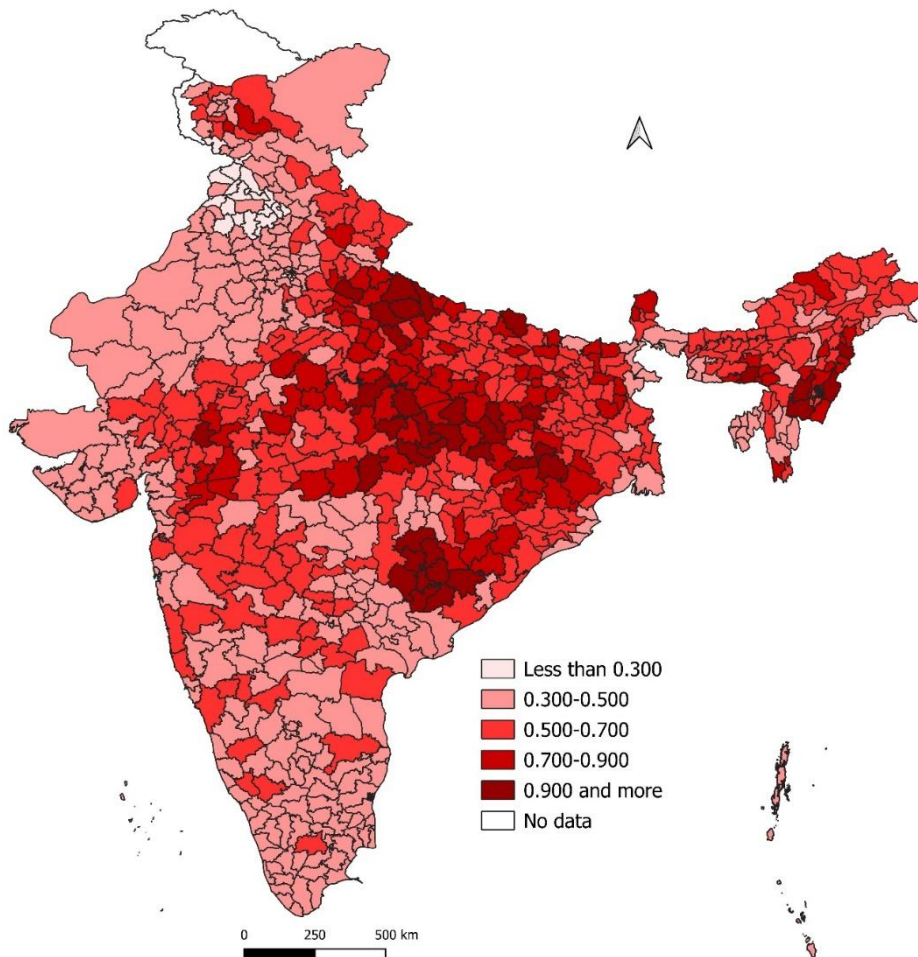


Figure 6: Inter-district variation in the within-district inequality in household wealth.
Source: Author

The index of variation (IV) in the composite household asset index is found to be 0.615. There are 12 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 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|---------------------------|----------------------------|--|---------------------|---|--|
| Chandigarh Uttarakhand | 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 | 2.0 | 0.745 | 36.0 | 0.285 |
| | 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 |
| Haryana | 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 |
| | 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 |
| Delhi | 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 |
| | Central | 2.6 | 0.637 | 17.5 | 0.313 |

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥0.800 (Per cent) | Within- district inequality in household wealth |
|---------------|----------------|--|---------------------|--|--|
| Rajasthan | 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 |
| | 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 |
| Uttar Pradesh | Pratapgarh | 39.5 | 0.260 | 1.7 | 0.702 |
| | 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|----------|------------------------------|--|---------------------|---|--|
| Bihar | Mahrajanj | 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 |
| | 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 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 |
| | 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|-----------|------------------------|--|---------------------|---|--|
| Manipur | 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 |
| | 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 |
| Mizoram | 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 |
| | 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 |
| Tripura | Saiha | 22.2 | 0.400 | 0.0 | 0.515 |
| | 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 |
| | South Garo Hills | 26.2 | 0.293 | 0.0 | 0.415 |
| Meghalaya | 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|-------------|----------------------------|--|---------------------|---|--|
| West Bengal | 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 |
| | 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥0.800 (Per cent) | Within- district inequality in household wealth |
|-----------|---------------------|--|---------------------|--|--|
| Jharkhand | 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 |
| | 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 |
| Odisha | Pashchimi Singhbhum | 66.2 | 0.151 | 0.7 | 0.981 |
| | Saraikela-Kharsawan | 38.1 | 0.229 | 2.1 | 0.674 |
| | 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|----------------|---------------------|--|---------------------|---|--|
| Chhattisgarh | 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 |
| | 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|----------|-----------------------|--|---------------------|---|--|
| Gujarat | 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 |
| | Kachchh | 8.6 | 0.402 | 3.5 | 0.449 |
| | Banas Kantha | 25.6 | 0.295 | 0.8 | 0.592 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|----------------|-----------------------------|--|---------------------|---|--|
| Andhra Pradesh | 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 |
| | 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 |
| Karnataka | Chittoor | 10.0 | 0.332 | 1.8 | 0.509 |
| | 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|-------------|--------------------|--|---------------------|---|--|
| Goa | 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 |
| | 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 |
| | 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 |
| Tamil Nadu | 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 <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 0.800 (Per cent) | Within- district inequality in household wealth |
|------------------------------|--------------------------|--|---------------------|---|--|
| Puducherry | 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 |
| | Thiruvavur | 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 |
| | 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 |
| Telangana | North & Middle Andaman | 12.5 | 0.402 | 1.6 | 0.414 |
| | South Andaman | 3.1 | 0.510 | 5.3 | 0.342 |
| | Adilabad | 17.6 | 0.360 | 1.0 | 0.488 |
| | Bhadradi 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 |

HOUSEHOLD WEALTH IN DISTRICTS OF INDIA

| State/UT | District | Households having <i>ai</i> <0.200 (Per cent) | Median <i>ai</i> | Households having <i>ai</i> ≥ 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 |
| | Leh (Ladakh) | 8.3 | 0.395 | 2.1 | 0.424 |
| | Kargil | 24.4 | 0.260 | 0.0 | 0.658 |

Source: Author

