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Access to Financial Services: Are Poor Excluded?

A Case Study of India

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Abstract
While access to financial resources is critical for the very survival of the self employed poor in a developing country like India , this paper shows that the poor often needs to depend on informal lenders with unfavourable terms and conditions. The present analysis utilizes unit level NSSO data (59th round, All India Debt and Investment Survey, 2003) to highlights some of the lacunas of current financial services provided by the formal banks in India, which is the major pur-veyor of credit in India. While the NSSO data set provides substantial information regarding household debt and investment for about 1, 43,285 households in India, covering both rural and urban areas, there has been limited number of studies that came up with rigorous analysis of this data. In an attempt to fill this gap the current research paper also brings to light the challenges to the formal banking sector in India in reaching out to the poor, socially backward and weaker sections of the society.

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1. Introduction

Economic theory establishes that investment is critical for generating growth. Financial intermediaries play the necessary link for mobilizing savings and channeling them for productive investment needs that lead to economic growth. For an inclusive growth, easy accessibility to the credit facilities by the poor has to be ensured. These facilities in India come from different sources, which can be broadly classified as formal and informal. The sources of credit in turn influence terms and conditions of a loan and undoubtedly stringent terms and conditions can act as a critical constraint for new investment. As they also can make loan burden untenable for the poor, leading to debt trap, accessibility to credit at reasonable terms and conditions is an essential prerequisite for the well-being of the self employed poor. Within the poor households, accessibility as well as terms and conditions may differ across various social groups and if that is so, it is necessary to take corrective actions to bring about equity in the system.

In India, it is usually observed that formal sector provides credit assistance at reasonable terms and conditions. However, generally the comparatively poorer households are financially excluded from formal lending network that provides such services. In the post liberalization period decline in rural branches of the formal banks is also a matter of concern (see Shetty, 2005; Ramachandran and Swaminathan, 2001, 2005). Further, NSSO (2005) shows that the period between 1991 and 2001 is characterized by an increase in the share of informal lending agencies in household's borrowing. Given such a background, it becomes important to understand the nature of indebtedness faced by households of different characteristics in the country. This paper therefore examines important dimensions of indebtedness including accessibility, sources of credit, terms and conditions and so on for the (poorer) households of India belonging to both rural and urban regions (see also Atteri et al , 2005).

The present analysis utilizes **unit level** NSSO data (59th round, All India Debt and Investment Survey, 2003).[2] *The data set provides substantial information regarding household debt and investment for about 1, 43,285 households in India, covering both rural and urban areas. While this source provides rich micro level information through*

[2] NSSO collects data on debt and investment related variables on a decennial basis. The 59th round data has been collected through stratified random sampling procedure, where rural villages and urban blocks form the first stage units and the households are the second stage units.

a representative sample, as mentioned above, there has been limited number of studies that came up with rigorous analysis of this data.

The debt and investment survey is conducted by NSSO on a decennial basis. It is **important to note that the 59th round survey (2003) is the latest** among them and there are no other recent data sources (after 59th round) which provide information on household's indebtedness.

To look into the nature of indebtedness faced by households of different economic status, we have subdivided the households into different classes according to their monthly per capita consumption expenditures (MPCEs). This helped us to distinguish between comparatively richer households from the poorer ones. Given the nature of the data (see Appendix, Table A.1-3) poorer households are subdivided in smaller lengths of class intervals.

2. Analysis of Data

2.1 Accessibility to Credit

NSSO data provide information regarding households that have outstanding loan on a pre-specified date (in this case as on 30th June, 2002). Based on this information at the household level, one can arrive at the percentage of households within a category of households (such as within an income category and so on) that have outstanding credit and this indicator is termed as the *incidence of indebtedness* (IOI). Thus IOI represents the percentage of households having outstanding loan *amongst the households of that category at a particular time period (here , June 2002)*. First, a careful examination of the above data reveals that *IOI is higher for the higher income groups. Secondly, more economically advanced states have higher level of IOI. Further schedule tribe (ST) households in general have lower IOI than the general or other backward class (OBC) category households.* Observing these characteristics one is tended to interpret *incidence of indebtedness more as a pointer of access to credit rather than an indicator of distress,* though the latter possibility also cannot be ruled out especially for the relatively poorer households.

Using this large set of data categorized into several class intervals based on monthly per capita consumption expenditure (MPCE) we first compute the percentage of households that have outstanding loan as on 30/6/02 (Table 1).

