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Deprivation in Urban India
Evidence from 2001 Population Census

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Background

The definition of poverty that is most commonly used in poverty research is the exclusion from ordinary living patterns, customs and activities due to lack of resources, usually measured in economic terms (Townsend 1979). Low-income is often used as a proxy for poverty. This definition, however, is not satisfactory for several reasons. First, income or consumption is the means to achieve ultimate ends rather than the end in itself. Although, in practice, micro data suggest that income and the achievement of most of the ultimate ends tend to be positively correlated with each other across individuals or households, yet such correlations tend to be modest (Appleton, Song 1999). In other words, for a given income level, non-monetary welfare outcomes may vary widely.

Second, contemporary income is defined in terms of financial inflows at one point of time. This implies that other resources available to the household, such as physical assets and savings, are ignored. The income-based approach of analysing poverty also ignores fluctuations in income-levels over time. It has been observed that income based measures of poverty or well-being typically show large fluctuations over time, and this is often especially significant for the poorest, although these fluctuations and the vulnerability they imply are a key aspect of ill-being (Hulme, McKay 2005).

Third problem with the income based approach of analysing poverty is the extent of error typically associated with measuring income or consumption. Measurement of both income and consumption is complex because of the diversity of consumption and diversity of sources of income. The data about income and consumption are normally collected through house-to-house survey in which the information collected is generally associated with significant recall error, especially when the respondent is illiterate. In the regime of subsidized government services and facilities, there is also a tendency of not reporting actual income or consumption expenditure in such surveys. This results in the under-estimation of the income or consumption expenditure.

Many of the limitations of monetary measures are widely accepted. An alternative suggested to address these limitations is to focus on asset ownership given that assets capture longer term dynamics much better than a measure of income at one or two points in time. For this reason having longitudinal data may be less crucial. Moreover, assets can in principle be considered in a range of different dimensions including social capital. The assets that a household possesses, or to which it has access, can be related to household income in the sense that the latter may be conceptualised as returns to these assets. In this view, income of a household reflects the assets it commands and the return it is able to earn on these assets. In addition to the return in terms of income, assets are also likely to be important to households in their own right; representing wealth and status, economic and social security and easier access to credit. Deprivation of key assets may therefore be thought of a good indicator of ill-being in its own right. Indicators of deprivation of assets aim to measure living standards directly by looking at 'enforced lack' of a set of material goods or social activities. By enforced lack, we mean the items that a household would like to have but cannot afford because of the lack of either resources or opportunities or different choices and preferences. In this way, deprivation indicators also take into account the role of preferences and choices of the households and the individuals.

The deprivation approach is closely associated with the concept of poverty in a more intuitive way than simple income or consumption measures. A household may receive low income but live in comfortable self-owned house with all standard amenities. Deprivation indicators are better placed to measure 'persistence' of ill-being than the contemporary income or consumption based indicators. It is argued that lack of households assets and adequate housing conditions are more likely to be associated with lack of resources over a prolonged period of time than with the current income or consumption expenditure. Deprivation indicators permit to look more broadly at exclusion from life of a society either because of the lack of resources or because of the lack of opportunities or because of specific preferences and choices.

In this paper, we attempt to analyse the extent of deprivation in the urban areas of India and its constituent states and Union Territories on the basis of the evidence available through the 2001 population census about a number of household level assets and amenities. Although, no separate housing census has ever been carried out in India in strict sense of term, a systematic way of house-numbering and house-listing has traditionally been carried out a few months prior to the actual enumeration of population to prepare frame for the latter. In the 2001 population census, the emphasis during the house-listing operation, was laid on the quality of living households. The data on various aspects of the quality of living available through the house-listing operation provides useful information about the extent of deprivation right up to the household level. This information can be used to construct a set of deprivation indicators that can help in understanding different dimensions of deprivation in the country and in its constituent states and Union Territories. Information about household assets and amenities available through the 2001 population census is currently available up to the sub-district and town level which permits estimation of deprivation indicators at the local level. The deprivation indicators so estimated can be used for local level development planning as well as for local monitoring and evaluation of development activities in terms of reduction of distribution inequalities. In the present paper, we however restrict the analysis to inter-state comparisons only.

