

# **ASSETS & LIABILITIES OF HOUSEHOLD SECTOR**

*-AN INTER STATE COMPARISON*

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Debt and Investment Surveys under NSS rounds, often called all-India Debt and Investment Survey (AIDISs), are the principal sources of data on assets, liabilities and capital expenditure of the household sector. This survey is undertaken once in ten years Under the Debt and Investment survey wherein information on physical and financial assets owned by the households are collected. Physical assets include land, buildings, livestock, agricultural implements & machinery, non-farm business equipment, transport equipment and household durables while shares, deposits, cash & kind dues receivable and cash in hand were considered under financial assets. All these assets owned by the households constitute the asset holdings of the households and all claims against the house holds held by institutional and non institutional agencies were taken as liabilities.

This paper attempts to make a critical analysis of the key findings of survey with reference to the average value of assets by sector, household types, household indebtedness etc. across states/UTs to have an idea of the change of household asset holdings and indebtedness over the years, comparative study was also attempted with the data of NSS 43rd round.. The data of States/UTs except Delhi pertains to central sample.

## **Average Value of Assets/Household**

The average value of assets (AVA) used in the paper refers to the market values as on 30<sup>th</sup> June 2002. State-wise analysis of AVA during 59<sup>th</sup> round shows that in rural it was the highest in Punjab (Rs. 9.04 lakh), followed by Haryana (Rs. 7.16 lakh ),Delhi (Rs. 7.14 lakh) Jammu & Kashmir (Rs.6.15 lakh) and Kerala (Rs. 5.10 lakh). Orissa had the lowest AVA with

Rs. 0.98 lakh per household and close to it were Andhra Pradesh (Rs. 1.35 lakh), Assam (Rs. 1.46 lakh), West Bengal and Jharkhand (each Rs. 1.52 lakh).

The states that reported very high AVA in urban were Jammu & Kashmir (Rs. 10.67 lakh), Kerala (Rs. 7.62 lakh), Delhi (Rs. 7.47 lakh) and Haryana (Rs. 6.73 lakh) . Punjab, which topped in the rural areas, reported comparatively lower urban AVA of Rs. 5.61 lakh. The State of Jharkhand reported lowest ownership of assets (Rs. 2.44 lakh), preceded by Orissa (Rs. 2.50 lakh), Assam (Rs. 2.77 lakh), Chhatishgarh (Rs. 2.80 lakh), Bihar, West Bengal and Tamil Nadu (Rs. 3.22 lakh each).

Out of 21 States/U.Ts., taken up for analysis, it was found that in urban 8 States are below the national average and rest of the 13 States are above the national average cut-of mark. On the other hand in rural 11 States were below national average and 10 are above the this mark. It is essential to observe that despite the reported I.T. boom in the southern States viz. Andhra Pradesh, Karnataka, Tamil Nadu and the presumed increase in personal incomes, enlargement of urban middle class, large scale investment in private/individual real estate, it is feared that the survey results by and large were not enough indicative, as the average value of assets, both in urban as well as rural, remained below the national average. While the eastern States like West Bengal, Assam, Orissa appeared to remain aloof from the impact of overall prosperity in the country. Among the States/U.Ts. that have garnered high ranks in respect of average value of assets in the country, Jammu & Kashmir looks like an odd man out because of the un-usually high AVA. This State managed to top the table in urban and 4<sup>th</sup> best average in rural for some inexplicable reasons despite the fact that as it is continuously facing the challenges like crises border terrorism coupled with its strategic location, hilly terrain, social tensions and above all absence of real estate market due to constitutional restrictions with respect to acquisition of private property by outsiders.

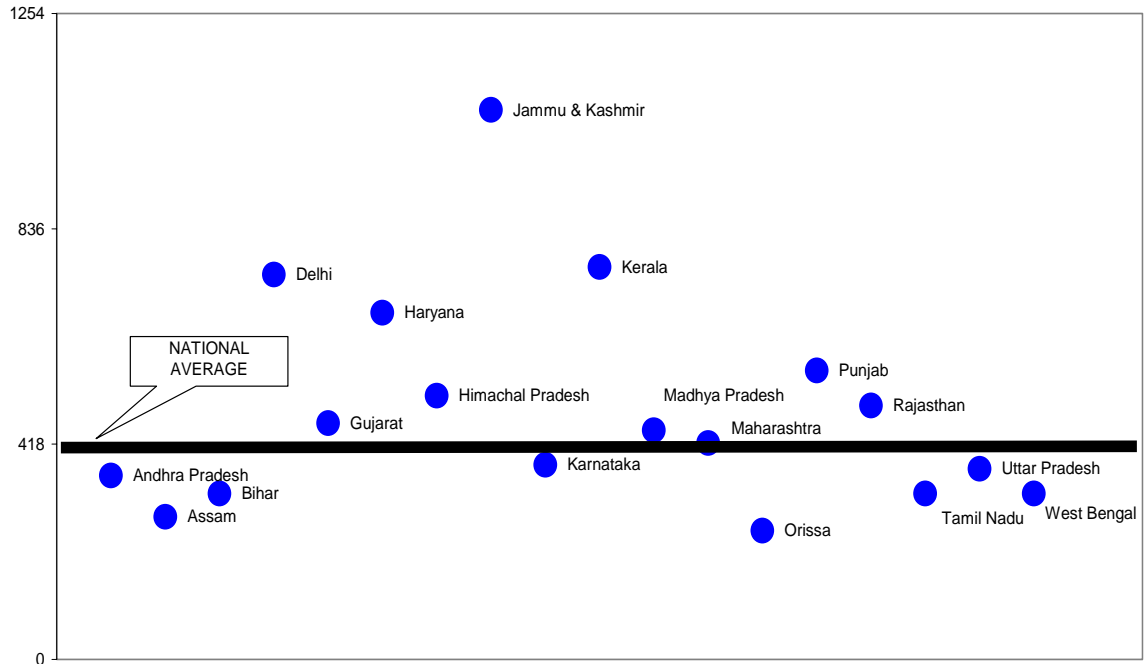
**Statement 1: Average value of assets (AVA) per household under N.S.S 59th Round**