Table 1: Incidence of Indebtedness: All India

Rural		Urban	
MPCE classes (in Rupees)	India	MPCE classes (Rs)	India
0-254	23.15	0-384	18.36
254-338	25.04	384-511	18.23
338-425	26.29	511-600	19.13
425-510	27.48	600-700	18.22
510-600	27.11	700-800	16.61
600-700	29.20	800-950	17.95
700-950	28.80	950-1500	16.57
950-1500	26.28	1500-2500	19.32
1500-3000	29.53	2500-3500	20.14
Above 3000	16.85	Above 3500	15.36
Total	26.54	Total	17.79

MPCE: Monthly Per capita Consumption Expenditure

Source: Authors' analysis of NSSO 59th round data

If we interpret incidence of indebtedness (IOI) as access to credit, one observes that access remains rather low in both urban and rural India (Table 1) while urban India shows much lower figures than rural India. Access in rural regions seems to increase slightly as we move upward in the expenditure class revealing that comparatively richer amongst the poorer households have slightly better access. For the highest expenditure category, incidence of indebtedness is low may be due to demand related reasons. This particular trend is seen in urban areas as well though, in urban areas access remains comparatively lower throughout.

Social Groups and Accessibility

The data have been further analysed by disaggregating the households belonging to various different social groups which reveals certain interesting features. Going by our interpretation of incidence of indebtedness as access to credit, from table 2 it is observed that

Table 2: Incidence of Indebtedness by social groups: All India-Rural

Rural MPCE classes (in Rs)	Schedule tribes (ST)	Schedule caste (SC)	Other backward classes (OBC)	General	All
0-254	15.58	26.45	24.61	24.32	23.16
254-338	17.27	25.86	28.10	22.89	25.04
338-425	17.35	27.07	28.05	26.35	26.30
425-510	20.83	29.04	29.31	25.43	27.48
510-600	21.81	25.94	30.77	23.95	27.11
600-700	22.14	30.66	30.62	27.95	29.20
700-950	15.76	23.82	32.37	28.74	28.80
950-1500	14.15	26.78	29.30	24.97	26.28
1500-3000	12.89	30.67	32.53	28.20	29.53
Above 3000	17.63	75.65	30.15	9.57	16.85
Total	17.98	27.03	28.98	25.66	26.51

Source: Authors' analysis of NSSO 59th round data

the schedule tribe households have lower access to credit compared to other households for each MPCE classes. As far as all India average is concerned, it is interesting to note that access to credit for the schedule cast and OBC households is no less than the general category households and in fact is higher. For OBC and SC category of households, access shows a slightly increasing trend as we move to higher expenditure categories. (For SC households' incidence of indebtedness

for expenditure class Rs 3000 and above is rather high. However, this may be due to the fact that sample size in this category is very low (see table A.2 in the Appendix) and hence results may be biased).

Similar features are also observed for urban areas. Using unit level data, it is observed that in urban areas incidence of indebtedness was the lowest (12.2%) for ST households while that for OBC households, it was the highest (21.2%)

These dimensions of indebtedness as revealed from this disaggregated analysis of such a large data set provide certain important messages and challenges to the formal credit institutions. The tribal households are usually poorer and less educated and therefore find extremely difficult to approach formal banks. They do not have access to credit even from the informal sources. Thus amongst the backward classes, it is necessary to prioritize and provide credit assistance to the tribal households that are especially below poverty line. Formation of self-help groups from these members also should be another priority.

Accessibility and Gender

In addition to different social groups, another division of households seemed significant in this context. It is important to examine the status of households in terms of access to credit with respect to the socially weaker sections, such as, female-headed households (see Table 3). NSSO data provide information about households where the main member (i.e., the head) of the household is a woman (in most cases a widow with small children) This data set of about 150000 households is again disaggregated in terms of male and female-headed households and incidence of indebtedness has been computed to find that female headed households have much lower access than the male counterpart. One may argue that this may be due to demand factors. But the self employed poor households are expected to require credit on a regular basis to carry out their business. In this regard it is seen to be true that even when the women headed households are self employed in agriculture and other activities they have much lower access than the male headed households (see Rajeev, Vani and Bhattacharjee, 2011).

