

# Pandemic and the Crisis of Extreme Inequality in India

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## Abstract

The pandemic and the subsequent lockdown created a public health and humanitarian crisis for millions of workers and families in India. Through extensive data analyses of multiple nationally representative sample surveys, we argue that the effects of the pandemic and the associated lockdown have been exacerbated by the pre-existing crisis of extreme inequalities in the country. Multiple dimensions of inequality are explored, such as the disparities in the labour market and in the access to basic amenities. We briefly indicate our most striking findings. 63 percent of the workers and 53 percent of the households in India earned less than Rs 10,000 per month in 2018-19. Substantial gaps in earnings by gender, caste and area of residence persist – on average, female earnings was 63 percent of male earnings, SC earnings was 55 percent of non-ST/SC/OBC earnings and rural earnings was only half of urban earnings in 2018-19. About 905 million people did not have access to piped water, 287 million did not have access to toilets, 127 million lived in rented accommodations, and one-fourth of the population lived in single-room dwellings in 2017-18. The implications of the long-term neglect of the public healthcare system and the disparities in the access to education are discussed. In addition to inequality measures of monetary measures such as household earnings, we construct a multi-dimensional inequality index that combines indicators in housing, water and sanitation. This gives insights on the extent of inequality in non-monetary dimensions. The evidence in this paper clearly identifies that extreme multi-dimensional disparities and disadvantages lie at the heart of the current crisis in India and highlights the need to put redistribution at the centre stage of the development agenda.

**Keywords:** COVID-19, inequality, labour, earnings, multidimensional inequality, India

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# 1 Introduction

The COVID-19 pandemic and the lockdown have exposed and exacerbated the crisis of extreme inequalities and the several layers of disadvantages that many in India face. The pandemic hit India at a time when the economy was already reeling from a sustained economic slowdown. The disproportionate burden of the public health and economic crisis fell on migrants, manual labourers, petty producers and informal workers, who had little cushion of policy or community support. The pandemic and an unplanned lockdown unleashed an unprecedented humanitarian crisis for millions, but the vulnerabilities they face have been building for decades.

In this paper, we delve into the nature and extent of the existing inequalities, some evidence of which has become starkly clear over the course of the pandemic. We analyse the disparities in the labour market and present findings on inequalities in household earnings. The inequality in the access to health, education, and basic amenities such as drinking water, sanitation and housing facilities is then examined. We use nationally representative household sample survey data that were collected before the pandemic and the ensuing lockdown. Our results therefore point to the inequality in multiple dimensions that exacerbated the impact of the pandemic on certain sections of the society and highlight the areas where urgent policy intervention is required.

## 2 Inequality with Indian characteristics – and why it matters

The dominant view in policy circles and among a section of influential economists has been to either deny the rise in inequality altogether or to dismiss the concerns of distribution citing increase in economic growth and fall in poverty levels. For instance, studies use household consumer expenditure survey data to argue that neither the levels of nor the trends in inequality are alarming (Ahluwalia, 2011; Bhagwati & Panagariya, 2013; Bhalla, 2017). The Gini coefficient of monthly per capita consumer expenditure increased from 0.326 in 1993-94 to 0.375 in 2011-12<sup>1</sup> (Table 1). The argument that a Gini coefficient of 0.375, or that its rise by 4.9 percentage points between 1993-94 and 2011-12, is not high enough to be alarmed is misleading for several reasons. First, the distribution of consumption expenditure is usually more equitable than the distribution of income and wealth. Even so, a Gini coefficient of 0.375 is tantamount to a distribution where 37.5 percent of the population consume nothing (consumption expenditure is zero), while the total consumption expenditure is equally divided between the rest of the population.<sup>2</sup> Second, India is not a low-inequality country when compared to the rest of the world, even in the distribution of consumption expenditure. As per the Gini coefficient of consumption expenditure data compiled by the Global Consumption and Income Project, India ranked 83rd out of 161 countries in 2012.<sup>3</sup> The distribution of wealth in India is far more unequal, with a Gini coefficient of 0.740 in 2012. So is the income distribution, with a Gini of 0.543 in 2011-12 as per the India Human Development Survey. As per the Situation Assessment Survey, the Gini coefficient of per capita income of agricultural households was 0.587 in 2013. Even these high levels of consumption, income, and wealth inequality are likely to be under-estimates.

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<sup>1</sup>The last round of the consumer expenditure survey for which the unit-level data is available in the public domain is 2011-12. The latest round of the survey was conducted in 2017-18, but the data and the report were never released.

<sup>2</sup>This comparison is inspired by Milanovic and Yitzhaki (2002).

<sup>3</sup><http://gcip.info/>

It is well-acknowledged that household sample surveys tend to underestimate inequality due to under-reporting and under-sampling of the very rich (Weisskopf, 2011).

The rise in inequality is also defended on the grounds that it is intrinsic to the growth process that has helped alleviate poverty. India's poverty headcount ratio, as per the poverty line recommended by the Tendulkar Committee, declined from 45.3 percent in 1993-94 to 37.2 percent in 2004-05 and 21.9 percent in 2011-12. The Rangarajan committee estimated the proportion of people below poverty line at 29.5 percent in 2011-12. The successive official poverty lines have been criticised on the grounds of being abysmally low. It has also been argued that the methodologies of poverty estimation are based on shaky conceptual foundations and do not allow verification of the trend, let alone the magnitude of changes in the poverty ratio (Subramanian, 2019). Moreover, the most recent data shows a rise in the poverty rate between 2011-12 and 2017-18 (Bhattacharya & Devulapalli, 2019).

Alternatively, inequality can be seen as leading to intrinsic as well as instrumental problems. Rise in inequality is an important concern even in a poor country like India. Economic equality is needed for the creation of a society where people are treated as fundamentally equal, to bridge the gap between identity groups, for greater representation of the historically marginalised, and for providing equality of opportunity to all (Weisskopf, 2011). Inequality can also lead to economic instability and crisis, and decline in critical public investment in sectors such as education, infrastructure, and research (Stiglitz, 2012). A recent empirical study shows that the falling wage share in India negatively affected aggregate demand through its effects on the consumption and import propensity in India (Dasgupta, 2020). Further, even if the concentration of income at the top end does not reduce the average income levels at the bottom, it is possible that a large segment of the population loses out in dimensions of well-being other than income (Deaton, 2013). For instance, unequal distribution of incomes could be one of the explanations for the limited role of economic growth in improving child anthropometry in India over the past two decades (Thampi, 2019).

Extreme inequality in India arises not only from the skewed functional distributions, but also from the persistence of social disparities and hierarchies. Caste, as B R Ambedkar (1936) noted, is not just a division of labour, but a division of labourers in a graded hierarchy. The caste system has left prominent traces on the modern Indian society, much more than status disparities that were a product of European societies of order (Piketty, 2020). The durability of caste inequalities – in land ownership (Anand, 2016), in wealth (Tagade, Naik, & Thorat, 2018), through the continued practice of untouchability (Thorat & Joshi, 2020) and through caste-based discrimination in the labour market – has been recorded (Thorat & Attewell, 2010; Madheswaran & Attewell, 2010). Gendered inequalities are also stark and are reflected in women's low participation in the labour market and the disproportionate burden of care work (Ghosh, 2019), significant pay gaps and evidence of gender discrimination in the labour market (Duraisamy & Duraisamy, 2006; Deshpande, Goel, & Khanna, 2018). The persistence of 'conjugated oppression'<sup>4</sup> produces worse outcomes for certain sections of the population. Among the worst sufferers of caste-gender-class oppression are the 1.2 million manual scavengers, who are considered 'untouchables among the untouchables', and of whom over 95 percent are women (Kumar & Preet, 2020).

While the traditional forms of disparities continue to persist, the rise in neoliberalism has superimposed an inequality-inducing regime on the existing stratified society. Studies have warned of the dangers of an uneven growth process, reflected in the high and rising levels of wealth

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<sup>4</sup>Lerche & Shah (2018) discuss the process of conjugated oppression and its relation to capitalist class relations in India.

inequality during the neoliberal period (Anand & Thampi, 2016) and in the dramatic and unprecedented rise in the income share of the top 1 percent of the population (Chancel & Piketty, 2019). This has led to worsening class inequalities (Vakulabharanam, 2010), and rise in urban inequality has been identified as one of the drivers of rising disparity (Vakulabharanam & Motiram, 2019), along with uneven regional growth patterns and the rising rural-urban gap.

A “unique cocktail of lethal divisions and disparities” (Drèze & Sen, 2013, p. 213) characterises inequality in India. Although advances have been made in social life and in access to amenities over the years, wide disparities continue, and have worsened the effects of the pandemic. Earlier studies have covered various dimensions of inequality in India (Thorat & Newman (eds.), 2010; Himanshu, 2018; Haque & Reddy (eds.), 2019). This paper contributes to the existing literature by presenting the latest estimates of inequalities across dimensions and analysing them in the context of the pandemic and the stringent lockdown in India.

### 3 Data and methodology

This study uses nationally representative household sample surveys relating to several aspects of well-being. For the aspects related to the labour market and household earnings, we use the Periodic Labour Force Survey (PLFS) data for 2018-19. To study inequality in other dimensions, we use the Household Social Consumption: Health and Education modules (2017-18), and the Drinking Water, Sanitation, Hygiene and Housing Condition (2018) surveys conducted by the National Sample Survey Office.

The PLFS replaces the quinquennial Employment and Unemployment Survey (EUS), which was last conducted in 2011-12. The differences between the PLFS and the EUS have been discussed in detail elsewhere (Anand & Thampi, 2019). In a useful departure from the earlier EUS, the PLFS captures the earnings of the self-employed who constitute a majority of India’s workforce. With the PLFS, it is now possible to estimate the earnings from three sources – casual labour, self-employment, and regular wage/salaried jobs in India. While the earnings for self-employment and regular wage/salaried jobs were reported on a monthly basis, the earnings of casual workers were reported for the week of the survey. We reached an estimate of the monthly earnings of casual workers by multiplying their weekly earnings by four.

We arrived at a measure of household earnings by adding up the earnings of its members from the three sources of employment, but there is no information available on rental income, pensions, remittances, interest, or income from financial assets. The estimates of household earnings therefore do not represent the distribution of total income, which could seriously underestimate the levels of inequality. In various data sources on Indian agriculture, such as the Situation Assessment Surveys of agricultural households 2003 and 2013 and the Cost of Cultivation Surveys, more than six percent of agricultural households reported negative incomes – cultivators facing losses in agriculture. However, no negative incomes have been reported in the agricultural sector in the PLFS 2018-19, which may be due to the absence of detailed questions on the components of costs and returns. Unreported negative incomes would inflate the average earnings and underestimate inequality.