S.No.	State/UT	Rural		Urban	
		Amount (in '000)	Rank	Amount (in '000)	Rank
1	Andhra Pradesh	135	20	357	14
2	Assam	146	19	277	19
3	Bihar	206	14	322	15
4	Chhattisgarh	192	15	280	18
5	Delhi	714	3	747	3
6	Gujarat	328	10	459	8
7	Haryana	716	2	673	4
8	Himachal Pradesh	482	6	512	6
9	Jammu & Kashmir	615	4	1067	1
10	Jharkhand	152	17	244	21
11	Karnataka	248	12	378	12
12	Kerala	510	5	762	2
13	Madhya Pradesh	238	13	445	9
14	Maharashtra	253	11	420	11
15	Orissa	98	21	250	20
16	Punjab	904	1	561	5
17	Rajasthan	358	8	493	7
18	Tamil Nadu	181	16	322	16
19	Uttaranchal	389	7	438	10
20	Uttar Pradesh	330	9	370	13
21	West Bengal	152	18	322	17
	<b>India</b>	<b>266</b>	<b>-</b>	<b>417</b>	<b>-</b>

*Note: Data of Delhi pertains to State Sample*

However, the healthy average values of assets in case of Delhi, Haryana, Kerala, and Punjab are perhaps on the expected lines because of the relative high degree of prosperity in agriculture & other sectors and further discussion on these aspects is done in the foregoing paras to find answer to the trends exhibited by the survey. Among the younger States, Uttaranchal is better placed when compared to Jharkhand & Chattisgarh in this respect..

State/UT-wise Distribution of Average Value of Assets in Urban

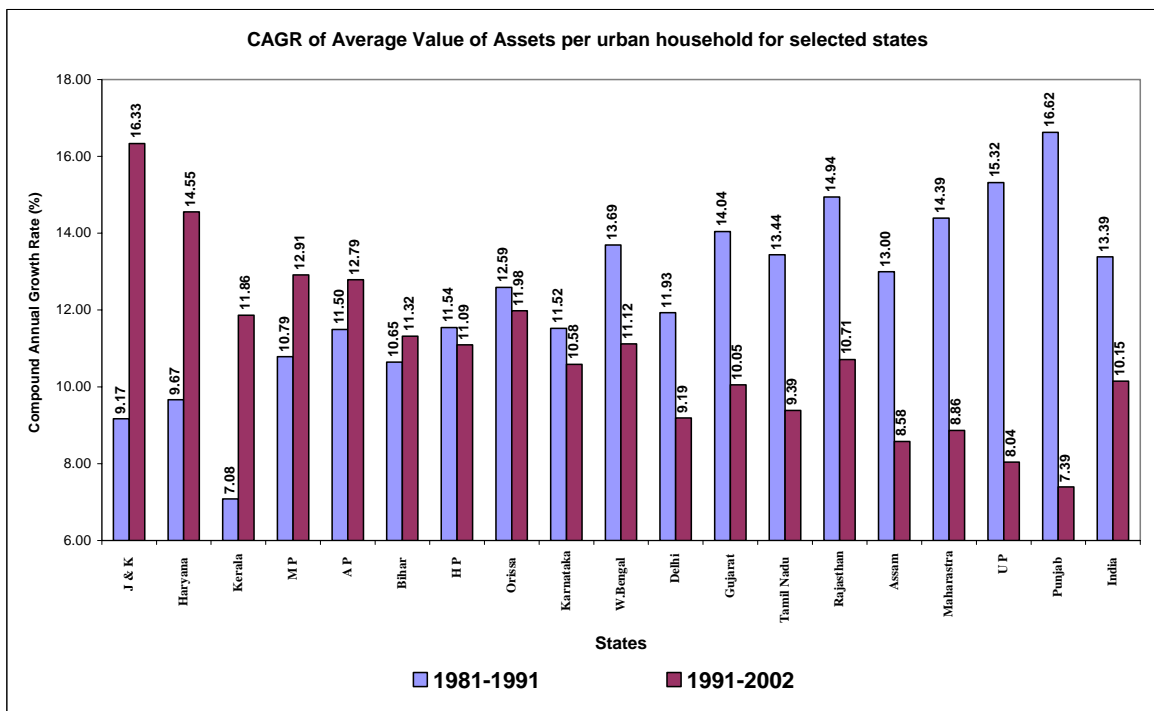
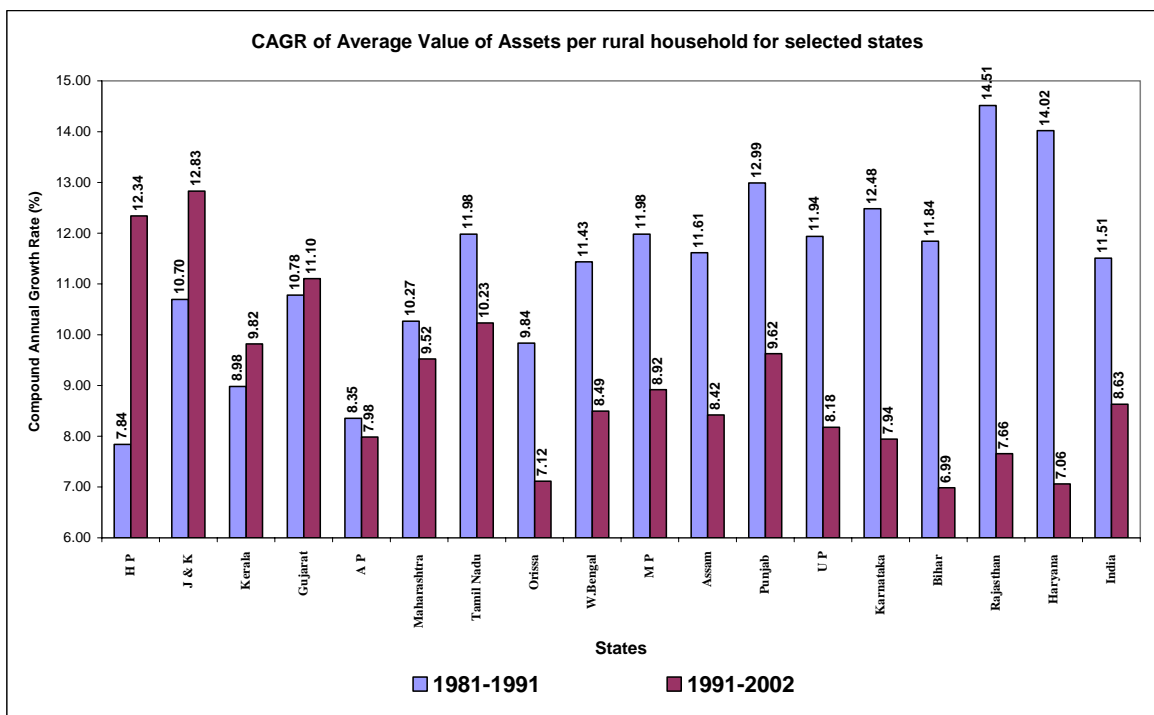