Table 3: Incidence of Indebtedness by head of the households as on 30.06.02: All India- Rural

Rural (MPCE)	Male headed	Female headed	All
0-254	23.90	16.63	23.14
254-338	26.13	15.36	25.04
338-425	27.13	18.97	26.30
425-510	28.51	18.83	27.48
510-600	28.65	15.03	27.11
600-700	30.38	19.45	29.20
700-950	30.19	19.71	28.80
950-1500	27.72	15.32	26.28
1500-3000	33.88	13.14	29.53
Above 3000	27.16	8.09	16.85
Total	27.59	17.44	26.51

Source: Authors' analysis of NSSO 59th round data

Even when we take into consideration credit from all sources both formal and informal, female-headed households due to various social reasons, do appear to have lower access to credit which is found to be true in the rural as well as in the urban regions. For instance, while 27.59 male-headed and 17.44 female-headed households were indebted in rural areas (see table 3), it is observed that the figures for urban areas were 18.22 and 14.24 respectively.

2.2 Terms and Conditions of Credit

As the terms and conditions differ as per sources, it is an essential prerequisite to look at the sources of credit.

Sources of Loan

The above analysis captures access to credit from different sources. However, it is known that the terms of the informal credits especially from moneylenders are often unfavorable as they come with a higher rate of interest. If rate of return from investment is lower than the rate of interest, poor often fall into debt trap. Considering these aspects, priority sector lending norms and more recently financial inclusion drive have been introduced through the Indian formal banking sector. Given this background what is the record then of the formal lending agencies in delivering credit to the poor? We next attempt to analyse this large database at a disaggregated level to bring forth the status of sources of credit for households of different economic status.

Table 4: Share of Loans taken from formal lending Agencies in Each Class in Rural and Urban Areas of India

Rural MPCE	Formal sector share	Urban MPCE	Formal sector share
0-254	38.54	0-384	21.52
254-338	38.2	384-511	25.81
338-425	36.75	511-600	29.41
425-510	41.05	600-700	34.2
510-600	43.42	700-800	41.53
600-700	42.72	800-950	47.58
700-950	53.6	950-1500	60.83
950-1500	57.74	1500-2500	80.04
1500-3000	70.72	2500-3500	89.63
Above 3000	69.48	Above 3500	91.63
Total	42.47	Total	45.51

Source: Authors' analysis of NSSO 59th round data

One feature from this analysis that is strikingly noticeable (Table 4) is, both in rural and urban regions of India, as we move up the expenditure class, access to formal credit increases substantially (see Rajeev et al, 2006 and Deb and Rajeev, 2007). For example while in rural areas 38.54 percentage of borrowers belonging to the MPCE class of Rs. 0-254 have availed loans from the formal sector, the figures of borrowers belonging to the MPCE class 1500-2000 is 70.72. The situation of the poorest categories is slightly better in rural areas possibly due to the existence of various scheme-based loans. In other words, conditions of the urban poor appear to be much worse. The poorest category that needs loan in better terms and conditions more than others is the one that has been deprived of such access.
This particular feature of the Indian credit market has been highlighted by a number of authors. These studies however, are based on a limited sample from a particular small region such as a village (see Kumar, 2005 and also Kumari, 2005).

Further, the above analysis is extended to understand the reach of formal lending agencies to different social groups (Table 5). While dominance of comparatively richer class has been evident, we observe certain trends to be different from what is seen through Table 2 on the incidence of indebtedness. Though only a small proportion of households of the ST category have access to credit from any source (both formal and informal, see Table 2) their share of loans availed from formal sources is comparatively more (see table 5). Thus, formal lending agencies are the major source from where a tribal household could

avail loan. This dimension of indebtedness throws further challenges to the formal credit institutions. While providing access to the ST category is noteworthy, the reach of formal agencies amongst the category needs to increase, as they possess less accessibility to credit from any other source.

Table 5: Share of formal lending agencies of total number of loan outstanding by social groups as on 30.06.02: All India

Social Groups	Rural	Urban
Schedule Tribes	55.9	52.3
Schedule Caste	36.1	39.9
Other backward classes	38.3	37.8
General	51.9	55.5
All	42.5	45.5

Source: Authors' analysis of NSSO 59th round data

Another revealing exercise carried out in this context is division of households by male and female-headed households (Table 6) and examining the sources of credit. It demonstrates that female-headed households have much lower access to formal sources of credit both in rural and urban areas which is seen to be true for almost all income categories. This dimension calls for certain special measures through which schemes need to be formalized so that such weaker sections especially in the lower income categories receive better access to formal credit.