We use the Yitzhaki (1994) method to compute the Gini coefficient for household earnings and decompose it into the between and within group components by different axes such as sector,

caste and occupation.<sup>5</sup> We reach the population estimates by multiplying the ratios obtained from the NSS surveys with projected population in India, as estimated by the World Bank.<sup>6</sup> A multidimensional inequality index is then constructed to bring together some dimensions that cannot be compared in monetary terms but are essential for sustaining a decent standard of living. We assess the extent of inequality by combining the dimensions of housing, drinking water and sanitation using relevant indicators (Table 2). The analysis uses the Hybrid Multidimensional Index of Inequality (MDI) developed by Araar (2009). The normalised scores on each of the three dimensions are generated using Multiple Correspondence Analysis as follows:

$$W_i = \frac{\sum_{k=1}^K \sum_{j_k=1}^{J_k} \omega_{j_k} I_{i,j_k}}{K}$$

where  $W_i$  denotes the well-being of individual  $i$  for the dimension,  $K$  is the number of indicator variables used to measure the dimension,  $J_k$  is the number of categories for indicator  $k$ ,  $I_{i,j_k}$  is the binary indicator that takes the value 1 if individual  $i$  belongs to category  $j_k$  and  $\omega_{j_k}$  is the normalised first axis score of the category  $j_k$ . The MDI is then calculated by combining the scores in the three dimensions by the absolute approach and relative approaches. The general form of the index is given by:

$$I_R = \sum_{i=1}^K \varphi_k [\lambda_k I_k + (1 - \lambda_k) C_k]$$

where  $\varphi_k$  is the weight assigned to the  $k$ th dimension,  $I_k$  is the relative or absolute Gini coefficient and  $C_k$  is the relative or absolute coefficient of concentration. The relative or absolute MDI is calculated using the relative or absolute values of the coefficients respectively.  $\lambda_k$  is the sensitivity index between different dimensions that take values between 0 and 1. Zero value of  $\lambda_k$  implies that the dimensions of well-being are taken to be perfect substitutes; value of  $\lambda_k$  at 1 implies that the dimensions are perfect complements. In the context of our paper, where we are considering housing, water and sanitation, all of which are essentials that could not substitute for each other, considering a value closer to 1 would give a more realistic value of the MDI. We have shown the relative MDI corresponding to multiple values of  $\lambda_k$  indicating the sensitivity of the index to this value.

## 4 Labour market

### 4.1 Employment type

Around 60 percent of the workforce in rural areas and 38 percent in urban areas are self-employed (Table 3). About one in four people in India are casual labourers, with the proportion in rural India close to 30 percent. They work mainly as agricultural labourers, construction workers or in public works. Casual workers typically do not work in the same occupation or industry

<sup>5</sup>For a description of the method, see (Vakulabharanam, 2010). We do not discuss the overlap component of the Gini decomposition in this paper for brevity.

<sup>6</sup>The mid-year population projections of the World Bank have been used (<https://databank.worldbank.org/source/population-estimates-and-projections>). We use linear interpolation to reach the monthly projected population figures and report the population estimates for the mid-point of the sample survey. For instance, if the survey was conducted between July-December 2018, the population estimates using the survey data and population projections are reported for October 2018 (1356 million).

throughout the year, and many among them are engaged in short-term circular migration from rural to urban areas. Self-employed and casual wage workers are predominantly informally employed. Regular wage/salaried workers have a stable source of income, although there is heterogeneity between them in terms of job security and pay structure. Only about 30 percent of them had a written job contract in 2018-19.

There is a clear hierarchy in the earnings structure by type of worker, gender and area of residence (Table 4). In spite of being the best-paid worker category in India, regular workers have quite low earnings on average. In 2018-19, the mean monthly wage of a regular worker was Rs 16,149, and the median wage was Rs 10,000 – far below Rs. 18000, the minimum pay recommendation of the Seventh Central Pay Commission (Government of India, 2015). About 42 percent of the regular workers earned below Rs 10,000 per month (Table 5). This included 63 percent of female regular workers, as compared to 37 percent of male regular workers. On the other end, only about 4 percent of such workers earned more than Rs 50,000 a month. The workers in the other categories are heavily concentrated at the lower end of the earnings distribution. 92 percent of casual workers and close to 60 percent of the self-employed earned less than Rs 10,000 per month. This included as much as 90 percent of the female self-employed. On the whole, 24 percent of Indian workers earned less than Rs 5000 per month and 63 percent earned less than Rs 10,000 per month in 2018-19.<sup>7</sup> In absolute numbers, of the total workforce of 480 million, 114 million workers earned less than Rs 5000 per month and 301 million workers earned less than Rs 10,000 per month.<sup>8</sup> With the pandemic and the ensuing lockdown, even these meagre earnings were no longer available to many (Kosuru, 2020; Mukherjee, 2020; SWAN, 2020; Thakur, 2020).<sup>9</sup> Primary surveys indicate that a large proportion of households had to cut down on food consumption, and did not have enough money left to pay rent or meet daily expenses (Kesar, Abraham, Lahoti, Nath, & Basole, 2020).

## 4.2 Household earnings

The PLFS categorises each surveyed household into household types on the basis of its means of livelihood and source of income. The average household earnings (wages and earnings from regular employment, casual labour and self-employment) was around Rs 10,000 in rural areas and Rs 20,000 in urban areas in 2018-19. The transfer of Rs 500 per month (for three months) by the central government to Jan Dhan accounts is only 5 percent of the average monthly income of a rural household. About 61 percent of the rural, 35 percent of the urban and 53 percent of all households earned less than Rs 10,000 per month in 2018-19 (Table 6). Less than 0.5 percent of all households earned over a lakh in monthly earnings. The Gini coefficient of household earnings was 0.513, which is fairly high even with these under-estimated earnings (Table 7). In urban areas, the households that rely on the regular wage/ salaried employment of its members are the most well-off, earning a share that is twice the population share. Such households are also relatively well-off in rural areas, with a mean ratio (ratio of earnings share to population share) of 1.4. The urban self-employed also earn relatively well. Households employed in agriculture account for around one-fourth of the total population in the country but earn only around 19

<sup>7</sup>This analysis excludes the unpaid family helpers, who are considered as self-employed workers, but earnings are not recorded against their days of work. About 13 percent of the total workforce as per the usual status was recorded as unpaid family helper in 2018-19.

<sup>8</sup>We compute these figures using the projected population for January 2019 (1359 million) and the workforce participation rate from the PLFS (35.29 percent).

<sup>9</sup>A recent study estimated the proportion of jobs that could be performed from home (work from home) in India to be around 13.5 percent (Sharma, Gupta, & Estupinan, 2020).

percent of the total. Households that rely on casual labour in rural areas earn the least as compared to their population share, followed by the corresponding households in urban areas.

### 4.3 Area of residence

Across worker categories, the average earnings of a rural worker was close to half that of an urban worker. A rural female worker earned only 40 percent of that of an urban female worker on average. The rural-urban earnings gap is also reflected in the aggregate household earnings. The average monthly household earnings was Rs 13,128 in 2018-19 (Table 8). The relative position of the areas of residence was highly skewed, with the mean ratio of urban areas at 1.5. Considering urban areas alone gives a Gini coefficient of 0.529. About 10 percent of the overall inequality is explained by the disparity between rural and urban areas. Along with the rural-urban gap, there also exists significant inequalities between states and regions that drive India's internal migration.

### 4.4 Gender gap in earnings

It is well-documented that the female labour force participation has been low and declining in India over the past few decades. As such, female workers are only 18–19 percent of the paid workforce in rural and urban areas (Table 9).<sup>10</sup> They earn even lower shares of the earnings, with a mean ratio of 0.6–0.7. The average earnings of female workers as a proportion of male earnings was only 54 percent in rural areas, 70 percent in urban areas and 63 percent for both areas combined. On average, female workers earned only 43 percent of male workers when they were self-employed, 60 percent as casual workers and 77 percent as regular workers (Figure 2). The overall Gini coefficient of earnings is 0.436 and the inequality between male and female workers accounts for around 7 percent of the total inequality, and this proportion is close to 12 percent in rural areas.

### 4.5 Caste gap in earnings

The Indian labour market is highly segmented along caste lines. The deprived groups are under-represented in occupations such as legislators, senior officials, managers, and professionals, and over-represented in elementary occupations. These groups, in particular the Scheduled Castes (SCs), earn less than the non-ST-SC-OBC group (hereafter Other Castes or OCs) on average, even in regular wage/salaried jobs. The earning gap is the lowest among casual workers who have very low average wages. On average, a SC worker earns only 55 percent of what an OC worker earns, with a higher wage gap in urban areas as compared to rural (Figure 3). The highest earnings gap was among the urban self-employed, with SC workers earning less than half of OC workers. Decomposing the Gini coefficient of household earnings shows that SCs and STs in both rural and urban areas earn the least relative to their population shares and OCs are best-placed in both rural and urban areas with a mean ratio higher than one (Table 10).

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<sup>10</sup>We consider only the paid workforce here. Around 4 percent of women workers are categorised as unpaid family labour.

## 4.6 Falling real wages

We next considered the recent trends in the real wages of regular workers and casual labourers. The year-on-year growth rate of rural wages for workers engaged in agricultural and non-agricultural activities increased significantly between 2007 and 2012, but declined sharply thereafter. Real rural wage growth was negative for the year leading up to the lockdown (Figure 4). The reverse migration during the lockdown is likely to have depressed rural wages further, particularly in the poorer regions that saw an influx of workers from cities and other states. The real wages of regular workers remained stagnant in rural areas and declined by 0.6 percent per annum in urban areas between 2011-12 and 2018-19, reversing the gains between 2004-05 and 2011-2 (Figure 5). In the organised manufacturing sector, the share of wages in gross value added declined from around 17 percent in 1993-94 to 13 percent in 2017-18, and the manifold increase in worker productivity was absorbed entirely by the rising profit share (Figure 6). A recent analysis of Nifty 50 companies by Reetika Khara and Meghna Yadav revealed that the top-paid executive earned more than 100 times the median salary of the permanent employees in a majority of the companies (The Wire, 2020).

## 5 Access to basic amenities

### 5.1 Water

About 67 percent of the total population, or 905 million people, did not have access to piped water in 2018.<sup>11</sup> Only about 22 percent of the rural population and 59 percent of the urban population used piped water as the principal source of drinking water. More than half of the rural population and 14 percent of the urban population were dependent on hand pumps, wells, ponds, tankers and springs for their drinking water needs. Even these sources may not be available throughout the year, particularly in summer when the groundwater table goes down. For around 12 percent of the rural and 10 percent of the urban population, drinking water from the principal source was not sufficient throughout the year. Overall, this accounted for about 159 million people in India. The water crisis is more severe in certain states, such as Himachal Pradesh, Rajasthan, Madhya Pradesh and Maharashtra, where one-fifth or more of the population did not have access to sufficient drinking water from the main source throughout the year (Table 19). The crisis also affects STs and SCs more severely than other groups.

For 33 percent of the population (40 percent of the rural and 19 percent of the urban population) – about 451 million people – the principal source of drinking water was located outside the premises of their dwelling. Higher proportions of ST/SC households faced this problem (Figure 7). The inequality in the access to water exacerbated gendered inequalities in domestic activities, with women disproportionately bearing the responsibility of fetching water. In about 76 percent of the rural households and 50 percent of the urban households for whom water was not available within the dwelling premises, a female household member had to fetch water. Only about 0.6 percent of the rural households and 5.3 percent of the urban households could hire labour to fetch water.

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<sup>11</sup>To estimate the population at the time of the NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition survey 2018, we use the projected population for October 2018 (1356 million).



