

CONSUMPTION INEQUALITIES AMONG RURAL HOUSEHOLDS OF PUNJAB**N. Kumar**

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ABSTRACT

The present study deals with the inequality in consumption of rural households of Punjab. The average household consumption expenditure is directly related to farm size among farming community. Agricultural labour households (ALs) spend a considerably high consumption expenditure on non-durables whereas large farm households (LFs) spend a far lesser amount on these items. The per person expenses on consumption is maximum for LFs and lowest for ALs. The average propensity to consume (APC) is highest for marginal farm households (MaFs) and small farm households (SFs) furthermore the lowest for LFs. Distribution of household consumption is quite fairer among artisan households (ARTs), where as MaFs, SFs, medium farm households (MeFs) and LFs show somewhat worse allocation of expenditure. The allocation of household consumption expenses is quite unequal amongst the land owning households compared to the landless households.

Keywords: Inequalities, consumption, rural households

I. Introduction & review of literature

India is a multi-cultural nation as result great deal to inequalities between identity groups as well as inequalities across households. Inequality cannot be defined as based on one factor only like income or consumption; inequalities can be of various nature. Inequalities can be related to income, consumption expenditure, assets ownership, employment, education, health, gender, unfairness in access to welfare services, racial discrimination, cultural and wealth (Bardhan, 1974; Laxminarayan, 1979; Basole & Basu, 2015; Krishnamurty, 1988; Borooah, 2005; Toor *et al.*, 2018). Inequality has appeared as a serious issue among the Indian thinkers, especially in the rural areas. Regional disparities have increased in the 1990's. Southern and western region of India grew at a better pace but northern and eastern regions lagged behind (Deaton and Dreze 2002). Education, intensity of work, infrastructural development of area and access to finance are some factors effecting income of household (Thakur *et al.* 2000; Sarkar and Mehta, 2010). Income inequalities widens among the different sections of farming population due to the new technologies adopted in the agriculture sector. Absolute and relative gains have an inclination to amplify with the enhancement of acreage of land, level of mechanisation, formal education of the head of the family and number of earners

in the family. This variation in socio-economic factors seemed to highlight the inter-regional and intra-regional income inequalities (Chowdhary, 1970; Nandal, 1972; Junankar, 1975).

Increase in income related inequality can also increase the inequality related to consumption. Expenditure on food items have been stagnates in real terms in rural and urban areas so consumption inequality occurring mainly due to increase on non-food items (Aguir & Bils 2015; Basole & Basu, 2015; Subramanian & Jayaraj, 2015; Attanasio & Pistaferri 2016). Income and consumption inequalities can be found in different strata's of society. Income and consumption of agricultural labours and farmers with less land holdings is noticeably lower than the farmers with much higher land holdings. The consumption expenditure of agricultural labourers and farmers with medium size farm land allocated to the non-durable items, whereas large farmer spend the highest share of expenditure on the durable items (Singh *et al.*, 2019). Although, much has been done to solve the problem, but inequality is still the main problem in the Indian rural areas. There is a need to look into the problem with new time period and find out the changes and complications related to the problem.

II. Materials methods

This paper endeavors toward analyse inequality in consumption of rural households across the

different categories. The analysis is based upon the primary data of 591 sampled households from the 23 villages of four districts (Mansa, SAS Nagar Mohali, SBS Nagar Nawanshahr and Amritsar) situated in three different regions (Malwa, Doaba and Majha) of the Punjab state. Standard statistical tools like mean values, proportions and Gini co-efficient have been used for analysis.