### Variation in the average value of assets

The changes in the average value of assets (AVA) over the two decade viz 1981-1991 and 1991-2002 (Statement 2) and a critical evaluation of the percentage variations in the average value of assets during this period will provide some measures of growth that has occurred over two decades across States/U.Ts. During 1981-91 at the national level AVA/household has increased by more than 3 times and this tempo was maintained even during 1991-2002. It is quite interesting to notice that States like Punjab, Maharashtra, Uttar Pradesh though managed to muster higher annual compound growth rate in the AVA during 1981-91 in urban sector when compared to that of the national average could not sustain this trend during 1991-2002. Further, States like Jammu & Kashmir, Haryana, Kerala, Delhi etc. could not even register the annual compound growth rate (CAGR) equivalent to the national level figure during 1981-91. However, an all together different scenario was noticed when it comes to annual compound growth rate during 1991-2002. The State of Jammu & Kashmir has suddenly surpassed all States by recording a compound annual growth rate of 16.33% during 1991-2002 when compared to 9.17% during the previous decade and the growth during the current decade is perhaps the highest achieved by any State/U.T. and this had led to a great surge in the AVA ahead of other states. Thus, the trends revealed in the growth of AVA during 1991-2002 decade, is not consistent with the previous decade.

**Statement 2: Average value of assets (AVA) per household during 1981, 1991 and 2002 and Compound Annual Growth Rate**

S.No	State	RURAL					URBAN				
		AVA (Rs.000)			Compound Annual Growth Rate %		AVA (Rs.000)			Compound Annual Growth Rate %	
		1981 (37 <sup>th</sup> )	1991 (48 <sup>th</sup> )	2002 (59 <sup>th</sup> )	1981-1991	1991-2002	1981 (37 <sup>th</sup> )	1991 (48 <sup>th</sup> )	2002 (59 <sup>th</sup> )	1981-1991	1991-2002
1	Andhra Pradesh	26	58	135	8.35	7.98	32	95	357	11.50	12.79
2	Assam	20	60	146	11.61	8.42	33	112	277	13.00	8.58
3	Bihar	32	98	206	11.84	6.99	36	99	322	10.65	11.32
4	Delhi	-	-	714	-	-	92	284	747	11.93	9.19
5	Gujarat	37	103	328	10.78	11.10	43	160	459	14.04	10.05
6	Haryana	91	338	716	14.02	7.06	60	151	673	9.67	14.55
7	Himachal Pradesh	63	134	482	7.84	12.34	54	161	512	11.54	11.09
8	Jammu & Kashmir	59	163	615	10.70	12.83	84	202	1067	9.17	16.33
9	Karnataka	33	107	248	12.48	7.94	42	125	378	11.52	10.58
10	Kerala	77	182	510	8.98	9.82	112	222	762	7.08	11.86
11	Madhya Pradesh	30	93	238	11.98	8.92	42	117	445	10.79	12.91
12	Maharashtra	35	93	253	10.27	9.52	43	165	420	14.39	8.86
13	Orissa	18	46	98	9.84	7.12	22	72	250	12.59	11.98
14	Punjab	97	329	904	12.99	9.62	55	256	561	16.62	7.39
15	Rajasthan	41	159	358	14.51	7.66	40	161	493	14.94	10.71
16	Tamil Nadu	20	62	181	11.98	10.23	34	120	322	13.44	9.39
17	Uttar Pradesh	45	139	330	11.94	8.18	38	158	370	15.32	8.04
18	West Bengal	21	62	152	11.43	8.49	28	101	322	13.69	11.12
	<b>India</b>	<b>36</b>	<b>107</b>	<b>266</b>	<b>11.51</b>	<b>8.63</b>	<b>41</b>	<b>144</b>	<b>417</b>	<b>13.39</b>	<b>10.15</b>