## 5.2 Sanitation

About 21 percent of the total population (29 percent of the rural and 4 percent of the urban population), or 287 million people, did not have access to any toilet in 2018. 70 percent had access to a toilet that was only shared with other household members, and 7 percent shared the toilet with others in the building. More than half of the rural population in Odisha, and more than one third in Rajasthan, Uttar Pradesh, Bihar, Jharkhand and Tamil Nadu did not have access to any toilet (Table 19). Lack of access to a toilet was much starker among the ST/SC population, constituting 37 percent of them in rural areas and 10 percent or more in urban areas (Figure 8). Regardless of these survey figures from 2018, India declared itself open defecation free (ODF) on 2 October 2019. Several reports contradict this claim. As per a performance audit by the Comptroller and Auditor General, about half of the sampled households in Rajasthan that were constructed under the Pradhan Mantri Awaas Yojana were without toilets (Sharma, 2020). Questions have also been raised about the authenticity of the Swachh Bharat Mission database (Agarwal, 2019).

## 5.3 Housing

### 5.3.1 Hired accommodation and the burden of rent

Around 9 percent of the Indian population – 126.8 million people – lived in rented accommodations. Rented accommodation is much more prevalent in urban areas than in rural areas (Figure 9). 8 percent of the urban population lived in a rented dwelling without any written contract, making it easy for the landlord to evict them at will. The average monthly rent paid by households was Rs 1424 in rural areas and Rs 3306 in urban areas. Rent constituted about 18 percent of the household consumption expenditure in rural areas and 23 percent in urban areas. This proportion was more than 25 percent for urban households in Maharashtra, Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu (Table 19). These findings corroborate the media reports that highlighted the predicament of tenants during the lockdown. Several migrant workers in cities were forced to evict their dwellings and return to their villages as they could not afford to pay rent (Behl, 2020; Joshi, 2020).

### 5.3.2 Little room for physical distancing

One-fourth of India's population (339.7 million people) lived in a dwelling with only one room and 40 percent (537 million people) lived in a dwelling with two rooms in 2018 (Figure 10). 69 percent of the households residing in a single room, and 86 percent of those residing in two rooms, had more than three members (Table 11). Thus, for a large majority of the population, there is little room to follow the COVID-19 guidelines and maintain social distancing at home if a member gets infected. Around 32 percent of the ST/SC population lived in a one-room dwelling, as compared to 20 percent of OC population (Figure 11). At the other end, about 5 percent of the population lived in a dwelling with more than 5 rooms. 9 percent of such households had two family members or less, that is, effectively more than 2 rooms for a person.

### 5.3.3 Slums

The survey collected information on households living in slums or squatter settlements in urban areas. Slums were categorised into notified and non-notified slums, and slum-like settlements with less than 20 households were considered as squatter settlements. About 8 percent of the urban population (31.4 million people) resided in slums or squatter settlements in 2018. About half of these people lived in one-room dwellings, and 75 percent of such households had more than 3 members (Table 12). Around 35 percent of the people residing in slums had two-room dwellings, and 43 percent of such households had more than 4 members. Urban slums were concentrated in a few states, with the proportions as high as 29 percent in Andhra Pradesh, 18 percent in Maharashtra, Odisha and Chhattisgarh, and 12 percent in Delhi (Table 19).

The proportion of ST/SC urban population living in slums (14 percent) was more than double that of OCs (6 percent) (Table 13). With respect to the residence status, the heads of only about 13.5 percent of the households living in slums had a voter ID and those of only 21 percent had a ration card. The heads of around 80 percent of all households and 70 percent of the ST/SC households residing in slums did not have a ration card. These numbers point to the limited reach of subsidised food provisioning among the slum-dwellers, who are among the most deprived in urban areas.

## 5.4 Living conditions

### 5.4.1 Electricity

Overall, around 4.5 percent of the population (60.8 million people) did not have electricity for domestic use in 2018 (Figure 12). This included about 6 percent of the population in rural areas (56.9 million) and 0.9 percent in urban areas (3.9 million). The proportions were much higher among the ST/SC population – around 10 percent of STs and 7 percent of SCs, as compared to 1.6 percent of OCs. Uttar Pradesh fares the worst in this regard, with around 15 of its population without access to electricity (Table 19).

### 5.4.2 Cooking gas

Less than half of the rural population and only about 60 percent of the total population reported using LPG for cooking in 2018. Less than 30 percent of the rural population in West Bengal, Jharkhand and Odisha, and less than 40 percent in Rajasthan, Uttar Pradesh and Madhya Pradesh reported using LPG in 2018 (Table 19). 38 percent of the population – 513 million people – used firewood or dung cake for cooking in 2018. In rural areas, over half of the population depended on firewood, chips, crop residue or dung cake for cooking (Figure 13). Much higher proportions of the ST\SC populations rely on these sources of fuel.

## 6 Health

Even before the pandemic, the healthcare system in India was largely neglected, with an increasing reliance on a health insurance-based model. Only around 1 percent of the GDP is spent on public health expenditure. The doctor-population ratio was 1:1404 in February 2020 against the

WHO prescribed norm of 1:1000 (Ministry of Health and Family Welfare, 2020a) and the nurse-population ratio was 1.7:1000 in March 2020 against the WHO norm of 2.5:1000 in March 2020 (Ministry of Health and Family Welfare, 2020b). The downgrading of public health services and the problems with the current approach towards an insurance-based model have been discussed (Bhattacharya & Rathore, 2018; Das, Aiyar, & Hammer, 2018; Jan Swasthya Abhiyan, 2019).

India's health care is largely privatised, and 85 percent of the population was not covered by any scheme for health expenditure support in 2018. The public sector catered to the needs of less than one-third of the population. Considering hospitalisation and non-hospitalisation cases, only 30 percent of the treated population reported going to a public sector hospital or primary health centre/community health centre (Figure 14). 23 percent visited a private hospital and 43 percent visited a private doctor/clinic. 3 percent relied on informal health care providers. There are stark regional variations in the functioning and use of the public healthcare system. Public sector healthcare providers met the needs of 68 percent of the population in Himachal Pradesh and 54 percent in Tamil Nadu, but less than 20 percent of the population in Bihar, Uttar Pradesh, Punjab and Haryana (Table 19).

When considering only hospitalisation cases, we find that 55 percent were treated in private hospitals and 42 percent in public hospitals. The higher reliance on private hospitals was despite the fact that the average medical expenditure per hospitalisation case was about 7 times higher in private hospitals than in public hospitals. Of those who did not use public healthcare for hospitalisation cases, a majority responded that either the required specific service was not available or that the quality was not satisfactory or that a doctor was not available. Disaggregated data shows that poor and socially deprived groups depend more on public and informal healthcare providers (Figure 15). The serious and worsening health crisis in recent months is to be seen in this context. It is therefore not surprising that serious shortages of healthcare workers and medical equipment have been reported (Jacob, Inamdar, Saha, & Bharadwaj, 2020). With the increased demands during the pandemic, the available healthcare workers have been working for longer hours, and with delayed and reduced salaries (Jacob, Inamdar, Saha, & Bharadwaj, 2020). There needs to be a serious reorganisation of policy priorities towards ensuring access to affordable healthcare.

## 7 Education

Higher education is closely related to mobility and returns in the labour market, but continues to remain out of reach for a substantial section of the population. Only around 11 percent of the population aged above 15 years held a graduate degree or higher, including in technical courses and diplomas/certificate courses in 2017-18 (Figure 16). There are significant caste and gender gaps in this proportion. The pandemic and the imminent recession have brought on a new crisis in the education sector for disadvantaged social and economic groups. About 44 percent of the population aged between 3 and 35 years was attending an educational institution in 2017-18 (Table 14). 13.6 percent were never enrolled and around 43 percent enrolled in the current or previous academic year but were not attending at the time of the survey. The proportions of never-enrolled population were significantly higher among STs and SCs, and among females.

Even those enrolled may drop out at various levels of education. The overall dropout rate was around 13 percent in 2017-18, with higher rates for ST\SC population and for females (Table 15). Financial constraint was reported as the major reason for drop-out (Table 16).

Sizeable proportions of the population dropped out of continuing their education as they were engaged in economic activities, which can be linked to the economic situation of the household. Around one-third of females dropped out as they were engaged in domestic activities, and about 14 percent did so for marriage. As education moves online, enrolled members of households without access to a computer or a similar device and an internet connection would not be able to attend classes. Only about 12 percent of households (with at least one member enrolled in an educational institution) had access to a computer and only 27 percent could access the internet in 2017-18. ST/SC households were significantly disadvantaged in these respects.

The additional economic distress is likely to increase drop-outs, particularly of the economically and socially deprived groups and female students. This could happen due to several reasons. First, a large section of the population faced with loss of employment or incomes may find it difficult to continue the education of their children. Second, lack of access to computer and internet facilities would exacerbate exclusion at a time of shift to online mode of education.<sup>12</sup> Third, given the recessionary situation, students who are about to complete their degrees and enter the labour market may find it more difficult to get employment as per their expectations or qualifications.

## 8 Multidimensional index of inequality

We have charted a picture of serious inequality across several dimensions that affect the capabilities and standard of living of individuals. Combining these different dimensions to one index would provide a comprehensive picture of the extent and nature of disparities. We do so using the MDI, as described in the methodology section.

The normalised scores that indicate well-being of households in housing, water and sanitation were constructed and used to develop the MDI. As noted in earlier studies (Araar, 2009; Nizalova, 2014), the MDI is very sensitive to the value of  $\lambda$ . The table gives the results of the sensitivity test by setting  $\lambda$  to different values.  $\lambda = 0$  indicates that the dimensions are considered to be perfect substitutes to each other, and  $\lambda = 1$  indicates that they are perfect complements. The level of inequality as given by the MDI increases as  $\lambda$  increases (Table 17). At  $\lambda = 0.5$ , the MDI equals 0.35, which is close to the recorded Gini coefficient of monthly per capita consumer expenditures (Table 1).<sup>13</sup> The three dimensions considered here cannot reasonably be considered substitutes; it rather stands to reason that they would be complements. By this reasoning, if we consider  $\lambda$  to be 0.9 or 1, the MDI is 0.44 and 0.46 respectively, which is significantly higher than the inequality recorded in consumer expenditure. The extent of multi-dimensional inequality is higher in urban areas, with values of the index at 0.41, 0.48 and 0.50 for  $\lambda$  at 0.5, 0.9 and 1.0 respectively.

The index can be decomposed into the respective contributions of each dimension (Table 18). This exercise reveals that housing has the highest contribution to the extent of inequality in terms of access to basic services, accounting for 47 percent of the total variation in the multi-dimensional inequality index. Access to water is also a crucial indicator, accounting for 34 percent of the variation in the relative and absolute MDI. With the onslaught of the pandemic,

<sup>12</sup>A recent Oxfam survey shows the extent of digital exclusion in the lockdown ([https://www.business-standard.com/article/current-affairs/80-parents-in-5-states-say-digital-schooling-failed-during-lockdown-study-120091500580\\_1.html](https://www.business-standard.com/article/current-affairs/80-parents-in-5-states-say-digital-schooling-failed-during-lockdown-study-120091500580_1.html)).