III. Results and discussion

Category-wise per household expenditure on consumables

In support of analysis purpose, the expenditure on consumable goods includes expenses on non-durables, durables, services as well as social-religious rituals. The average costs of expenditure on consumable goods of rural households are shown within Table A1. Year on year expenditure on consumable goods of a normal rural household is Rs. 155288. The average household consumption expenditure is directly related to the farm size among farming community. ALs are the ones who spend the least on consumption expenditure in all the categories. Among the non-durable items, per households expenditure on milk & milk commodities is the uppermost among various categories of rural households, trailed by fuel & electricity and cereals. Among the durable items, per households expenditure on house building & main maintenance is the highest. Education is the most important item in services. All the rural households spent the maximum amount on education among the different heads of services. Next in order is per household expenditure on health in services. All rural household categories spent a considerable amount on marriages. Among the social-religious rituals all the rural households spent the maximum on marriages. The amount of consumption expenditure on non-durables, durables, services, and marriages and other religious and social rituals is much higher among LFs as compared to MaFs, SFs and MeFs amid farming community. LFs have spent the highest proportion for non-durable and durables items. The remaining household categories have spent highest proportion for non-durable things. Utmost spending for each and every thing in the case of LFs discloses their higher level of income due to ownership

of productive means of production which have a significant part in shaping the extent of livelihood.

The normal expenditure on consumable goods of LFs is 13.77 times more than that of ALs. It is 6.57 times more than MaFs consumption expenditure and 10.48 times more than Non-agricultural labour households (NALs) consumption expenditure. The average consumption expenditure of 'Other' households is 2.49 times more than that of ALs. It is 1.19 times more than MaFs consumption expenditure and 1.89 times more than NALs consumption expenditure. The normal expenditure on consumable goods of NALs is 1.31 times more than that of ALs.

Group-wise pattern of expenditure on consumables

The relative shares of the various constituent of expenditure on consumables in gross expenditure of the various rural household groups are explained in Table A2. Considering expenditure of a normal rural household, non-durable expenses on consumables contribute to a most important percentage of the gross expenses following this services, marriages and other social-religious rituals and durables. A common rural household shell out 58.63 percent on non-durable things. The households of all categories, other than LFs, pay out a large amount of their earnings on items essential for survival. Among the non-durables, an average rural household spends 18.12 percent on milk & milk commodities, which is the highest among the non-durable items. All the rural households spent the maximum amount on milk & milk commodities. Common rural household spends 9.08 percent on fuel & power, which is second the highest among non-durables. An average rural household spends 16.31 percent of the gross expenses on services, from which majority portion is incurred on education and health, and 12.79 percent on socio-religious rituals.

Broadly, here are a good deal of similarities within the expenditure pattern of consumables of MaFs, SFs, ARTs and 'Other' households. However, LFs and MeFs have a somewhat different consumption expenditure pattern. For ALs, NALs, ARTs and 'Other' households, a great proportion of the gross expenses on

consumables are being spent on non-durable objects, followed by services, marriages and other social-religious rituals and durables. Amid MaFs and MeFs, consumption expenditure on durable items appears at the second rank.

LFs have the highest expenditure on all the items because the ownership of land provides them more means of production which plays a significant role in determining the levels of their living. All other households spend most of their income on items essential to survive. The consumption expenditure of these rural households, except LFs and MeFs, exceeds their estimated income by a substantial margin. This situation forces them to borrow from the different sources and ultimately into indebtedness.

Category-wise per person expenditure on consumables

Per person expenditure on consumables of common rural household is Rs. 29863 (Table A3). Like expenditure on consumables of households, per person expenditure on consumables is also positively associated with the farm size in the case of farming community. It is highest in 'Other' households and the lowest in ALs within the landless households. The table draws attention to that the per person expenditure on consumables on non-durables, services, durables and marriages and other social-religious rituals follows the trend, starting with LFs and ending with ALs. The analysis of per person expenses is strongly allied to the household expenditure on consumable's pattern between the different rural household groups. In view of the fact that the family size differs within all the groups, there are a little variations in the type of per person along with per family expenditure on consumables. The per person expenses of LFs is 7.23 times and per family expenditure on consumables is 13.77 times of ALs. It is 3.60 times more than per person expenditure on consumables of MaFs and 5.57 times more than NALs per capita consumption expenditure. The average per person spending of 'Other' households is 2.50 times more than that of ALs. It is 1.24 times more than MaFs per capita consumption expenditure and 1.92 times more than NALs per person spending.