The household level assets and amenities data available through the 2001 population census however has a limitation that the house-listing operation covered only those households which had a house at the time of listing. Exclusion of houseless households is expected to result in an underestimation of household level deprivation indicators. The magnitude of the underestimation may vary with the proportion of the houseless households in the population. In this context, the estimates of the indicators of deprivation obtained from the information available through the 2001 population census may be treated as the lower limit of the household level deprivation of key assets and amenities prevailing in the society.

Methodology

Deprivation indicators have been used in academic literature since 1970s, although different authors have suggested different set of indicators based on different criteria, weights applied to different indicators and cut-off points chosen. Townsend (1979) has used the set of items that are lacked by the majority where as Mack and Lansley (1985) have concentrated on items that most people regard as a necessity. Desai and Shah (1988) has suggested a summary index using the sub-set of items suggested by Townsend weighted by the proportion possessing them. Muffles (1993) has suggested a subjective deprivation scale in which weights are based on both the proportion possessing the item and the proportion regarding the item as necessity. Callan, Nolan and Whelan (1993) have suggested a deprivation score based on items in the basic dimension while Halleröd has proposed a proportional deprivation index. Marsh and others (2001), on the other hand, profess a hardship score based on relative measures of low living standards. An important example of placing assets in a central role in the analysis of persistent poverty is the work of Carter and associates (Carter, Barrett 2005; Carter, May 2001). building on ideas of poverty trap and multiple livelihood strategies, Carter and Barrett (2005) has extended the concept to identify a dynamic asset threshold, taking into account the ability of a household to save or to have access to credit. In their model, the dynamic asset threshold is the level above which households will save and accumulate assets, and below which they will reduce their asset holdings and find themselves in a situation of poverty over the longer term. In an attempt to identify which assets should be taken into consideration and how diverse categories of assets can be aggregated, Sahn and Stifel (2000) have used factor analysis to construct a one dimensional household asset index, although the approach does not take into account the relative importance of different assets in generating income.

In the present paper, we estimate the extent of deprivation in the urban areas of India and its constituent states and Union Territories on the basis of the proportion of households lacking a set of assets, services

and facilities for which information is available through the 2001 population census. The criteria used for measuring the extent of deprivation include

- Using banking services.
- Presence of any of the following assets in the household:
 - Radio/Transistor
 - Telephone
 - Bicycle
 - Scooter/Motor Cycle/Moped
 - Car/Jeep/Van
- Presence of latrine of any kind
- Availability of electricity or solar energy as the source of lighting
- Dominant material used for roofing.

Although, the selection of the criteria for measuring the extent of deprivation at the household level described above was solely based on the availability of information through the population census, yet the variables selected reflect broadly three dimensions of deprivation - the dimension of saving, dimension of life style and the dimension of housing. Thus the following five indicators were used for the analysis of deprivation:

- Proportion of households not using banking facilities.
- Proportion of households with none of the specified assets.
- Proportion of households not having latrine of any kind.
- Proportion of households without electricity or solar energy as the source of lighting
- Proportion of households with dominant roofing material comprising of grass/thatch/plastic/polythene/tiles/slate.

It may be stressed here that the deprivation indicators may, at best, be viewed as the 'summary statistics' of the overall living standards of the households. They cannot be treated as key indicators in their own right of specific dimensions of poverty. However, they can be treated as a proxy for the overall deprivation that prevails in the society and the community.

It is logical to assume that different indicators of deprivation or ill-being are correlated in the sense that deprivation in one dimension of life automatically leads to the deprivation in other dimensions. It is obvious that any analysis of deprivation must eliminate this correlation to have the correct picture of poverty. Three approaches are generally used to construct the index of deprivation from a set of inter-correlated variables. These approaches are consensual approach, owned by the majority approach and the factor analysis approach. In the consensual approach, the items that are perceived by the majority of the households as being 'necessities' are included. On the other hand, in the owned by the majority approach, items that are owned by the majority are taken into consideration. Finally, the factor analysis approach looks at the correlation between a number of observable deprivation indicators to identify a limited set of unidentifiable dimension of poverty. Each factor is associated to a sub-set of deprivation indicators that are correlated to each other but relatively independent to those in other factors. The factors, then, may be interpreted as different dimensions of poverty and deprivation at the household level.