<sup>13</sup>The Gini coefficient of monthly per capita consumer expenditure as per the NSSO survey on Drinking Water, Sanitation, Hygiene and Housing Condition (2018) is 0.329.

a regular health advice has been to wash hands thoroughly. In a country with deep inequalities in access to water, the havoc wrought by the pandemic on certain sections can be understood more clearly.

## 9 A policy-induced crisis and the need for a paradigm change

The spread of COVID-19 and the economic distress with the lockdown in India has much to do with the lacklustre implementation of containment and relief measures, as well as long-term policy neglect that left millions vulnerable to a shock. Despite the stringent lockdown, India currently ranks second in the world in the number of COVID-19 cases and third in the number of deaths. A sero-survey in Mumbai revealed that 57 percent of the people tested in slums had been exposed to and developed antibodies against SARS-CoV2, as compared to 16 percent of those tested in residential societies (Rukmini, 2020). This could be because of higher population density and shared facilities such as toilets and source of water (Rukmini, 2020). Our paper reveals stark evidence of the extent of cramped housing, lack of access to piped water, toilets, and cooking gas, forcing people to rely on shared facilities and common sources. The evidence of low earnings (and probable low savings as a result) also reveals that millions face a choice between going to work at the risk of contracting the virus and risking starvation otherwise.

The policy interventions to safeguard the lives and livelihoods of the vulnerable have been far from adequate, to say the least. At least 216 deaths have been recorded due to hunger and financial stress since the lockdown – 96 deaths in Shramik trains intended to safely transport migrant workers back to their homes, and hundreds of deaths due to exhaustion or accidents of migrant workers while walking back to their villages or lack of medical care.<sup>14</sup> The labour market, already reeling under the slowdown, collapsed completely during the lockdown. The unemployment rate climbed to 24 percent in April and May 2020, and about 21 million regular workers lost their jobs between April and August (Vyas, 2020). After the lockdown was lifted, the unemployment rate fell, but the recovery in employment was driven entirely by informal and non-salaried work. Women and socially deprived groups have disproportionately lost their jobs during this period, and even when employed, continue to be engaged in activities that make them more susceptible to the virus or are stigmatising (Deshpande, 2020). Meanwhile, certain billionaires in India are reported to have massively increased their wealth during the lockdown period (Mudgill, 2020).

The current crisis has to be seen in the larger context of liberalisation and pro-market reforms that were intended to “impart a new element of dynamism to growth processes in our economy”.<sup>15</sup> The growth performance has varied during the three decades after liberalisation, with the period between 2003 and 2012 being a purple patch. Not all sectors have been part of the growth story and the agrarian crisis has deepened in different parts of the country. The decline in agricultural employment has not been compensated by formal sector jobs and the ranks of the informal economy have swelled, creating a crisis of livelihoods. Certain redistributive policies were implemented in this phase, of which the most notable is the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Other such measures include the National Food Security Act (2013), Farm Loan Waiver (2008) and PM-KISAN (2019). However, the overarching theme in the neoliberal phase has been an unabashed transfer of public resources to

<sup>14</sup><https://thejeshgn.com/projects/covid19-india/non-virus-deaths/>

<sup>15</sup>Budget 1991-92 speech of Manmohan Singh, the then Finance Minister (<https://www.indiabudget.gov.in/doc/bspeech/bs199192.pdf>)

big corporations through various measures, including corporate tax and loan waivers, large-scale privatisation and cronyism. At the same time, the Fiscal Responsibility and Budget Management (FRBM) Act<sup>16</sup> emphasised curbing fiscal deficits and public expenditure, and the social sector expenditure in India remains significantly below comparable countries.<sup>17</sup> Overall, the neoliberal regime has proved to be inequality-inducing – with a rise in dollar billionaires from just two in the mid-1990s to over a hundred in 2020, while millions continue to have insecure livelihoods, low incomes and limited access to healthcare, education, social security or other basic amenities.

The compulsions of electoral politics make it difficult to abruptly dismantle the existing welfare schemes. Rather, schemes such as the MGNREGA and the Public Distribution System (PDS) have been systematically undermined by underfunding, under-coverage and targeting errors. Jean Drèze, Reetika Khera, and Meghana Mungikar calculated that more than 100 million people have been excluded from the PDS, due to the reliance of the central government on outdated population data to determine grain allocations (Scroll.in, 2020). Another example is the old age pension scheme (for persons aged 60-79 years), to which the Centre continues to contribute a paltry Rs 200 per month since 2006. The calls for winding up all existing welfare and social security schemes in favour of a universal basic income or some form of direct cash transfer have grown louder in recent years. While the current crisis has exposed the gaping holes in India's social safety nets, several reports suggest that it is the PDS and MGNREGA that have played a crucial role in providing life support to millions.

The pandemic and recession have been used to aggressively push for further neoliberal reforms. Such reforms, announced as part of the 'Atmanirbhar Bharat' package, include policies such as deregulation of agricultural markets; increase in the FDI limit in the defence sector; privatisation of power departments/utilities in union territories, other public sector enterprises and airports; and commercialisation of coal mining. Several state governments, in a race to the bottom, attempted to abolish labour laws and deny workers hard-won rights – such as an eight-hour working day – in hopes of attracting private investment. These measures are not only far removed from the immediate context of rising hunger, joblessness, migrant crisis and supply bottlenecks, but also do not address the structural causes of India's pre-pandemic slowdown.

Various policy suggestions regarding immediate relief have been offered, including immediate and adequate cash transfers, universalisation of the PDS, strengthening of the MGNREGA and introduction of an urban employment guarantee programme (Drèze, 2020; Mander, Ghosh, & Patnaik, 2020). At the same time, medium and long-term responses need to be based on a more equitable distribution of growth that includes introduction of wealth and inheritance taxes, and universal public provisioning of basic amenities and services such as health, education, housing, sanitation, water and public transport. The current crisis is a pandemic of extreme inequality and the path to recovery lies in a new paradigm of development, one that puts redistribution at the heart of its agenda.

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<sup>16</sup><https://www.livemint.com/money/personal-finance/term-of-the-day-what-is-frbm-act-11579620857316.html>

<sup>17</sup>[https://rbidocs.rbi.org.in/rdocs/Bulletin/PDFs/04AR120919\\_01344207730A874E1D9CD527AFFBF7CBA9.PDF](https://rbidocs.rbi.org.in/rdocs/Bulletin/PDFs/04AR120919_01344207730A874E1D9CD527AFFBF7CBA9.PDF)

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## 10 Figures and Tables

Table 1: Gini coefficients of per capita consumer expenditure, wealth and income

Year	Consumption	Year	Income	Year	Wealth
1993-94	0.326			1992	0.654
2004-05	0.363	2004-05	0.536	2002	0.662
2011-12	0.375	2011-12	0.543	2012	0.74
		2013	0.583 <sup>a</sup>		

Source: Authors' calculations using the All-India Debt and Investment Surveys, NSS Consumer Expenditure Surveys, India Human Development Surveys, and Situation Assessment Survey of Agricultural Households

<sup>a</sup> The Gini coefficient for this year includes the incomes of only agricultural households.

Table 2: Indicators used to construct normalised scores of each dimension

Dimension	Indicator
Housing	Floor type
	Wall type
	Roof type
	Separate kitchen
	Electricity
	Cooking fuel
	Principal source
Drinking water	Sufficient throughout the year
	Exclusive use of household
	Access to latrine
Sanitation	Latrine type
	Drainage system

Table 3: Distribution of the workforce (%)

Type of worker	Rural			Urban			Rural + Urban		
	Male	Female	Overall	Male	Female	Overall	Male	Female	Overall
Regular wage/ salaried	14.3	11.0	13.4	47.2	54.8	48.7	24.4	21.9	23.8
Self-employed	57.4	59.7	58.0	38.7	34.5	37.8	51.6	53.4	52.1
Casual	28.3	29.4	28.6	14.2	10.8	13.5	24.0	24.7	24.2

Source: Authors' calculations using PLFS 2018-19 unit-level data

Table 4: Mean monthly earnings (Rs) by type of employment

Worker type	Male	Female	Person
Rural			
Regular	13549	8726	12534
Self-employed	9386	4121	8688
Casual	6271	3785	5672
All	9137	4882	8367
Urban			
Regular	19400	15630	18529
Self-employed	18272	7033	16598
Casual	7653	4675	7202
All	17389	12213	16393
Rural + Urban			
Regular	17040	13041	16149
Self-employed	11566	4911	10657
Casual	6519	3882	5922
All	11813	7382	10994

Source: Authors' calculations using PLFS 2018-19 data

Table 5: Distribution of workers by earnings slabs (%)

Earning slab	Regular Workers			Self-Employed			Casual Workers			All Workers		
	Male	Female	Person	Male	Female	Person	Male	Female	Person	Male	Female	Person
Less than 5,000	5.2	28.5	10.4	14.0	64.8	21.0	33.1	77.2	43.1	16.3	56.3	23.7
5,000 to 10,000	31.3	34.5	32.0	39.9	25.4	37.9	56.9	21.7	48.9	41.7	27.4	39.1
10,000 to 15,000	23.0	10.6	20.2	21.7	5.2	19.4	9.1	1.0	7.3	19.0	5.7	16.5
15,000 to 20,000	12.8	5.6	11.2	12.3	2.0	10.9	0.7	0.1	0.6	9.6	2.6	8.3
20,000 to 50,000	23.6	17.8	22.3	11.1	2.2	9.9	0.2	0.0	0.1	11.8	6.9	10.9
50,000 to 1,00,000	3.8	2.9	3.6	1.0	0.3	0.9	0.0	0.0	0.0	1.5	1.1	1.4
More than 1,00,000	0.3	0.2	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1

Source: Authors' calculations using PLFS 2018-19 data

Table 6: Household earnings slabs by household type (%)

Household Type	Less than 5,000		5,000 to 10,000		10,000 to 15,000		15,000 to 20,000		20,000 to 50,000		50,000 to 1,00,000		More than 1,00,000	
	5,000	10,000	10,000	15,000	15,000	20,000	20,000	50,000	50,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
	Rural													
Self-employed in agriculture	19.4	40.3	20.4		11.1	8.4					0.4			0.0
Self-employed in non-agriculture	9.4	34.0	26.4		15.6	13.9					0.7			0.0
Regular wage/salaried	7.2	25.0	21.9		15.0	27.1					3.4			0.4
Casual labour in agriculture	35.0	43.0	13.5		5.5	3.0					0.0			0.0
Casual labour in non-agriculture	25.7	46.7	17.6		5.8	4.2					0.1			0.0
Others	94.2	2.7	1.5		0.7	0.8					0.0			0.0
All-Rural	26.5	34.7	18.4		9.9	9.7					0.7			0.1
	Urban													
Self-employed	5.7	17.2	20.1		17.6	32.6					6.0			0.9
Regular wage/salaried	3.4	15.0	19.3		14.9	34.7					10.8			2.0
Casual labour	19.1	40.0	24.0		9.9	6.6					0.2			0.0
Others	93.2	2.0	1.2		0.9	2.1					0.5			0.0
All-Urban	18.8	16.6	17.5		13.2	26.2					6.6			1.1
	Rural + Urban													
All households	24.0	28.8	18.1		10.9	15.1					2.6			0.4