The average per person expenses of NALs is 1.30 times more than that of ALs.

Category-wise APC

Average propensity to consume (APC) is described as the proportion of spending and earnings. The APC appears to 1.08 for a usual household in rural Punjab. APC is maximum for MaFs (1.33) and the lowest (0.74) for LFs. The APC is larger than one for MaFs, SFs, MeFs, ALs, NALs, ARTs and 'Other' households. These household categories are compelled to borrow from the different sources even for meeting their minimum consumption needs (Table A4).

This shows that an average rural household in Punjab brings upon itself an annual deficit of Rs. 11116. This deficit will increase if exclude LFs from the sample because farm holding of LFs is 32.63 acres. That's why there APC is just 0.74. This category has a surplus of Rs. 304032. This deficit enhances as land range goes down in case of farming community. It emerges that MaFs, SFs, MeFs, ALs, NALs, ARTs and 'Other' households struggle to retain a bare minimum level of expenditure whether they can manage to pay for it or not.

Income from various sources is inadequate to gather the regular domestic necessities of these rural households. The field survey has highlighted the fact that to meet the deficit between their minimum consumption level and income they have to take loans mainly from organizational and non-organizational resources.

Category-wise distribution of household consumption

The pattern of consumption distribution among families and population of each category, over and above all the groups grasped jointly, has been calculated through deliberating cumulative percentage of per house consumption for each decile group subsequent to assembling the similar in a rising arrangement. Gini ratios have as well been considered to give good reason for the model of allocation. Gini ratio communicates a superior allocation if it is close to zero and a poorer quality allocation if the similar is near to one.

The results reveal that the lower ten percent rural houses spend merely 3.52 per cent of the whole consumption expenditure, of each and every one rural households taken together, whereas the upper ten percent houses spend 27.20 percent of the consumption expenditure of the rural households altogether (Table A5). This is 7.73 times the consumption expenditure by the lower ten percent rural houses. A obvious difference is evident from the information that the lower fifty percent rural houses have spent only 25.78 percent of the entire consumable expenses, while upper fifty percent households account for 74.22 percent of total consumption expenditure by all the rural households taken together. Around 80 percent of total rural houses consume only fifty percent of whole consumable expenses, whereas the other half goes to the upper 20 percent households only.

The lower ten percent of MaFs spends 5.95 percent of gross family spending of the whole category. However, related figure for SFs is 4.82 percent, for MeFs 6.38 percent, for LFs 7.94 percent, for ALs 5.40 percent, for NALs 6.20 percent, for ARTs 6.27 percent and for 'Other' households 4.70 percent. On the contrary, the upper ten percent houses spends 21.80 percent for MaFs, 14.32 percent for SFs, 16.01 percent for MeFs, 16.56 percent for LFs, 16.36 percent for ALs, 17.59 percent for NALs, 17.73 percent for ARTs and 18.94 percent for 'Other' households.

Around one-fourth i.e. 25.78 percent of gross household consumable expenses is spent by the lower fifty percent of rural houses. The remaining three-fourth i.e. 74.22 of the total household consumption is shared by the upper fifty percent of rural households. The lower fifty percent of MaFs spends 37.78 percent of gross family consumption expenditure. However, the subsequent statistics for SFs is 37.35 percent, for MeFs 38.90 percent, for LFs 37.67 percent, for ALs 39.05 percent, for NALs 40.22 percent, for ARTs 34.37 percent and for 'Other' households 36.57 percent. However, the upper fifty percent houses appropriate 62.22 percent for MaFs, 62.65 percent for SFs, 61.10 percent for MeFs, 62.33 percent for LFs, 60.95 percent for ALs, 59.06 per cent for NALs, 65.63 percent for ARTs and 63.43 percent for 'Other' households.