In this paper, we use the factor analysis approach to construct deprivation index on the basis of 2001 census data. The factor analysis technique is a multivariate statistical technique, the details of which may be found in any standard textbook of multivariate statistical analysis (Anderson ; Dillon, Goldestein 1984; Kim Jae-On, Mueller 1978; Tabachnik, Fidell 1989; Field 2005). We have used the computer software Statistical Package for Social Sciences for the extraction of factors on the basis of inter-state variations in the deprivation indicators as described above. The factors were extracted using the principal component method criteria and Varimax method of rotation of factors. The factor scores for individual deprivation indicator obtained as the result of the factor analysis solution constituted the basis for constructing the deprivation index. In order to ensure that factor scores obtained through the factor analysis solution are uncorrelated, the Anderson-Rubin method was used for generating the factor scores coefficients for different variables.

Results

Estimates of the five indicators of deprivation for the urban areas of India and its constituent states and Union Territories are given in table 1. At the time of 2001 population census, almost 5.37 million households were enumerated which were living in one or the other type of houses in the urban areas of the country. Out of these 5.37 million urban households, more than half (50.48 per cent) were not using any banking facilities; nearly one fifth (19.02 per cent) were not having any of the assets specified above; more than one fourth (26.28 per cent) were not having latrine of any kind in the house; and more than one tenth (12.17 per cent) were not having electricity or solar energy as the source of lighting. On the other hand, in more than 28 per cent of the households, the dominant material of the roof of the house was found to be grass/thatch/plastic/polythene/tiles/slate. These figures amply highlight the fact that substantial amount of deprivation continue to persist in the urban India despite all social and economic progress. If the houseless households are also taken into account then the above proportion will be even higher.

In absolute terms, these proportions may be staggering. Thus, more than 2.7 million households in urban India do not avail banking services and more than 1 million do not have either a bicycle or a radio/transistor according to the 2001 population census. Similarly, more than 1.4 million households in urban India do not have latrine in the house in which they reside while more than 0.65 million do not have electricity or solar energy for lighting their houses. Moreover in case of houses of more than 1.5 million households in the urban India, the dominant material of the roof is either grass or thatch or plastic or polythene or tiles or slate which highlights the poor to very poor condition of the houses. This figures amply highlight both the magnitude and complexity of the problem of deprivation in urban India. Obviously, this deprivation is the result of the poverty of resources, poverty of the capacity to generate and mobilize resources and the poverty of the opportunities required to generate and mobilize resources.

Inter-state variations in the five deprivation indicators from the national average are significant for their strength as may be seen from figure 1. In Manipur, more than 84 per cent of the households were found to be not using banking services at the time of the census against the national average of around 50 per cent. In Tamilnadu and Andhra Pradesh also, the proportion of the households not using banking services is substantially higher than the national average. Similarly, in Mijoram, more than 37 per cent of the households were not having any of the specified assets while in Chhattisgarh more than 47 per cent of the households were not having latrines in the house of their residence. In Bihar, more than 40 per cent of the households were not having electricity or solar energy as the source of lighting while in Lakshadweep, more the dominant material used in more than 71 per cent of the households was comprised of grass/thatch/plastic/polythene/tiles/slate. In fact, figure 1 highlights the wide inter-state variations in the extent of deprivation in the urban areas.