### Average value of Assets, Per Capita Income & Poverty levels

The prosperity of a region expressed in terms of average value of assets per family can be linked to quantitative indicators like per capita income, incidence of poverty, incidence of debt, level of spending etc. Study of the cases of five top and four lower rung states/UTs in terms of highest

/lowest AVA vis-à-vis the percentage of people below poverty line (Planning commission 1999-2000) in those states /UT reveals that there lies an organic relation between low AVA and higher proportions of people below poverty line.

**Statement 3: Selected features of Top/Bottom ranked states in terms of AVA**

S.No	Name of State/UT	% of people below poverty line	Per Capita Income(Rs.) 2002-2003	Average Amount of Debt (Rs)	
				Rural	Urban
<b>A</b>	<b>Top ranked</b>				
	Jammu &Kashmir	3.48	14507	1114	4438
	Punjab	6.16	26395	16502	10297
	Delhi	8.23	45579	3749	899
	Haryana	8.74	26818	12359	12929
<b>B</b>	<b>Bottom ranked</b>				
	Orissa	47.15	10164	3609	13406
	Assam	36.09	12247	643	2126
	West Bengal	27.02	18549	3194	8071
	Jharkhand	NA	11139	1124	4587
<b>C</b>	<b>National Average</b>	26.1	19040	7539	11771

The state of Orissa with highest proportion of (47.15%) people below poverty line also stands at the bottom of the table when it comes to the average value of assets among other states/UTs. Assam and West Bengal which are in the same category as that of Orissa with respect to low AVA have a high percentage of people below poverty line, over and above national average. On the contrary States/UTs like Jammu &Kashmir (3.48%), Punjab (6.16%), Delhi (8.23%), Harayana (8.74%) with lower proportion of people below poverty line are figuring among states. with higher AVA.

Coming to the relationship between AVA and Per capita income it is observed that Delhi, Punjab and Harayana had a very healthy level of per capita income (much above national average) and there by sustains the high AVA as revealed by the present survey. However, the per capita income of Jammu &Kashmir which is less the national level does not support the survey finding of high AVA in any way. Evaluation of AVA rankings in the light of MPCE data which is representative of level of living and collected /generated simultaneously supports the cases of all top ranked states (Table 1). Average amount of debt per household does not reveal any relationship with AVA, contrary to common understanding that loans will not be raised in vacuum and more discussion on this aspect will be done later in the paper.

## Composition of Household Assets Holdings

Analysis of the assets structure will enable to specifically quantify the type of assets making significant contribution towards the average value of assets of any State/UT. It can be observed from the statement 4 that the five States which are at the top of the table of average value of assets are having land as a main component of the asset structure. In respect of these States land accounted for more than 50% (with the exception of Punjab) of the AVA. On the contrary, the States which are at the bottom of the table, are found to be having land values in the range of 20-35%.

**Statement 4: Percentage Distribution of Value of Assets of Top/Bottom Ranked States**

S. No.	States/UTs	Percentage Distribution of Value of Assets										
		land	Building	live-stock & poultry	agri. mach. & equip.	non-farm business equip.	All transp. equip.	Durable hh assets	shares etc.	Deposits etc.	loans receivable (cash & kind)	all assets
<b>A</b>	<b>Top Five States</b>											
1	Jammu & Kashmir	54.83	32.76	0.23	0.71	0.53	1.40	5.22	0.00	4.31	0.00	100
2	Kerala	51.82	30.57	0.07	0.08	0.63	2.64	8.50	0.09	5.14	0.45	100
3	Delhi	54.55	32.24	0.02	0.01	0.94	4.67	4.14	0.02	3.41	0.00	100
4	Haryana	51.74	25.91	0.38	0.60	1.34	2.23	5.50	0.02	12.18	0.10	100
5	Punjab	47.93	31.62	0.54	0.69	1.32	2.97	7.29	0.02	7.33	0.31	100
<b>B</b>	<b>Bottom Five States</b>											
1	Jharkhand	20.29	26.76	0.42	0.03	0.78	5.96	9.59	0.21	35.65	0.32	100
2	Orissa	26.97	35.14	0.19	0.09	2.50	5.87	10.81	0.10	18.30	0.04	100
3	Assam	39.79	29.94	0.16	0.02	1.56	5.03	11.54	0.14	11.59	0.24	100
4	Chattisgarh	32.37	31.42	0.49	0.09	1.12	4.71	9.18	0.24	20.14	0.24	100
5	West Bengal	35.54	38.51	0.34	0.02	1.09	2.22	9.77	0.11	12.09	0.30	100
<b>C</b>	<b>All-India</b>	<b>38.54</b>	<b>37.84</b>	<b>0.21</b>	<b>0.22</b>	<b>1.38</b>	<b>3.85</b>	<b>8.37</b>	<b>0.46</b>	<b>8.86</b>	<b>0.27</b>	<b>100</b>