Table 6: Share of formal lending agencies of total number of loan outstanding by head of households as on 30.06.02: All India

Rural (MPCE)	Male headed	Female headed	Urban (MPCE)	Male headed	Female headed
0-254	39.5	27.2	0-384	21.6	20.3
254-338	39.1	24.9	384-511	26.2	22.5
338-425	37.9	23.4	500-600	29.0	32.6
425-510	41.8	31.8	600-700	35.1	26.7
510-600	43.9	35.5	700-800	42.5	32.1
600-700	42.7	42.5	800-950	47.7	46.4
700-950	54.2	47.2	950-1500	60.7	62.9
950-1500	57.7	57.6	1500-2500	80.7	64.8
1500-3000	72.4	45.1	2500-3500	90.1	85.9
Above 3000	89.3	0.0	Above 3500	91.3	97.6
Total	43.2	32.9	Total	46.1	38.6

Source: Authors' analysis of NSSO 59th round data

For the lowest expenditure category, one observes that, of total number of loans outstanding to male-headed households, 39.5 percent of loan is outstanding from formal lending agency (to households below MPCE of Rs 254 in rural area) and only 27% to the female-headed households.

Rate of Interest

Sources of credit in turn influence the rate of interest to be paid on a loan. Thus the scenario revealed through sources of credit is to some extent corroborated by the picture demonstrated by the rate of interest. A slightly larger proportion of households receive loan at a lower interest rate due to the fact that the friends and relatives and shopkeepers and other traders do not charge very high interest rate. However, poorer still take the burden of higher interest rate (see also Basu, 1984, Bardhan, 1989 , Ghatak, 1975). Such usurious rate can no doubt lead one to debt trap and distress (Table 7).

Table 7: Share of loans below 15 percent rate of interest: All India

Rural		Urban	
MPCE	**Share Below 15 percent**	**MPCE**	**Share Below 15 percent**
0-254	51.29	0-384	51.73
254-338	47.45	384-511	44.52
338-425	45.87	511-600	45.25
425-510	47.32	600-700	51.82
510-600	44.87	700-800	52.33
600-700	43	800-950	56.95
700-950	50.86	950-1500	66.72
950-1500	53.87	1500-2500	79.04
1500-3000	66.24	2500-3500	85.49
Above 3000	66.69	Above 3500	94.8
Total	47.59	Total	57.65

Source: Authors' analysis of NSSO 59th round data

Amongst different social groups usually the general category has been able to get the benefit of the lower interest rate and it is the male headed households that gets better share of low cost loan both in the rural and urban areas (Table 8, 9).

Table 8: Share of loan taken below 15 percent rate of interest of total number of loan outstanding as on 30.06.02 by households: All India

Social Groups	Rural	Urban
Schedule Tribes	13.9	14.5
Schedule Caste	13.8	21.2
Other backward classes	13.2	23.6
General	14.7	21.5
All	13.8	22.3

Source: Authors' analysis of NSSO 59th round data

These features no doubt provide challenge to the credit institutions. How to develop a credit network that is supportive of the weaker sections and the most needy? It is necessary to build schemes and also provide information to the weaker sections whose reach is otherwise poor.

Table 9: Share of loan taken below 15 percent rate of interest of total number of loan outstanding as on 30.06.02 by household head: All India

Rural (MPCE)	Female headed	Male headed	All	Urban (MPCE)	Female headed	Male headed	All
0-254	18.6	15.4	15.7	0-384	36.5	28.8	29.5
254-338	21.0	14.3	14.7	384-511	26.4	23.1	23.4
338-425	16.6	14.7	14.8	500-600	15.8	25.2	24.1
425-510	20.9	14.6	15.0	600-700	31.4	23.2	24.1
510-600	13.6	12.3	12.3	700-800	14.9	22.0	21.4
600-700	14.8	11.6	11.8	800-950	23.8	24.2	24.1
700-950	15.7	10.8	11.2	950-1500	33.1	20.9	21.7
950-1500	15.6	9.9	10.2	1500-2500	19.8	15.0	15.2
1500-3000	41.5	14.7	16.4	2500-3500	26.5	6.8	9.0
Above 3000	0.0	11.0	8.5	Above 3500	0.0	10.7	10.1
Total	17.8	13.4	13.8	Total	25.6	21.9	22.3

Source: Authors' analysis of NSSO 59th round data

Purpose of Loan

Unfavorable terms and conditions can play further havoc for the poor if the loan is used for non-income generating purposes. It is often argued in the literature that distress of the poor arising out of indebtedness is due to the use of loan for ceremonies etc. In order to formally examine this through the representative sample at hand we computed

incidence of indebtedness across different expenditure classes categorised according to the purpose of loan. Use of loan for non-income generating purposes is seen to be prevalent across all income (expenditure) categories and also across rural and urban India (see Table 10). However, the extent of use of loan for non income generating purpose is seen to be poor among urban households vis-a-vis their rural counterpart.