By contrast, in Goa, more than two third of the households avail banking facilities whereas in Lakshadweep, just around 5 per cent of the households are without the specified assets. Similarly, in Mizoram, houses of less than 2 per cent households are without latrines while in Lakshadweep again, just around 0.3 per cent of the households are without electricity or solar energy as the source of lighting while in Sikkim house of just around 3 per cent of the households had either grass or thatch or plastic or polythene or tiles or slate as the dominant material of the roof. These figures are sufficient to highlight the fact that within India, inter-state variations in deprivation or ill-being or, equivalently, well-being are very wide. Although, information about the household level amenities and facilities are not available over time, yet the observed very wide inter-state variations at the time of 2001 population suggest that these variations appear to have persisted over time and highlight the fact that the approaches of social and economic development and poverty alleviation pursued since independence have been effective in some states but not in other states.

Results of the factor analysis solution are given in table 2. The factor analysis yielded two independent factors which accounted for two-third of the total variation in the original data set. The first factor has high loadings in terms of the proportion of households not availing banking facilities, proportion of the households without any of the specified assets and the proportion of households without electricity or solar energy as the source of lighting. In the remaining variables, the factor loadings are either negative or less than 0.4 when positive. This factor alone accounted for nearly 36 per cent of the total variation in the original data set. The second factor, on the other hand has high loadings in the proportion of households with houses having no latrine and the proportion of households with houses with either grass or thatch or plastic or polythene or tiles or slate as the dominant material of the roof. In case of remaining variables, factor loadings are either negative or less than 0.4. This factor accounts for about 31 per cent of the total variation in the original data set.

The factor analysis solution suggests that inter-state variation in deprivation can be described in terms of two independent dimensions - the living status or life style dimension and the housing dimension. The life style dimension is characterized by the ownership or deprivation of household belongings, availability of electricity and availing of banking facilities. The housing dimension, on the other hand, is characterized by the condition of the house and the presence or absence of latrine of any kind in the house. The two factors are independent to each other. This implies that the conditions and circumstances that lead to inter-state variations in the life style deprivation are necessary different to the conditions and circumstances that lead to inter-state variations in housing deprivation. This also means that the programmes and interventions that are directed towards reducing the life style deprivation may not necessary lead to reduction in the housing deprivation. The factor analysis solution, based on the information available through the 2001 population census suggests that urban deprivation or urban poverty is basically a two dimensional problem with the two dimensions needing different approaches of redressal.

It is possible to estimate deprivation indexes for the states and Union territories of the country on the basis of the factor score coefficients obtained through the factor analysis. The two deprivation indexes - one for life style dimension and the other for housing dimensions are given in table 3 along with the rank of the state or the Union Territory and are presented in figures 2 and 3 respectively. In table 4, we classify the states and Union Territories according to the extent of deprivation on the two dimensions. The extent of deprivation has been classified into four categories - very low, low, high and very high - on the basis of the score achieved by a state or Union Territory in the factor analysis solution. The deprivation in a state or Union Territory has been classified as very low if its score is less than the first quartile of the distribution of the score across states and Union Territories. Similarly, the deprivation is classified as very high if the score is more than the third quartile.

Table 4 suggests that deprivation is very high in Bihar, Orissa and Tamilnadu in both life style dimension and housing dimension. By contrast, in Jammu and Kashmir, Punjab, Chandigarh and Uttaranchal, deprivation is very low in both the dimensions. In Delhi, Rajasthan, Gujarat, Arunachal Pradesh, Dadra and Nagar Haveli and Andman and Nicobar Islands also, deprivation is comparatively low in both the dimensions whereas in West Bengal, Karnataka and Kerala, it appears to be on the higher side. On the other hand, in a number of states and Union Territories, the extent of deprivation in one dimension is radically different from the extent of deprivation in the other dimension. This is especially the situation in all north-eastern states of the country. In the states and Union Territories of this region, the deprivation in life style dimension is high to very but the deprivation in the housing dimension is very low. By contrast, in Goa and Lakshadweep, deprivation in life style dimension is very low but deprivation in housing dimension is very high. In Haryana, Uttar Pradesh, Madhya Pradesh, Maharashtra, Jharkhand, Chhattisgarh and Pondicherry, deprivation in the life style dimension is relatively low but deprivation in the housing dimension is comparatively high to very high.