At the All India level, land & building taken together constituted for 87% share in the total value of assets. In rural, land accounted for 63 percentage points and buildings 24 percentage points. Similar trends were observed in the urban areas as well. Delhi land accounted for **59.10** percentage points and buildings **29.09** percentage points. The share of other items of assets is not significant except for transport equipment (4.08%) and *durable* assets (3.79%). In rural areas, land accounted for 83.44%, building 12.24%, durable goods 1.9%, transport equipment 0.92% share in the total value of assets and in the urban areas *these proportions were*, 54.55%, 32.34%, 4.14%, and 4.67% respectively. The survey further revealed that the proportion of durable goods in the basket of average value of the household assets for urban is quite significant as it occupies third position after land and buildings in all States/UTs. except Jharkhand. In case of Jharkhand durable goods constitute 35.65% of AVA which is much more than the share land and building when considered separately. On the whole the widely felt boom in durable consumer goods front, more particularly during last decade due to

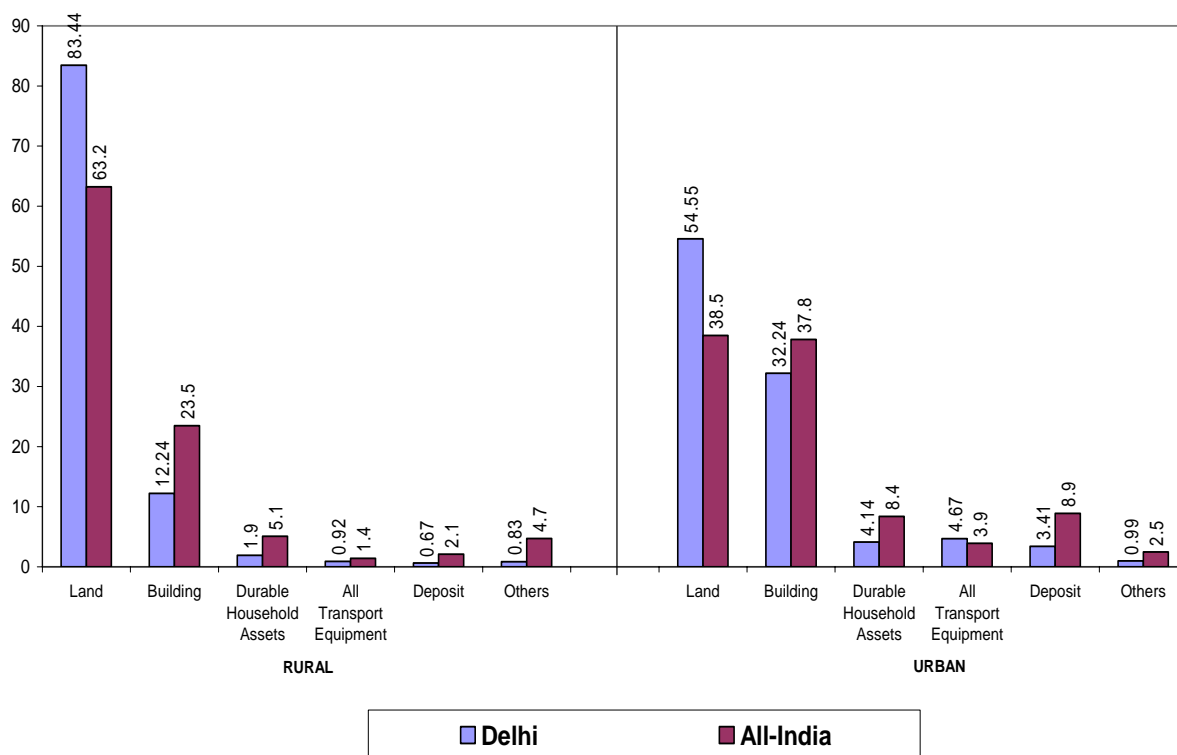


market liberalization resulting in the availability of wide variety and price range might be the probable reason for sizable share of durable goods in the AVA of household.

**Statement 5: Composition (Percentage) of Value of Assets in Delhi/All-India.**

S.No.	Name of Asset	Percentage				
		Rural		Urban		Combined Delhi
		Delhi	All-India	Delhi	All-India	
1	Land	83.44	63.2	54.55	38.5	59.10
2	Building	12.24	23.5	32.24	37.8	29.09
3	Durable Household Assets	1.90	5.1	4.14	8.4	3.79
4	All Transport Equipment	0.92	1.4	4.67	3.9	4.08
5	Deposit	0.67	2.1	3.41	8.9	2.98
6	Others	0.83	4.7	0.99	2.5	0.96
	Total	100.00	100.0	100.00	100.00	100.00

**Composition of Assets by Value for Delhi & All-India**



The contribution of shares, deposits etc., were clearly insignificant in the overall assets structure as data collection on such items is far from feasible because of the ever suspecting attitude of informant households irrespective of their awareness and levels of literacy and the figures indicated by the survey does not reveal anything but a tip of the ice berg.