Around 80 percent of total rural houses spends only 50 percent of the gross consumable expenses, whereas the remaining half goes to the upper twenty per cent households only. The corresponding figures for MaFs are 60 and 40 percent, indicating that lower sixty percent households spend fifty percent of gross consumption expenditure spent by MaFs and the remaining 50 percent consumption expenditure is done by 40 percent of MaFs. Also for the SFs, MeFs, LFs, ALs, NALs and the 'Other' households is 60 percent and 40 percent. The corresponding figure for ARTs is 70 percent and 30 percent.

A comparison between the different household categories shows that the distribution of household consumption expenditure is quite fairer among ARTs (the Gini-coefficient for these households being just 0.21, the lowest among the all households) where as MaFs, SFs, MeFs and LFs shows somewhat worse distribution of consumption, the Gini-coefficient for these households being 0.34 for MaFs, 0.32 for SFs, 0.35 for MaFs, and 0.39 for LFs. Among the landless households, the distribution of household consumption is quite equal as compared to land owning households as the Gini-coefficient stands at 0.26 for ALs, 0.24 for NALs, 0.21 for ARTs, and 0.28 that is the highest among 'Other' households. Overall, considering all households together, a fairly unequal distribution of consumption is visible with the Gini-coefficient for all households taken together being 0.43.

IV. Summary and suggestions

India is a multi-cultural nation as result great deal to inequalities between identity groups as well as inequalities across households. The inequality in consumption of the rural households across the different categories has been analysed in this paper. The analysis is based upon the primary data of four districts situated in three different regions of the Punjab state. The average household consumption expenditure is directly related to the farm size among farming community. ALs are the houses who spend the least on consumption expenditure in all the categories. The amount of consumption expenditure on non-durables, durables, services, and marriages and other social-religious rituals is much higher among

the LFs as compared to MaFs, SFs and MeFs amid farming community. LFs have spent maximum amount on non-durable and durables items.

An average rural household spends a majority of its total expenditure on non-durable products. This percentage declines with an enhancement in land occupancy among farming community. ALs spends a considerably high consumption expenditure on non-durables whereas LFs spend a far lesser amount on these items. For an average rural household, a better part of the gross consumable expenses are spent on services. This percentage is nearly the same for NALs followed by SFs, ALs, 'Other', LFs, MeFs, ARTs and MaFs. Among the services, major share has been spent on education by an average rural household.

There is a great deal of similarities in the consumable expenses pattern of MaFs, SFs, ARTs and 'Other' households. However, LFs and MeFs have somewhat a different consumption expenditure pattern. LFs have the highest expenditure on all the items because the ownership of land provides them more means of production which plays a significant part in shaping the stage of their living. All other households spend most of their income on items essential to survive.

The per person expenditure on consumables is utmost for LFs and minimum in all the households is ALs. The APC is the highest for

MaFs and SFs, and the lowest for LFs. Since APC is larger than unity for MaFs, SFs, MeFs, ALs, NALs and 'Other' households. This shows that except LFs all other rural household categories in Punjab bring upon them self a burden of debt.

A comparison between the different household categories shows that the distribution of household consumption is quite fairer among ARTs, where as MaFs, SFs, MeFs and LFs shows somewhat worse distribution of consumption. Among the land less households, the distribution of household consumption is quite equal as compare to the land owning households. Overall, considering all households together, a fairly unequal distribution of consumption is visible.

An important finding of this study is that the APC is larger than unity for MaFs, SFs, MeFs, ALs, NALs, ARTs and 'Other' households. This implies that they spend on consumption more than what they earn. Their consumption expenditure on nutritional items such as fruits, vegetables, meat etc. is very less as weigh against to the same of LFs. So, social security actions required to be executed mainly for the advantage of these small earnings rural households. Else, allocation of necessary commodities predominantly cereals and pulses at subsidized charges can be carried out more effectively for the advantages of deprived houses.