Table 10: Share of Loan used for Income Generating Purpose in Rural and Urban Areas across Different MPCE Classes (30.06.02): All India

Rural		Urban	
MPCE	**Share of Loan for Income Generating Purpose**	**MPCE**	**Share of Loan for Income Generating Purpose**
0-254	41.92	0-384	19.8
254-338	41.16	384-511	16.82
338-425	40.97	511-600	19.83
425-510	44.21	600-700	20.67
510-600	45.77	700-800	18.85
600-700	41.33	800-950	23.17
700-950	47.26	950-1500	17.09
950-1500	49.29	1500-2500	14.85
1500-3000	34.07	2500-3500	13.87
Above 3000	24.35	Above 3500	5.35
Total	43.27	Total	18.11

Source: Authors' analysis of NSSO 59th round data

Amongst the households headed by female, a very meager percentage has utilized loan for income generating purposes. Our earlier analysis shows that these households have lower access to credit from formal sector and hence face higher rate of interest. If the loan is used for non-income generating purposes, it can further add to their distress and push them towards perpetual indebtedness (Table 11). The self-help group bank linkage programme can be an effective means to bring these female headed households to the net of the formal banks. These institutions can also give training to female headed households in various income generating activities which, complemented by credit can go a long way in improving their conditions.

Table 11: Share of loan taken for income generating activities by head of households as on (30.06.02): All India

Rural (MPCE)	Male headed	Female headed	Urban (MPCE)	Male headed	Female headed
0-254	43.1	20.3	0-384	20.8	8.5
254-338	42.3	22.5	384-511	17.5	10.3
338-425	42.9	32.6	500-600	19.3	23.7
425-510	45.8	26.7	600-700	22.7	4.2
510-600	47.2	32.1	700-800	19.6	11.5
600-700	42.2	46.4	800-950	24.1	11.9
700-950	49.0	62.9	950-1500	17.7	8.7
950-1500	50.3	64.8	1500-2500	14.9	13.2
1500-3000	35.0	85.9	2500-3500	15.3	2.1
Above 3000	31.3	97.6	Above 3500	5.5	2.4
Total	44.7	38.6	Total	18.7	11.2

Source: Authors' analysis of NSSO 59th round data

Analysis of households according to purpose of loan across various social groups reveals that ST groups have been utilizing a larger percentage of loans for income generating purposes. We have earlier seen that this group also gets loan from formal sector possibly under different schemes. The need of the hour is to extend the reach of such schemes to a larger number of such households (see Table 12).

Training and credit for income generating purposes need to be extended to other socially backward classes in the society as well.

Table 12: Share of loan taken for income generating activities by purpose of loan by social groups as on (30.06.02)

Social Groups	Rural	Urban
Schedule Tribes	56.9	13.3
Schedule Caste	34.3	11.8
Other backward classes	41.6	17.7
General	50.6	21.2
All	43.3	18.1

Source: Authors' analysis of NSSO 59th round data

3. Conclusion

The analysis of NSSO data on various dimensions of indebtedness at all India level brought forth several interesting observations which also raised important challenges to the credit institutions.

If we interpret incidence of indebtedness as access to credit, one observes that access remains rather low in both urban and rural India. This includes both formal and informal sources of credit. Urban India shows much lower figures than rural India while the latter are not promising either. Access in rural regions seems to increase slightly as we move upward in the expenditure class revealing that comparatively richer amongst these poorer households have slightly better access.

Another feature of this analysis that is of significant importance is, both in rural and urban regions of India, as we move up the expenditure class, access to formal credit increased substantially. The situation of the poorest categories is slightly better in rural areas possibly due to the existence of various scheme-based loans. In other words conditions of the urban poor appear to be much worse. Consequently, the poorest category that needs loan under better terms and conditions more than others is the one that has been deprived of such access. Thus challenges to the formal institutions are prominent. There not only is a need to reach out to the poor but also within the poor, the much- deprived categories of households like the women headed households required to be of particular focus.