## AVA vis-à-vis AOD BY OCCUPATIONAL CATEGORIES

Cultivators in rural and self employed category in urban were found to be well of with respect to AVA for obvious reasons. However in case of AOD no strict fixed pattern was Visible

### Statement 6: AVA and AOD of selected states

S.No.	States/Uts	Average Value of Assets				Average Amount of Debt			
		Rural		Urban		Rural		Urban	
		Culti-vators	Non-Culti-vators	Self Empl-oyed	Others	Culti-vators	Non-Culti-vators	Self Empl-oyed	Others
<b>A</b>	<b>Top Five States</b>								
1	Jammu & Kashmir	654402	306421	1311967	821052	1198	464	1806	7084
2	Kerela	777734	245914	1166862	562661	27641	11813	35349	25036
3	Delhi	3495342	404592	1148688	525789	405	4120	1548	541
4	Haryana	1070247	209556	972609	470177	17340	5225	17712	9700
5	Punjab	1461616	255634	780629	385013	25211	6387	12181	8791
<b>B</b>	<b>Bottom Five States</b>								
1	Jharkhand	175802	74913	254268	240550	1021	1454	5081	4402
2	Orissa	119536	60154	315233	216899	3976	2942	14488	12852
3	Assam	187935	74545	276326	277486	641	647	1156	2992
4	Chattisgarh	235531	57445	448582	220340	4833	1186	11385	7897
5	West Bengal	211115	74535	335112	313485	3820	2378	6197	9337
<b>C</b>	<b>All-India</b>	372632	107230	554844	339002	9261	4991	12134	11577

## INCIDENCE OF INDEBTEDNESS

Five states each reporting higher incidence of indebtedness in rural and urban separately taken-up along with the corresponding purpose and source of loans for examination. The state of Andhra Pradesh had the highest IOI in rural (42.3%) and second rank in urban. In rural out of the total loan 37.6% was taken for the purpose of farm business and 54.7% towards household expenditure. The most disturbing feature is that only 27% of loans were flowing from Institutional agencies and this is giving enough indication for the reported unfortunate suicides by farmers. Findings of this nature and magnitude reflecting the ground realities will encourage the statistical functionary to make attempts to bring out results at a much disaggregated levels to serve as effective policy inputs in the future endeavors. On the contrary, state of Kerala had an IOI of 39.4% but at the same time 81% is financed by Institutional agencies thereby indicating the prevalence of a healthy credit line for the households. In urban, the loans raised for the purpose of household expenditure dominated the scene across states.

### Statement 7: Incidence of indebtedness, Purpose of Loan & Credit Agency

States	IOI	Purpose of Loan			% of Institutional Agencies in Outstanding Cash Debt
		Farm Business	Non-Farm Business	Household Expenditure	
<b>Rural</b>					
Andhra Pradesh	42.3	37.6	7.7	54.7	27
Kerala	39.4	14.7	17.2	68.1	81
Rajasthan	33.8	39.3	7.2	53.5	34
Karnataka	31.3	45.6	17.8	36.6	67
Tamil Nadu	31.3	26.1	12.6	61.3	47
All India	26.5	41.0	12.0	47.0	57
<b>Urban</b>					
Kerala	37.3	1.2	19.4	79.4	83
Andhra Pradesh	29.8	8.7	12.7	78.6	60
Tamil Nadu	25.5	2.1	17.8	80.1	59
Gujarat	21.4	2.3	16.0	81.7	74
Orissa	19.2	10.5	29.6	59.9	93
All India	17.8	5.2	19.7	75.1	75

### DEBT-ASSET RATIO

The 'debt-asset' ratio reflects the burden of debt on a given date as the outstanding debt of a household is potentially a charge upon its assets - whether or not these are mortgaged or hypothecated to a person or an agency.

### Statement 8: Debt-Asset ratio

S.No.	States	RURAL			URBAN		
		1981	1991	2002	1981	1991	2002
1	Andhra Pradesh	3.58	4.48	7.84	4.47	4.92	5.58
2	Assam	0.25	0.42	0.44	0.7	1.7	0.77
3	Bihar	0.65	0.65	1.45	1.26	1.22	0.81
4	Jharkhand	NA	NA	0.74	NA	NA	1.88
<b>5</b>	<b>Delhi</b>	NA	NA	<b>0.53</b>	1.65	2.8	<b>0.12</b>
6	Gujarat	2.37	1.63	3.6	3.31	2.45	3.42
7	Harayana	1.06	1.3	1.73	1.34	1.16	1.92
8	Himachal Pradesh	0.56	0.9	1.08	0.73	1.5	5.07
9	Jammu & Kashmir	0.43	0.68	0.18	0.71	0.83	0.42
10	Karnataka	3.78	2.37	3.7	2.54	3.39	2.79
11	Kerala	1.25	1.89	3.86	2.59	2.34	3.73
12	Madhya Pradesh	1.96	1.79	3.8	2.94	1.85	3.38
13	Chhattisgarh	NA	NA	2.05	NA	NA	3.15
14	Maharashtra	2.44	2.33	4.11	2.91	2.48	3.62
15	Orissa	2	2.3	3.67	3.71	3.68	5.36
16	Punjab	1.6	1.26	1.83	1.63	2.01	1.84
17	Rajasthan	2.88	2.25	3.36	3.1	1.75	1.85
18	Tamil Nadu	5.18	3.96	5.13	3.89	4.55	3.71
19	Uttaranchal	NA	NA	0.29	NA	NA	1.02
20	Uttar Pradesh	1.03	1.07	1.53	1.35	1.22	1.16
21	West Bengal	1.46	2.17	2.1	2.21	1.83	2.51
	India	1.83	1.78	2.84	2.54	2.51	2.82

Therefore, lower the ratio better will be the financial health of the said households. It may be seen from Statement 8 that, the 'debt-asset' ratio at the all-India level was found to be 2.82% for the urban areas and 2.84% for the rural areas. The same ratio is 0.53% for the rural households and 0.12% for the urban households in the Delhi.