Source: Authors' calculations using PLFS 2018-19 data

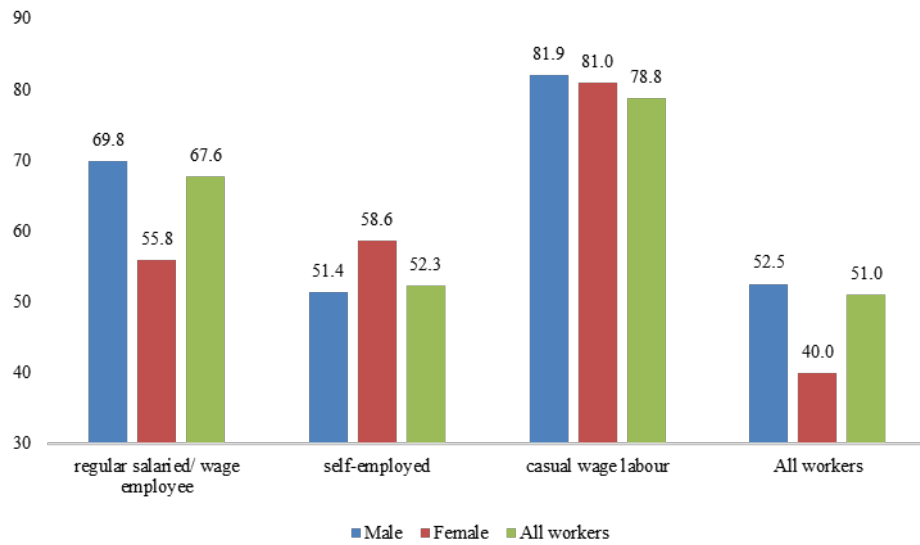


Table 7: Decomposition of the Gini coefficient of earnings by household type

Household Type	Population share (P)	Earnings share (I)	Mean earnings	Mean ratio (I/P)	Gini	Between group (%)
		Rural				
Self-employed in agriculture	36.6	36.8	9988	1.0	0.372	
Self-employed in non-agriculture	15.1	18.9	12500	1.3	0.336	
Regular wage/salaried	13.1	23.6	17921	1.8	0.402	
Casual labour in agriculture	11.7	8.7	7357	0.7	0.378	
Casual labour in non-agriculture	13.4	11.2	8338	0.8	0.342	
Others	10.1	0.8	821	0.1	0.952	
All rural households			9951		0.451	29.5
		Urban				
Self-employed	31.7	36.4	22606	1.7	0.453	
Regular wage/salaried	42.8	56.9	26263	2.0	0.434	
Casual labour	11.0	5.6	10054	0.8	0.349	
Others	14.5	1.1	1523	0.1	0.959	
All urban households			19737		0.529	30.1
All households		Rural + Urban	13128		0.513	39.9

Source: Authors' calculations using PLFS 2018-19 data  
Note: 'Others' in both rural and urban areas refers to households that do not have any income from economic activities. Activities like prostitution and begging may lead to earnings but are not considered as economic activities in the PLFS.

Figure 1: Ratio of average rural earnings to average urban earnings



Source: Authors' calculations using PLFS 2018-19 data

Table 8: Decomposition of the Gini coefficient of earnings by area of residence

	Population share (P)	Income share (I)	Mean earnings	Mean ratio (I/P)	Gini	Between group (%)
Rural	67.5	51.2	9951	0.8	0.451	
Urban	32.5	48.8	19737	1.5	0.529	
Rural + Urban	100	100	13128	1.0	0.513	9.8

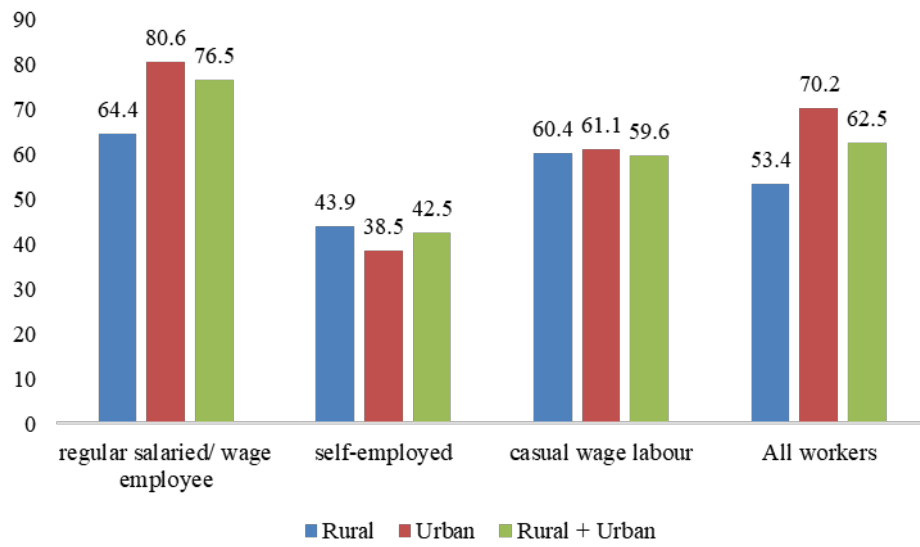
Source: Authors' calculations using PLFS 2018-19 data

Table 9: Decomposition of inequality in earnings between male and female workers

	Population share (P)	Income share (I)	Mean earnings	Mean ratio (I/P)	Gini	Between group (%)
Rural						
Male	82.0	89.4	9149	1.1	0.340	
Female	18.0	10.6	4917	0.6	0.413	
Person			8387		0.369	11.7
Urban						
Male	80.8	85.7	17416	1.1	0.422	
Female	19.2	14.3	12265	0.7	0.552	
Person			16428		0.450	4.2
Rural + Urban						
Person			11019		0.436	6.8

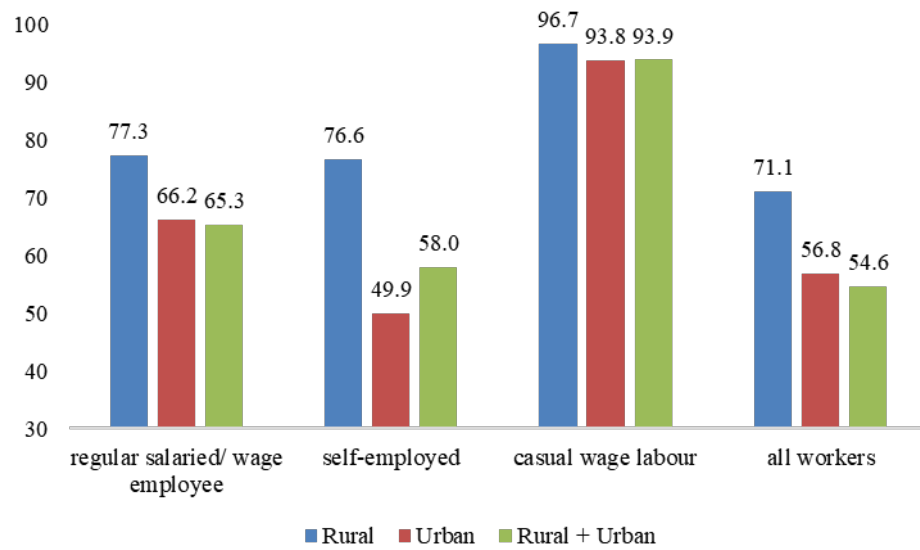
Source: Authors' calculations using PLFS 2018-19 data

Figure 2: Female to male average earnings (%)



Source: Authors' calculations using PLFS 2018-19 data

Figure 3: SC to OC average earnings (%)



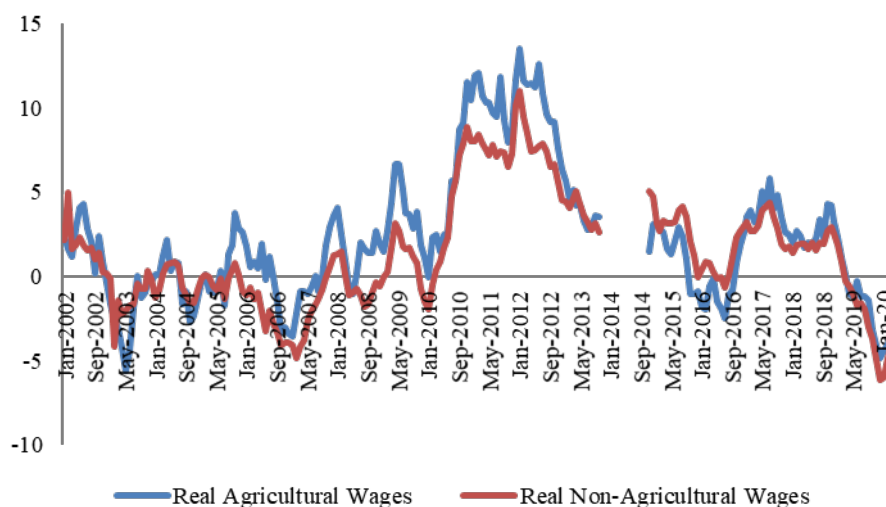
Source: Authors' calculations using PLFS 2018-19 data

Table 10: Decomposition of the Gini coefficient of household earnings by social group

Household Type	Population Share (P)	Earnings Share (I)	Mean Earnings	Mean Ratio (I/P)	Gini	Between Group (%)
			Rural			
ST	11.6	10.1	8638	0.9	0.450	
SC	22.5	20.5	9056	0.9	0.435	
OBC	43.5	43.2	9894	1.0	0.435	
OC	22.4	26.2	11642	1.2	0.478	
All						1.2
			Urban			
ST	3.3	2.6	15806	0.8	0.526	
SC	13.8	10.5	15059	0.8	0.493	
OBC	42.8	36.2	16670	0.8	0.491	
OC	40.1	50.7	24939	1.3	0.548	
All						3.4
			Rural + Urban			
All			13128		0.513	3.9

Source: Authors' calculations using PLFS 2018-19 data

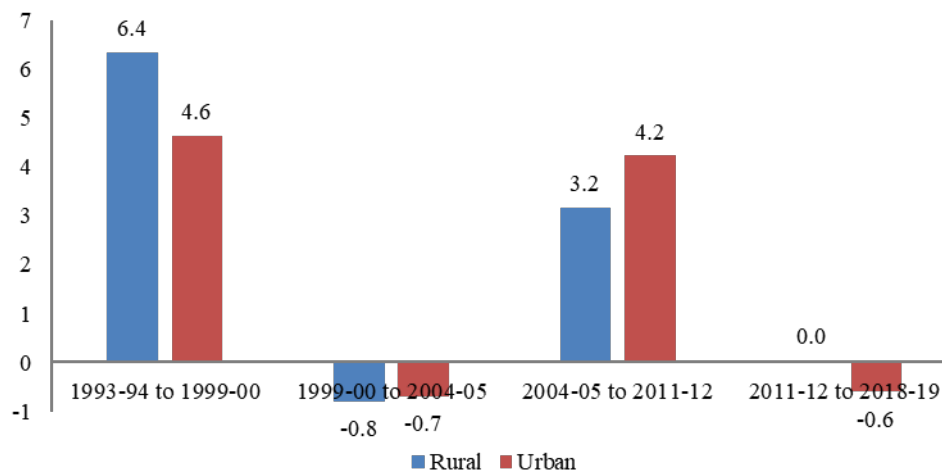
Figure 4: Year-on-year rural wage growth (%)



Source: Labour Bureau Wage Rates in Rural India series

Note: Wages were adjusted for inflation using CPI (AL) and CPI(RL). Agricultural wages refers to the simple average of ploughing, sowing, weeding, transplanting, harvesting, winnowing and threshing for the period January 2001 to October 2013 and a simple average of ploughing/tilling workers, sowing (including planting/transplanting/weeding workers) and harvesting/winnowing/ threshing workers for the period November 2014 to March 2020. Non-agricultural wages refer to the simple average of wages of carpenters, masons, and blacksmiths. The data for November 2013 to November 2014 has not been used to account for changes in the wage series. For a detailed discussion of the changes, see Kundu (2019).