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Annexure

Table A1: Category-wise levels of expenditure on consumables of rural households

(Annual Average Value in ₹)

Consumable Items	MaFs	SFs	MeFs	LFs	ALs	NALs	ARTs	Other *	All sampled households
Non-durables									
Cereals	11723	13967	19588	52147	7074	8681	8250	13788	12273
Milk & milk commodities	23145	41052	51883	79435	15844	18938	16327	34552	28144
Fuel & power	13845	24954	25236	40582	4974	8495	11562	17595	14104
Others**	32626	49507	57561	104500	23999	27634	27582	39826	36522
Sub total (A)	81339	129480	154268	276664	51891	63748	63721	105761	91043
Durables									
House building & main maintenance	25270	12905	49383	155000	0	0	0	0	12926
Car/jeeps/motorcycle/scooters	1935	3989	10211	60794	132	104	529	2388	3711
Others***	854	1671	8362	36818	472	414	1797	877	2418
Sub total (B)	28059	18565	67956	252612	604	518	2326	3265	19055
Services									
Education	8257	12444	27277	97647	3923	7414	5200	12529	12310
Health	4215	14206	6277	23071	2269	4532	4011	6383	6023
Others****	6674	8651	10939	34241	2772	4691	5710	8529	7001
Sub total (C)	19146	35301	44493	154959	8964	16637	14921	27441	25334
Socio-religious rituals									
Marriages	4338	18246	54096	186088	2298	2360	17211	19877	17188
Religious rituals	1078	2071	3026	9600	296	742	784	2216	1524
Other social rituals	972	1762	1668	6676	326	580	716	1597	1144
Sub total (D)	6388	22079	58790	202365	2920	3682	18711	23690	19856
Grand total A+B+C+D	134932	205425	325505	886599	64379	84585	99679	160157	155288

Source: Field Survey, 2015-16, *Other households - Petty traders, shop owners, government services, private services, etc., Others** Vegetables, oil, meat, clothing and bedding etc., Others*** T.V., fans, Utensils, watches/clocks etc., Others**** Conveyance, mobile bill, entertainment.

Table A2: Category-wise Pattern of Consumption Expenditure of Rural Households (Percentage)

Consumable Items	MaFs	SFs	MeFs	LFs	ALs	NALs	ARTs	Other	All sampled households
Non-durables									
Cereals	8.69	6.80	6.02	5.88	10.99	10.26	8.28	8.61	7.90
Milk & milk commodities	17.15	19.98	15.94	8.96	24.61	22.39	16.38	21.57	18.12
Fuel & power	10.26	12.15	7.75	4.58	7.73	10.04	11.60	10.99	9.08
Others	24.18	24.1	17.68	11.79	37.27	32.68	27.67	24.87	23.53
Sub total (A)	60.28	63.03	47.39	31.21	80.6	75.37	63.93	66.04	58.63
Durables									
House building & main maintenance	18.73	6.28	15.17	17.48	0	0	0	0	8.32
Car/jeeps/motorcycle/scooters	1.42	1.94	3.14	6.86	0.21	0.12	0.53	1.49	2.39
Others	0.64	0.82	2.57	4.15	0.73	0.49	1.80	0.55	1.56
Sub total (B)	20.79	9.04	20.88	28.49	0.94	0.61	2.33	2.04	12.27
Services									
Education	6.12	6.06	8.38	11.01	6.09	8.77	5.22	7.82	7.93
Health	3.12	6.92	1.93	2.60	3.52	5.36	4.02	3.99	3.88
Others	4.95	4.20	3.36	3.87	4.31	5.54	5.73	5.32	4.50
Sub total (C)	14.19	17.18	13.67	17.48	13.92	19.67	14.97	17.13	16.31
Socio-religious rituals									
Marriages	3.21	8.88	16.62	20.99	3.57	2.79	17.27	12.41	11.07
Religious rituals	0.80	1.01	0.93	1.08	0.46	0.88	0.79	1.38	0.98
Other social rituals	0.72	0.86	0.51	0.75	0.51	0.69	0.72	1.00	0.74
Sub total (D)	4.73	10.75	18.06	22.82	4.54	4.35	18.77	14.79	12.79
Grand total A+B+C+D	100	100	100	100	100	100	100	100	100