Among the States/UTs the 'debt-asset' ratio was the highest in Andhra Pradesh in rural (7.84%) as well as urban (5.58%) areas displaying the grave situation prevailing in the state. In rural this is followed by Tamil Nadu (5.13%) and Maharashtra (4.11%) whereas it was lowest in Jammu & Kashmir (0.18%) followed by Uttaranchal (0.29%) and Assam (0.44%). In the urban areas, Orissa (5.36%) has recorded second highest ratio, and at the other end, Delhi had the lowest ratio.

### **Conclusions:**

The following conclusions are drawn after the analysis of various data parameters:

- i. The basic objective of collecting values of household private properties/ investment including household durable goods has not been stated either in the survey manual or in the report.
- ii. The market value approach appears to have distorted factual position, which has come to light in the state of Jammu and Kashmir.
- iii. Surveys of this nature will become more useful if data at the disaggregated level gets published.
- iv. Collection of information on investment in shares and other financial instruments can be safely avoided as data of reasonable accuracy can not be collected under household approach.

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**Table 1: Selected Features of States**

S.No.	Name of State/UT	% of people below poverty line 1999-2000	Per Capita Income (Rs.) 2002-2003 at current prices	AVA (Rs000)/ Household		AOD(Rs) /Household		Average Monthly per capita Household Consumer Exp. (Rs)		Exp on Durable goods (%) to Total Exp. 2002	
				Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
1	Andhra Pradesh	15.77	19087	135	357	10590	19901	567	1065	2.41	3.87
2	Assam	36.09	12247	146	277	643	2126	520	875	1.89	1.51
3	Bihar	42.6	5606	206	322	2992	2616	415	674	2.55	1.78
4	Chhattisgarh	NA	NA	192	280	3933	8809	409	-	3.42	-
<b>5</b>	<b>Delhi</b>	<b>8.23</b>	<b>45579</b>	<b>714</b>	<b>747</b>	<b>3749</b>	<b>899</b>	<b>1115</b>	<b>1563</b>	<b>2.56</b>	<b>3.57</b>
6	Gujarat	14.07	22838	328	459	11794	15715	626	1046	3.53	3.87
7	Haryana	8.74	2618	716	673	12359	12929	781	1140	4.21	3.12
8	Himachal Pradesh	7.63	22902	482	512	5196	25951	859	-	3.01	-
9	Jammu & Kashmir	3.48	14507	615	1067	1114	4438	761	1186	4.24	3.92
10	Jharkhand	NA	NA	152	244	1124	4587	422	888	2.09	2.82
11	Karnataka	20.04	19576	248	378	9193	10544	556	960	3.16	2.24
12	Kerala	12.72	22776	510	762	19663	28446	981	1300	9.35	7.24
13	Madhya Pradesh	37.43	11500	238	445	9031	15029	455	1029	2.82	9.73
14	Maharashtra	25.02	26858	253	420	10391	15192	584	1166	3.56	3.69
15	Orissa	47.15	10164	98	250	3609	13406	398	832	3.7	3.23
16	Punjab	6.16	26395	904	561	16502	10297	886	1250	3.73	7.45
17	Rajasthan	15.28	12641	358	493	12031	9130	570	912	2.29	4.23
18	Tamil Nadu	21.12	21740	181	322	9304	11936	609	1087	2.78	2.88
19	Uttaranchal	NA	14934	389	438	1113	4484	-	-	-	-
20	Uttar Pradesh	31.15	9963	330	370	5059	4275	509	786	3.2	3.63
21	West Bengal	27.02	18549	152	322	3194	8071	538	991	2.45	2.33
	<b>India</b>	<b>26.1</b>	<b>23241</b>	<b>266</b>	<b>417</b>	<b>7539</b>	<b>11771</b>	<b>554</b>	<b>1022</b>	<b>3.29</b>	<b>4.06</b>

**Table 2 : IOI and AOD by Household Type**

States	RURAL						URBAN					
	IOI (%)			AOD (Rs.)			IOI (%)			AOD (Rs.)		
	Cultiva tor	Non- cultivator	all	Cultivator	Non- cultivator	all	Self Employed	Others	all	Self Employed	Others	all
Andhra Pradesh	54.0	33.5	42.3	16154	6401	10590	30.8	29.3	29.8	21787	18928	19901
Assam	6.7	8.9	7.5	641	647	643	5.3	6.6	6.0	1156	2992	2126
Bihar	22.5	20.8	21.8	3336	2467	2992	9.5	9.5	9.5	2051	3184	2616
Jharkhand	12.9	9.2	12.0	1021	1454	1124	5.3	7.0	6.6	5081	4402	4587
Delhi	-	-	5.7	405	4120	3749	3.3	0.6	1.5	1548	541	899
Gujarat	33.9	20.7	28.1	12958	10287	11794	21.8	21.2	21.4	14856	16224	15715
Harayana	31.7	21.1	27.3	17340	5225	12359	17.6	14.9	16.0	17712	9700	12929
Himachal Pradesh	17.9	7.2	15.3	5843	3225	5196	11.6	9.5	10.1	29788	24339	25951
Jammu & Kashmir	3.8	2.2	3.6	1198	464	1114	4.6	5.4	5.0	1806	7084	4438
Karnataka	39.1	20.7	31.3	13422	3489	9193	19.8	18.0	18.6	12546	9666	10544
Kerala	42.9	35.9	39.4	27641	11813	19663	41.1	35.4	37.3	35349	25036	28446
Madhya Pradesh	31.7	15.0	26.1	12246	2763	9031	14.9	19.2	17.7	8685	18494	15029
Chhattisgarh	23.0	9.8	19.8	4833	1186	3933	17.2	11.8	13.2	11385	7897	8809
Maharashtra	37.8	14.9	27.5	14268	5655	10391	15.2	15.6	15.5	19170	13614	15192
Orissa	31.3	17.5	26.4	3976	2942	3609	19.0	19.2	19.2	14488	12852	13406
Punjab	28.5	22.5	25.7	25211	6387	16502	11.6	14.3	13.1	12181	8791	10297
Rajasthan	36.7	25.4	33.8	13261	8413	12031	17.1	16.1	16.5	10223	8478	9130
Tamil Nadu	40.3	26.6	31.3	14823	6354	9304	30.0	23.5	25.5	14769	10672	11936
Uttaranchal	3.9	10.0	5.5	693	2308	1113	4.4	8.3	6.8	2653	5623	4484
Uttar Pradesh	24.1	21.4	23.4	5363	4149	5059	14.1	12.0	13.0	4522	4044	4275
West Bengal	24.7	18.0	21.8	3820	2378	3194	15.6	18.2	17.1	6197	9337	8071
<b>India</b>	<b>29.7</b>	<b>21.8</b>	<b>26.5</b>	<b>9261</b>	<b>4991</b>	<b>7539</b>	<b>17.9</b>	<b>17.8</b>	<b>17.8</b>	<b>12134</b>	<b>11577</b>	<b>11771</b>