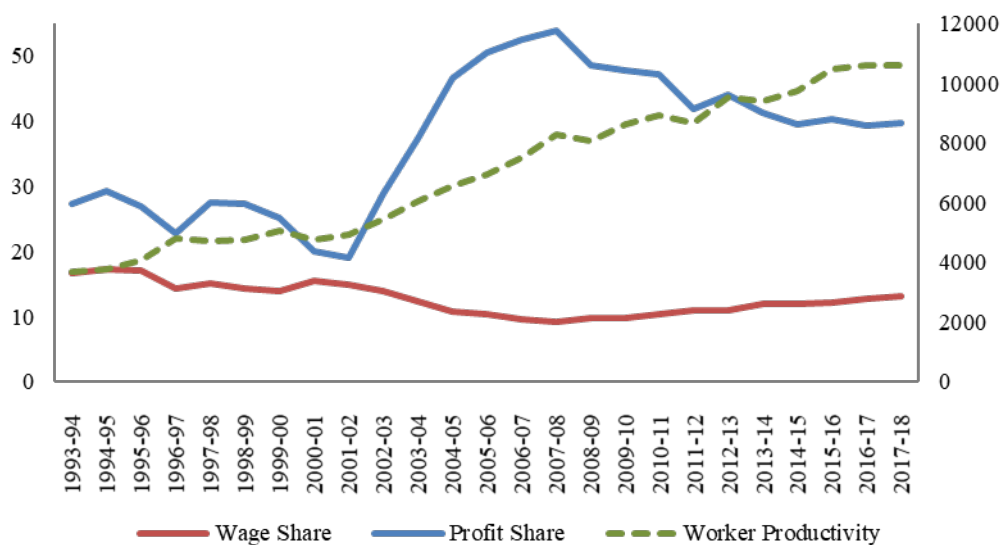
Figure 5: Growth rate of real wages of regular workers, 15–59 years (% per annum)



Source: Authors' calculations using PLFS 2017-18 data and National Sample Survey Office (2014)

Note: Nominal wages in rural and urban areas were deflated using CPI (AL) and CPI (IW) respectively.

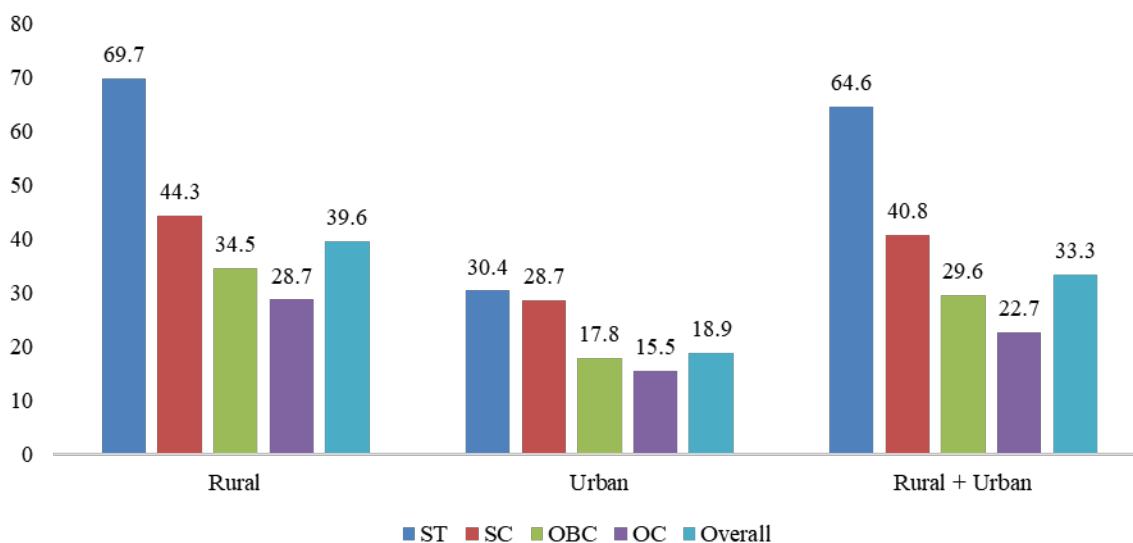
Figure 6: Wage share, profit share and real productivity in organised manufacturing (%)



Source: Authors' calculations using Annual Survey of Industries data

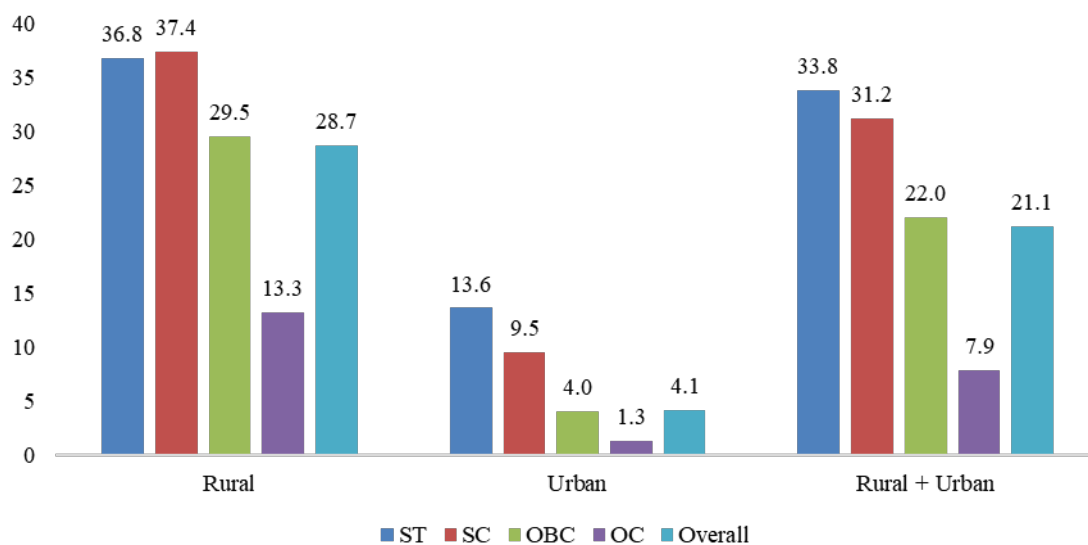
Note: Wage share refers to the share of nominal wages in nominal gross value added; profit share refers to the share of nominal profits in nominal gross value added; and worker productivity refers to the real gross value added divided by number of workers. Gross value added is deflated using the consumer price index for manufactured products.

Figure 7: Principal source of drinking water located outside premises (%)



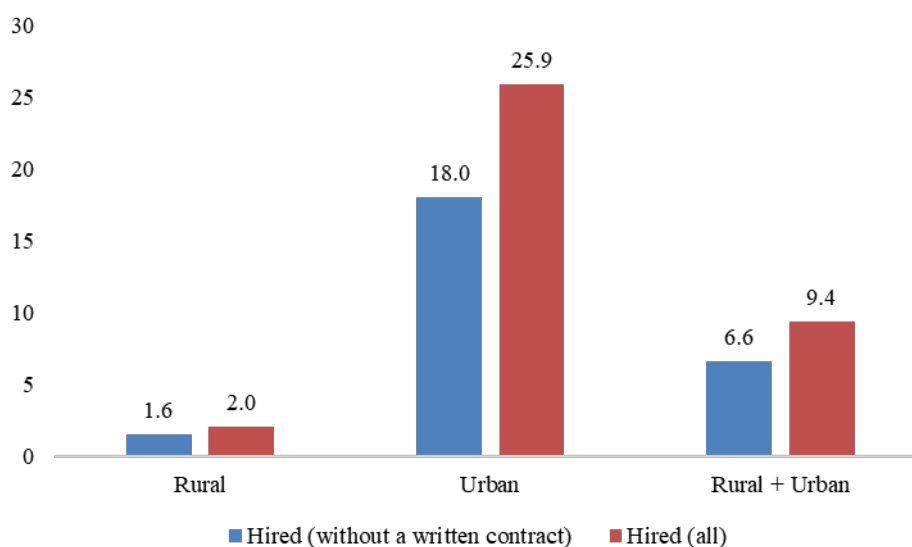
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 8: Proportion of the population without access to toilets (%)



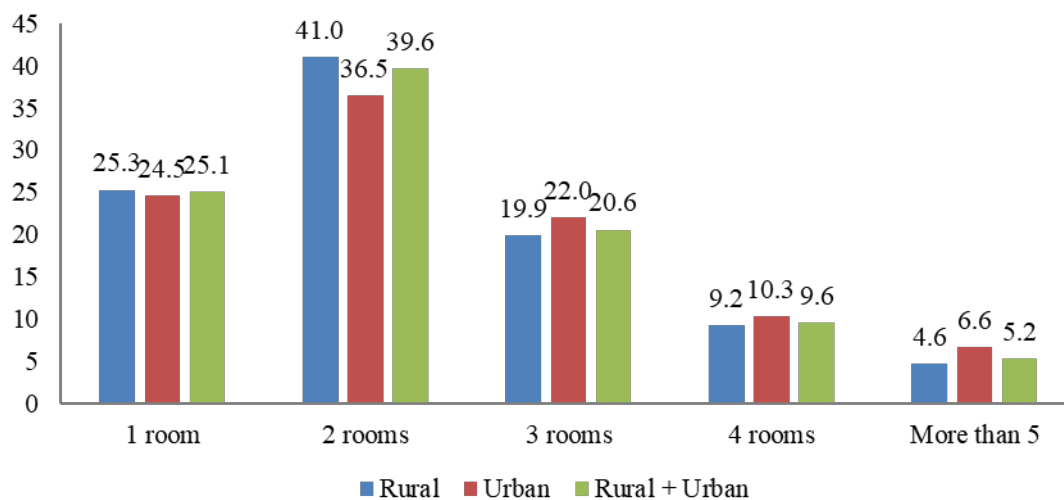
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 9: Population living in rented accommodation (%)



Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 10: Population residing in dwellings classified by number of rooms (%)