Source: Field Survey, 2015-16

Table A3: category-wise per capita consumption expenditure of rural households (per annum in ₹)

Consumable Items	MaFs	SFs	MeFs	LFs	ALs	NALs	ARTs	Other	All sampled households
Non-durables									
Cereals	2303	2702	3222	5613	1450	1757	1425	2837	2360
Milk & milk commodities	4547	7940	8533	8551	3247	3834	2820	7109	5412
Fuel & power	2720	4827	4151	4368	1019	1720	1997	3620	2712
Others	6410	9575	9467	11249	4917	5593	4763	8196	7024
Sub total (A)	15980	25044	25373	29781	10633	12904	11005	21762	17508
Durables									
House building & main maintenance	4965	2496	8122	16685	0	0	0	0	2486
Car/jeeps/motorcycle/scooters	380	772	1679	6544	27	21	91	491	714
Others	168	323	1376	3963	97	84	311	181	464
Sub total (B)	5513	3591	11177	27192	124	105	402	672	3664
Services									
Education	1622	2407	4486	10511	804	1501	898	2578	2367
Health	828	2748	1032	2483	465	917	693	1313	1158
Others	1311	1673	1800	3686	568	950	986	1755	1347
Sub total (C)	3761	6828	7318	16680	1837	3368	2577	5646	4872
Socio-religious rituals									
Marriages	852	3529	8897	20031	471	478	2973	4090	3305
Religious rituals	212	401	498	1033	61	150	135	456	293
Other social rituals	191	341	274	719	67	117	124	329	220
Sub total (D)	1255	4271	9669	21783	598	745	3232	4874	3818
Grand total A+B+C+D	26509	39734	53537	95436	13192	17122	17216	32954	29863

Source: Field Survey, 2015-16

Table A4: Category-wise Average Propensity to Consume of Rural Households
(in ₹)

Household categories	Average consumption C (Rs.)	Average income Y (Rs.)	APC C/Y
MaFs	134932	101702	1.33
SFs	205425	157098	1.31
MeFs	325505	300101	1.08
LFs	886599	1190631	0.74
ALs	64379	57956	1.11
NALs	84585	72923	1.16
ARTs	99679	89692	1.11
Other	160157	136985	1.17
All sampled households	155288	144172	1.08

Source: Field Survey, 2015-16

Table A5: Category-wise distribution of household consumption expenditure of rural households

Cumulative percentage of households	Cumulative percentage of household consumption expenditure								
	MaFs	SFs	MeFs	LFs	ALs	NALs	ARTs	Other	All sampled households
10	5.95	4.82	6.38	7.94	5.40	6.20	6.27	4.70	3.52
20	13.70	12.31	12.80	12.53	12.80	14.48	12.95	11.53	8.20
30	20.98	19.90	21.60	22.00	20.63	22.57	20.33	19.71	13.54
40	29.66	28.20	31.01	32.21	29.95	31.52	29.54	27.79	19.46
50	37.78	37.35	38.90	37.67	39.05	40.22	34.37	36.57	25.78
60	46.19	48.95	49.57	49.39	48.72	49.94	44.31	46.07	33.80
70	56.55	59.53	61.32	62.07	59.79	59.60	55.13	56.30	43.25
80	66.16	70.79	73.67	75.83	70.83	70.71	67.40	68.49	54.90
90	78.20	85.68	83.99	83.44	83.64	82.41	82.27	81.06	72.80
100	100	100	100	100	100	100	100	100	100
Gini coefficient	0.34	0.32	0.35	0.39	0.26	0.24	0.21	0.28	0.43

Source: Field Survey, 2015-16