An analysis of households according to purpose of loan across various social groups reveals that ST groups have been utilizing a large percentage of loans for income generating purposes. We have earlier seen that this group also gets loan from formal sector possibly under different schemes. The need of the hour is to extend the reach of such schemes to a larger number of such households as our analysis reveals that only a small percentage of such households get credit from any source.

It has also been revealed from the detailed analysis presented above that amongst the households headed by female, a very meager percentage has been utilizing loan for income generating purposes. Our earlier analysis shows that these households also have lower access to credit from formal sector and hence face higher rates of interest. If the loan is used for non-income generating purposes, it can further add to their distress and perpetual indebtedness. Keeping these aspects in

mind, formal institutions can take up this challenge through SHG-Bank Linkage Programme (SBLP). In other words the self help group bank linkage programme can be an effective means to bring these female headed households to the net of the formal banks (see Rajeev et al 2010). These institutions can also give training to these households in various income generating activities which supported by credit can go a long way in improving their conditions.

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Appendix

Table A.1: Distribution of households according to household head: All India

Rural (MPCE)	Male headed	Female headed	All	Urban (MPCE)	Male headed	Female headed	All
0-254	89.5	10.5	100.0	0-384	87.5	12.5	100.0
254-338	89.9	10.1	100.0	384-511	88.4	11.6	100.0
338-425	89.7	10.3	100.0	500-600	89.2	10.8	100.0
425-510	89.4	10.6	100.0	600-700	89.6	10.4	100.0
510-600	88.7	11.3	100.0	700-800	89.6	10.4	100.0
600-700	89.2	10.8	100.0	800-950	90.2	9.8	100.0
700-950	86.7	13.3	100.0	950-1500	90.2	9.8	100.0
950-1500	88.4	11.6	100.0	1500-2500	89.0	11.0	100.0
1500-3000	79.0	21.0	100.0	2500-3500	80.9	19.1	100.0
Above 3000	46.0	54.0	100.0	Above 3500	84.9	15.1	100.0
Total	89.1	10.9	100.0	Total	89.1	10.9	100.0

Source: Authors' analysis of NSSO 59th round data

Table A.2: Distribution of households according to social groups: All India

Rural (MPCE)	ST	SC	OBC	Gen	All	Urban (MPCE)	ST	SC	OBC	Gen	All
0-254	21.4	28.0	38.5	12.0	100.0	0-384	6.9	25.3	43.3	24.5	100.0
254-338	14.0	27.9	40.4	17.7	100.0	384-511	3.2	22.5	42.6	31.7	100.0
338-425	10.3	24.1	41.4	24.1	100.0	500-600	2.1	20.3	41.3	36.3	100.0
425-510	8.8	22.0	42.8	26.4	100.0	600-700	3.1	16.9	40.3	39.8	100.0
510-600	7.2	17.9	43.3	31.6	100.0	700-800	3.2	14.4	37.8	44.7	100.0
600-700	6.2	18.5	41.4	33.9	100.0	800-950	1.9	14.0	35.6	48.5	100.0
700-950	5.4	15.2	41.4	38.0	100.0	950-1500	2.4	8.8	28.2	60.6	100.0
950-1500	3.9	11.0	35.4	49.6	100.0	1500-2500	2.7	4.6	22.1	70.6	100.0
1500-3000	3.0	7.0	37.4	52.7	100.0	2500-3500	2.5	3.8	16.0	77.7	100.0
Above 3000	0.8	0.9	32.1	66.2	100.0	Above 3500	1.1	1.9	10.9	86.1	100.0
Total	10.2	22.0	41.1	26.7	100.0	Total	3.0	14.6	34.7	47.7	100.0

Source: Authors' analysis of NSSO 59th round data
(Note: ST-Schedule tribes, SC-Schedule caste, OBC-Other Backward Class, Gen-General caste)

Table A.3: Rural and urban households distribution by MPCE: All India

Rural		Urban	
MPCE	India	MPCE	India
0-254	9.28	0-384	7.86
254-338	17.28	384-511	16.63
338-425	21.43	511-600	9.26
425-510	18.56	600-700	9.47
510-600	11.67	700-800	10.59
600-700	7.25	800-950	7.10
700-950	8.28	950-1500	26.70
950-1500	5.29	1500-2500	9.61
1500-3000	0.88	2500-3500	1.65
Above 3000	0.08	Above 3500	1.13
Total	100	Total	100

Source: Authors' analysis of NSSO 59th round data