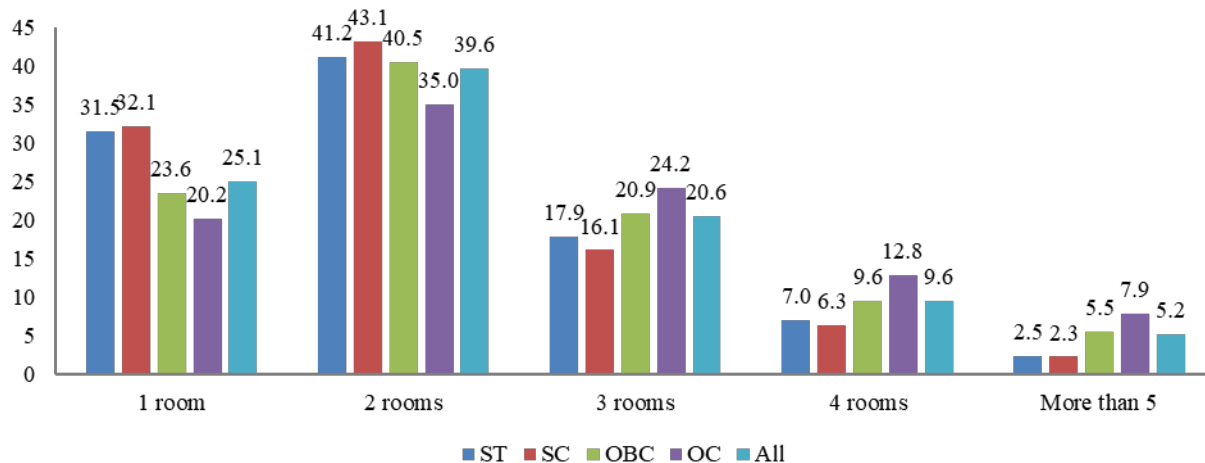
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Table 11: Household size and number of rooms in dwellings (%)

Household size	Number of rooms				
	1	2	3	4	more than 5
2 or less	31.5	13.7	10.1	8.3	9.1
3 to 4	42.1	43.5	36.8	29.9	26.7
5 to 6	21.6	32.7	34.9	33.5	29.6
7 to 10	4.7	9.6	16.5	23.5	23.9
10 or more	0.1	0.6	1.7	4.9	10.7

Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 11: Population residing in dwellings by number of rooms and by social group (%)



Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data



Table 12: Population residing in slums by number of rooms in dwelling (%)

	Number of rooms				
	1	2	3	4	More than 5
Population (%)	51.1	34.8	10.0	2.6	1.4
Household size					
2 or less	25.4	11.7	6.8	7.3	0.0
3 to 4	45.0	45.2	37.1	16.1	23.2
5 to 6	23.3	31.6	34.6	42.7	34.7
7 to 10	6.0	10.9	18.3	27.2	29.1
10 or more	0.3	0.6	3.2	6.8	13.0
Total	100	100	100	100	100

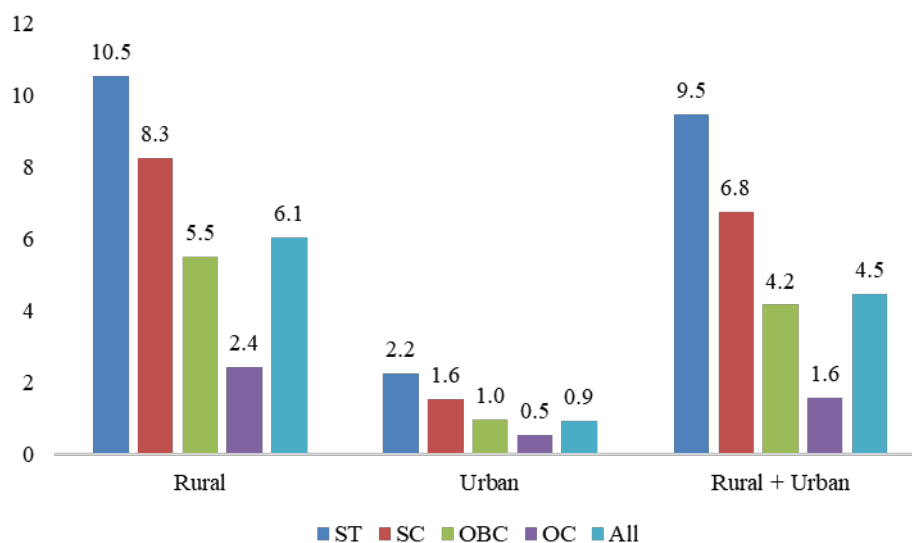
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Table 13: Population residing in urban slums by social group (%)

	ST	SC	OBC	OC	All
Population (%)	13.8	14	6.0	6.3	7.6
Residence status of head of slum-dwelling household					
Ration card	27.7	25.1	20.8	17.0	21.2
Voter ID	13.6	14.7	11.0	15.3	13.5

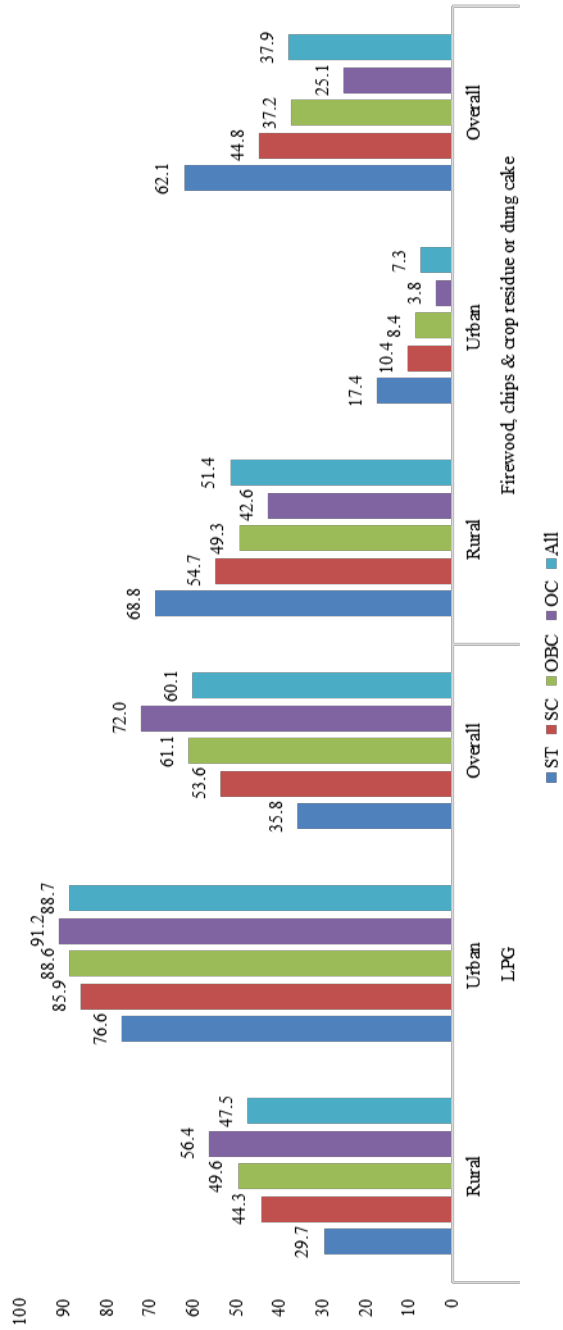
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 12: Population without access to electricity in dwelling (%)



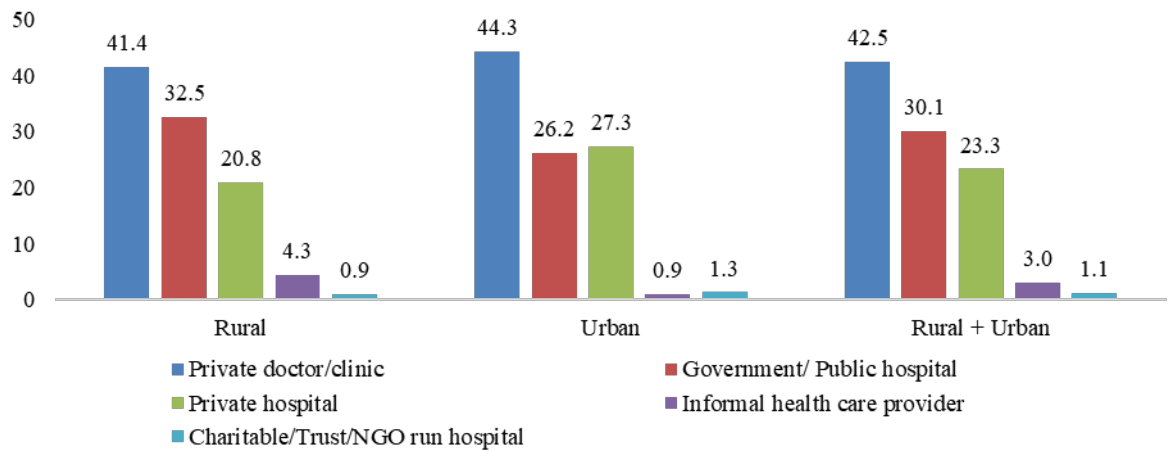
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 13: Population using LPG and firewood for cooking (%)



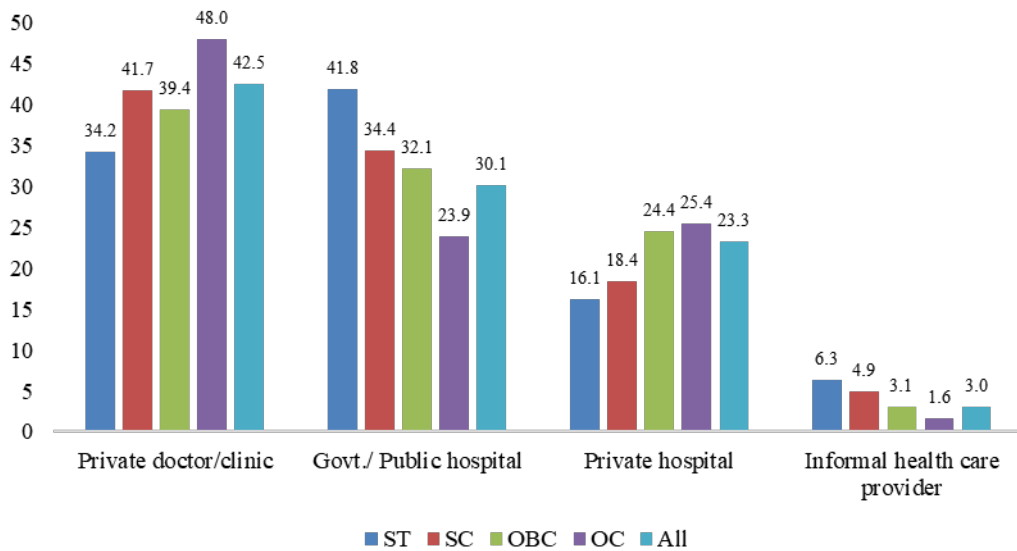
Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Figure 14: Treated population by type of facility (%)