Conclusions

The present paper highlights the sheer magnitude and complexity of deprivation in the urban India on the basis of the information available through the 2001 population census. The information available through the 2001 population census suggests that the number of households living in extremely deprived conditions in the urban areas of the country is so large that managing urban deprivation or urban poverty in India remains a mammoth, if not impossible, and very complex task. The situation gets further complicated by the fact that different dimensions of deprivation are not correlated as is reflected from the present analysis. The very fact that the deprivation in life style dimension is not related to the deprivation in the housing dimension suggests that approaches and interventions directed towards reducing the deprivation in the life style dimension may contribute little in reducing the deprivation in housing dimension. This may well be the situation in other dimensions of deprivation also for which information is not available from the 2001 population census. This means that, to be effective, the efforts to manage urban deprivation or poverty must be multi-dimensional and should not be limited to raising income levels alone. It is important that these efforts take into consideration different dimensions of deprivation and explore the conditions and factors that shape these dimensions at the household level in terms of three components - endowment, capacity and opportunity. There may well be the situation that a household has the necessary endowment but not the capacity and opportunity to translate the endowment into well-being. In such a situation, deprivation cannot be reduced just by raising endowment alone. What is needed in such a situation is to build up the capacity of the household and to create necessary opportunities so that the household can translate the endowment into well-being through the enhanced capacity and increased opportunities. There may also be a situation in which a household has the necessary endowment and the necessary capacity but not the opportunity to translate the endowment and capacity into household well-being. In such a situation, creation of necessary opportunities for the translation of endowments and

capacities into well-being becomes necessary for reducing deprivation. In fact, lack of the household capacity and societal opportunity plays a more dominant role in perpetuating deprivation than the lack of endowment. Moreover, there is no universal framework or approach for tackling deprivation and poverty. As the present analysis shows, the magnitude and the dimensions of deprivation varies widely across the states and Union Territories of the country. In such a situation, only a decentralized, household based approach can succeed, although institutionalizing such an approach remains a daunting task.

The present paper is limited to the state and Union territory level analysis of deprivation in the urban areas. The information available through the 2001 population census, however, permit the town level analysis of the extent of deprivation. The town level analysis of deprivation may highlight variations in deprivation by different size class of towns. Such an analysis may pose yet another challenge to managing deprivation in urban India as the economy and society of different size class of towns is radically different.

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Table 1: Deprivation indicators for India and states and Union Territories, 2000.

Country/State/ Union Territory	Proportion of households not availing banking facilities	Proportion of households not having any of the specified assets	Proportion of households without latrine in the house	Proportion of households not having electricity or solar energy as the source of lighting	Proportion of household with dominant material of the roof of the house grass/thatch/plastic/ polythene/tiles/slate
	D1	D2	D3	D4	D5
India	50.48	19.02	26.28	12.17	28.04
Jammu & Kashmir	43.30	9.67	13.13	1.89	9.76
Himachal Pradesh	24.84	14.06	22.78	2.47	15.02
Punjab	46.34	8.02	13.48	3.37	23.38
Chandigarh	33.32	6.64	19.93	3.21	7.84
Uttaranchal	28.88	12.05	13.12	8.92	7.69
Haryana	48.38	12.56	19.34	6.92	16.65
Delhi	48.68	14.09	20.97	6.52	8.01
Rajasthan	55.04	18.00	23.89	10.28	9.49
Uttar Pradesh	47.04	15.67	19.99	19.84	19.32
Bihar	52.82	32.18	30.31	40.31	35.56
Sikkim	34.42	20.03	8.21	2.87	3.03
Arunachal Pradesh	33.01	23.59	13.05	10.36	27.27
Nagaland	66.70	35.22	5.88	9.44	13.45