**Table 3 : Average Value of Assets by Household Type**

States/Uts	Rural		Urban	
	Cultivator	Non-cultivator	Self Employed	Others
Andhra Pradesh	226316	66502	406194	331113
Assam	187935	74545	276326	277486
Bihar	294497	70867	388977	253970
Chhattisgarh	235531	57445	448582	220340
Delhi	3495342	404592	1148688	525789
Gujarat	478126	133490	677682	329875
Harayana	1070247	209556	972609	470177
Himachal Pradesh	563604	232830	713465	427123
Jammu & Kashmir	654402	306421	1311967	821052
Jharkhand	175802	74913	254268	240550
Karnataka	362150	94977	549828	302293
Kerala	777734	245914	1166862	562661
Madhya Pradesh	316834	83302	594344	365057
Maharashtra	388048	87450	635438	333457
Orissa	119536	60154	315233	216899
Punjab	1461616	255634	780629	385013
Rajasthan	412720	198373	686253	377414
Tamil Nadu	331133	101323	477193	251939
Uttaranchal	453982	204767	375058	477845
Uttar Pradesh	400441	121113	399427	338936
West Bengal	211115	74535	335112	313485
<b>India</b>	<b>372632</b>	<b>107230</b>	<b>554844</b>	<b>339002</b>

**Table 4 : IOI under different NSS rounds**

S.No.	States	RURAL			URBAN		
		1981	1991	2002	1981	1991	2002
1	Andhra Pradesh	26	35	42	23	31	30
2	Assam	5	6	8	4	6	6
3	Bihar	13	16	22	9	8	10
4	Jharkhand	NA	NA	12	NA	NA	7
<b>5</b>	<b>Delhi</b>	NA	NA	<b>6</b>	<b>17</b>	<b>19</b>	<b>1</b>
6	Gujarat	19	17	28	15	22	21
7	Harayana	11	28	27	8	10	16
8	Himachal Pradesh	12	22	15	7	16	10
9	Jammu & Kashmir	9	14	4	7	9	5
10	Karnataka	24	28	31	18	20	19
11	Kerala	28	31	39	30	32	37
12	Madhya Pradesh	21	21	26	15	14	18
13	Chhattisgarh	NA	NA	20	NA	NA	13
14	Maharashtra	22	22	28	21	21	16
15	Orissa	20	23	26	12	15	19
16	Punjab	20	25	26	13	14	13
17	Rajasthan	25	30	34	15	14	17
18	Tamil Nadu	29	30	31	26	25	26
19	Uttaranchal	NA	NA	6	NA	NA	7
20	Uttar Pradesh	18	19	23	13	14	13
21	West Bengal	18	26	22	17	17	17
	India	20	23	27	17	19	18

**Table 5: Percentage Distribution of Institutional Agencies in Outstanding Cash Debt**

Major States	Rural			Urban		
	1981	1991	2002	1981	1991	2002
Andhra Pradesh	41	34	27	26	53	60
Assam	31	66	58	77	97	83
Bihar	47	73	37	61	67	65
Chhattisgarh	-	-	85	-	-	86
Delhi	-	-	-	64	89	74
Gujarat	70	75	67	86	59	74
Haryana	76	73	50	66	81	56
Himachal Pradesh	75	62	74	62	85	97
Jammu & Kashmir	44	76	73	75	62	97
Jharkhand	-	-	71	-	-	91
Karnataka	78	78	67	54	85	83
Kerala	79	92	81	77	75	83
Madhya Pradesh	66	73	59	72	70	84
Maharashtra	86	82	85	65	78	91
Orissa	81	80	74	83	83	93
Punjab	74	79	56	61	59	76
Rajasthan	41	40	34	47	78	52
Tamil Nadu	44	58	47	56	71	59
Uttaranchal	-	-	59	-	-	90
Uttar Pradesh	55	69	56	59	65	58
West Bengal	66	82	68	55	74	75
India	61	64	57	60	72	75