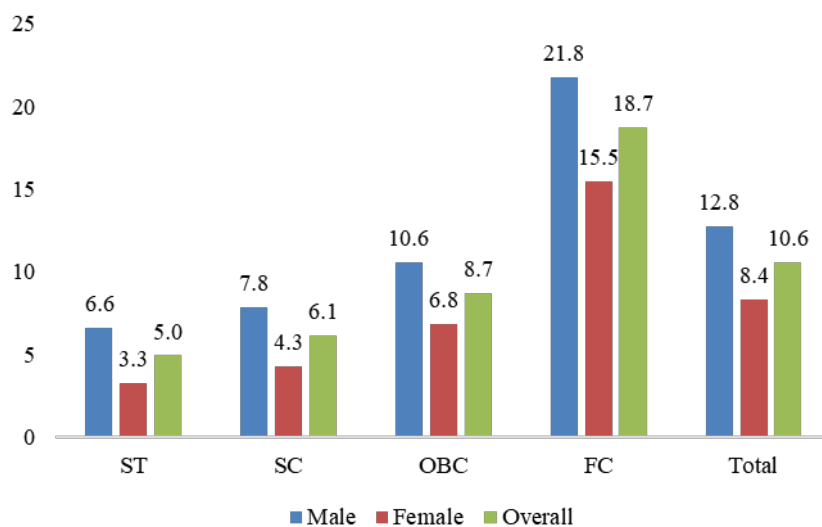
Source: Authors' calculations using NSSO Household Social Consumption: Health Survey 2017-18 data

Figure 15: Treated population by type of facility and by social group (%)



Source: Authors' calculations using NSSO Household Social Consumption: Health Survey 2017-18

Figure 16: Population above 15 years with a graduate degree or above (%)



Source: Authors' calculations using NSSO Household Social Consumption: Education Survey 2017-18 data

Table 14: Enrolment status of population, 3 – 35 years (%)

		ST	SC	OBC	OC	All
Never enrolled	Male	14.7	13.4	11.0	7.8	11.0
	Female	22.4	20.0	17.6	9.4	16.6
	Person	18.4	16.5	14.1	8.5	13.6
Ever enrolled but currently not attending	Male	42.3	43.2	41.3	45.1	42.7
	Female	40.4	39.0	41.2	47.5	42.2
	Person	41.4	41.3	41.3	46.2	42.5
Currently attending	Male	43.1	43.4	47.7	47.1	46.2
	Female	37.2	41.0	41.3	43.1	41.2
	Person	40.3	42.3	44.7	45.3	43.9

Source: Authors' calculations using NSSO Household Social Consumption: Education Survey 2017-18 data

Table 15: Drop-out rates by educational level (%)

	Primary (class I to V)	Upper Primary/Middle	Secondary	Higher Secondary	Graduate	Postgraduate and above	Overall
ST	Male	21.7	29.8	12.4	6.0	3.9	17.7
	Female	22.7	25.6	11.9	7.5	2.6	19.5
SC	Person	22.2	28.0	12.2	6.6	3.5	18.5
	Male	18.2	22.2	11.4	6.3	3.2	13.7
OBC	Female	18.8	19.7	9.7	6.9	2.1	14.3
	Person	18.5	21.1	10.7	6.6	2.7	14.0
OC	Male	15.1	18.8	9.2	4.7	2.4	11.0
	Female	16.4	17.5	8.7	4.8	3.1	12.1
All	Person	15.7	18.2	9.0	4.8	2.7	11.5
	Male	16.7	17.8	9.9	4.7	2.2	10.7
All	Female	19.4	19.3	8.4	4.7	1.0	11.7
	Person	18.0	18.5	9.3	4.7	1.6	11.2
All	Male	16.9	20.4	10.1	5.0	2.5	12.1
	Female	18.3	19.2	9.0	5.2	1.9	13.1
All	Person	17.5	19.8	9.6	5.1	2.2	12.6

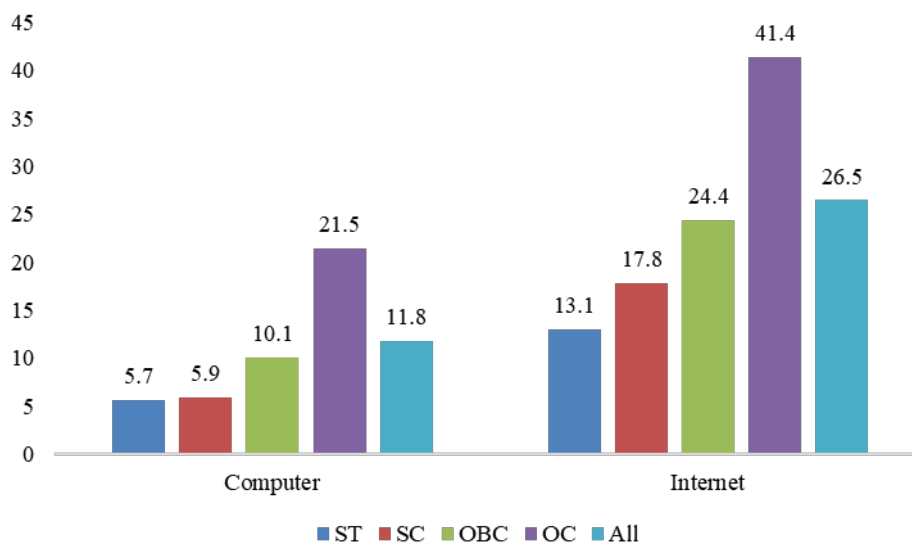
Source: Authors' calculations using NSSO Household Social Consumption: Education Survey 2017-18 data

Table 16: Population who dropped out by reason (%)

	Not interested in education	Financial constraints	Engaged in domestic activities	Engaged in economic activities	Unable to cope up with studies/ failure in studies	Marriage
ST	Male	23.6	4.7	31.5	5.2	-
	Female	20.7	29.9	5.9	5.0	8.4
	Person	22.2	16.4	19.6	5.1	
SC	Male	22.3	4.0	35.6	4.4	-
	Female	18.7	31.6	4.2	3.9	11.9
	Person	20.7	16.2	21.7	4.2	
OBC	Male	19.7	4.1	39.8	3.9	-
	Female	15.6	33.2	6.4	3.0	13.6
	Person	17.8	17.7	24.2	3.5	
OC	Male	17.1	4.3	44.4	3.6	-
	Female	12.1	32.1	5.4	3.8	19.1
	Person	14.8	17.3	26.2	3.7	
All	Male	20.0	4.2	39.2	4.1	-
	Female	15.8	32.3	5.7	3.6	14.2
	Person	18.1	17.2	23.7	3.8	

Source: Authors' calculations using NSSO Household Social Consumption: Education Survey 2017-18 data

Figure 17: Proportion of households (with a currently-enrolled member) with access to a computer and internet facility (%)



Source: Authors' calculations using NSSO Household Social Consumption: Education Survey 2017-18 data  
 Note: Computer includes desktop, laptop, palmtop, notebook, netbook, tablets, and other such devices.

Table 17: MDI computed by combining housing, water and sanitation scores (Relative approach)

Area of residence	$\lambda = 0.0$	$\lambda = 0.1$	$\lambda = 0.5$	$\lambda = 0.9$	$\lambda = 1.0$
Rural	0.22	0.24	0.32	0.40	0.42
Urban	0.32	0.34	0.41	0.48	0.50
Rural + Urban	0.25	0.27	0.35	0.44	0.46

Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Table 18: Decomposition of relative MDI,  $\lambda = 0.5$

Area	Housing	Water	Sanitation
Rural	44.20	29.97	25.83
Urban	48.40	41.33	10.27
Rural + Urban	47.29	34.09	18.62

Source: Authors' calculations using NSSO Socio-Economic Survey: Drinking Water, Sanitation, Hygiene and Housing Condition 2018 data

Table 19: State-wise indicators (%)

Population (%)	Insufficient drinking water		No access to toilets		Rented dwelling		Rent Share		No electricity		LPG use		Share of public hospitals		Population in slums	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Himachal Pradesh	39.4	29.9	2.9	3.1	5.1	59.3	18.1	0.4	1.3	44	85.2	66.7	73.4	1.2		
Punjab	7	6	6.6	0.3	1.2	19.9	12	0.4	0	75.8	94.6	13.2	16.9	3.3		
Uttarakhand	17.6	3.2	2.9	0.1	1.6	10.8	26.5	1.9	0.6	57.6	97.9	52.2	21.7	0.3		
Haryana	5	12.7	3.5	0.1	1.8	23.8	16.1	0.5	0.1	50.6	94.7	25.3	9.6	2.9		
Rajasthan	25.2	16.2	33.8	4.5	0.8	18	22	6.8	0.3	32.4	90.4	42.8	32.1	3.3		
Uttar Pradesh	3.3	4.5	46.2	7.5	0.3	17.9	18.7	17.9	3.7	38.3	86.9	14.2	14	0.9		
Bihar	4.1	0.9	35.5	5.2	0.1	17	23.1	2.3	0.4	44.2	91.2	17.7	22.6	2.1		
Assam	3.8	2.2	2.2	0.5	4.8	21.7	20.7	6.3	1.1	53.1	92	50.6	22.6	0.3		
West Bengal	8.3	6.9	16.4	3.5	1.9	18.8	16.7	2.7	0.9	24.7	79.8	33.1	21.3	10		
Jharkhand	10.2	11.2	40.1	8.1	1.2	25.5	15.6	14.7	1.3	21.4	70.1	30.7	14.7	2.5		
Odisha	15.6	8.6	52.5	20.9	2.7	31.9	21.1	9.7	3.3	24.2	75.6	55.2	62.3	18.7		
Chhattisgarh	14.1	22.9	8	2.8	0.4	14.2	18.7	1.6	0.4	29.5	83.8	48.3	24.8	18.4		
Madhya Pradesh	36.3	28.6	27.1	5.5	0.6	19.5	21.3	3.2	0.3	34	89.8	33.7	26.2	5.9		
Gujarat	9.6	7.3	24.4	4.3	1.6	21	18.1	2	1.3	49.8	85.1	32.6	17.1	5.8		
Maharashtra	27.7	9.9	21	1.6	2.9	24.6	27.1	2.8	0.5	67.1	90.9	29.1	22.1	18.6		
Andhra Pradesh	7.1	5.9	22.4	3.1	9.8	47.8	25.9	0.5	0	81.5	94.5	19.1	26.8	28.6		
Karnataka	7.7	7.9	31.8	5.6	3.7	40.8	32	1.2	0.5	70.5	94.8	29	14.1	6.2		
Goa	13.3	2.4	19.2	0	16.1	25.9	23.6	1.6	0	89.9	99	56.3	61	0		
Kerala	15.9	14.5	0.2	0	4	9.9	26.9	0.3	0.1	50.8	68	51.8	41.7	0		
Tamil Nadu	17.6	7.9	35.8	6.2	5	38.3	25.7	1.2	0.6	87.5	95.6	63.3	40.6	3.4		
Telangana	6.4	7.9	20.4	1.4	2.6	44.5	24.7	0.5	0	92.7	96.9	24	16.4	2.8		
All-India	12.4	10.2	28.7	4.1	2	25.9	23.3	6.1	0.9	47.5	88.7	32.5	26.2	7.6		

Source: Authors' calculations using NSSO surveys on Health and Drinking Water, Sanitation, Hygiene and Housing Condition 2017-18 data.

Note: Rent share is the share of monthly rent in household consumer expenditure and its shown only for urban areas. No electricity represents the proportion of population that does not have electricity for domestic use. Share of public hospitals represents the proportion of cases treated in public hospitals. Slum population is the proportion of urban population living in slums.