Country/State/ Union Territory	Proportion of households not availing banking facilities	Proportion of households not having any of the specified assets	Proportion of households without latrine in the house	Proportion of households not having electricity or solar energy as the source of lighting	Proportion of household with dominant material of the roof of the house grass/thatch/plastic/ polythene/tiles/slate
	D1	D2	D3	D4	D5
Manipur	84.26	20.38	4.69	17.80	18.43
Mizoram	52.91	37.49	1.97	5.51	9.49
Tripura	47.84	23.55	3.04	13.42	11.85
Meghalaya	49.63	29.13	8.42	11.69	9.99
Assam	46.70	25.17	5.40	25.37	13.60
West Bengal	40.59	20.39	15.15	20.13	39.15
Jharkhand	37.81	22.57	33.32	24.16	33.19
Orissa	47.90	20.02	40.31	25.48	40.55
Chhattisgarh	53.67	17.49	47.41	17.01	55.50
Madhya Pradesh	52.26	17.99	32.26	7.57	29.27
Gujarat	49.68	18.11	19.45	6.33	15.29
Daman & Diu	26.70	14.68	34.57	1.68	29.21
Dadra & Nagar Haveli	46.18	20.76	22.80	3.94	18.78
Maharashtra	39.99	18.56	41.92	5.60	19.82
Andhra Pradesh	66.95	23.99	21.93	9.64	28.11

Country/State/ Union Territory	Proportion of households not availing banking facilities	Proportion of households not having any of the specified assets	Proportion of households without latrine in the house	Proportion of households not having electricity or solar energy as the source of lighting	Proportion of household with dominant material of the roof of the house grass/thatch/plastic/ polythene/tiles/slate
	D1	D2	D3	D4	D5
Karnataka	51.04	19.82	24.77	9.22	35.12
Goa	23.35	15.13	30.77	5.11	62.53
Lakshadweep	43.10	5.48	16.23	0.31	71.64
Kerala	46.10	18.98	7.98	15.24	57.64
Tamilnadu	70.00	21.60	35.67	11.69	48.51
Pondicherry	64.51	16.15	34.97	8.41	36.69
Andman & Nicobar Islands	35.82	15.44	23.51	4.65	8.45
Summary Indicators					
Mean	50.48	19.02	26.28	12.17	28.04
SD	13.19	7.21	11.91	8.63	17.54
CV	0.261	0.379	0.453	0.709	0.626
Median	47.04	18.56	19.39	8.92	19.32
IQR	15.01	7.89	17.72	10.59	25.57

Table 2: Results of the factor analysis.

Deprivation indicator	Un-rotated factor loadings		Rotated factor loadings		Factor score coefficients	
	Factor I	Factor II	Factor I	Factor II	Factor I	Factor II
D1	0.696	0.093	0.701	-0.041	0.394	-0.015
D2	0.857	-0.100	0.822	-0.261	0.458	-0.155
D3	-0.263	0.799	-0.100	0.834	-0.046	0.535
D4	0.701	0.435	0.771	0.294	0.439	0.202
D5	-0.089	0.836	0.072	0.838	0.054	0.541
Variance explained by the factor	35.727	30.912	35.554	31.085		

Table 3: Deprivation indices for states and Union Territories, of India, 2000 - Urban areas only.

State/ Union Territory	Deprivation Index		Rank	
	I	II	I	II
Jammu & Kashmir	-1.167	-0.834	31	28
Himachal Pradesh	-1.431	-0.298	34	18
Punjab	-1.066	-0.332	28	20
Chandigarh	-1.623	-0.481	35	25
Uttaranchal	-1.095	-0.769	29	27
Haryana	-0.579	-0.293	24	17
Delhi	-0.526	-0.528	23	26
Rajasthan	0.097	-0.354	18	21
Uttar Pradesh	0.241	0.056	15	15
Bihar	2.515	1.139	1	6
Sikkim	-0.726	-1.452	26	34
Arunachal Pradesh	-0.105	-0.387	20	22
Nagaland	1.580	-1.444	3	33
Manipur	1.605	-0.849	2	29
Mizoram	1.115	-1.867	5	35
Tripura	0.483	-1.256	11	32
Meghalaya	0.777	-1.234	9	31
Assam	1.156	-0.850	4	30
West Bengal	0.444	0.363	12	14
Jharkhand	0.615	1.046	10	7
Orissa	0.817	1.662	8	2
Chhattisgarh	0.416	2.292	13	1
Madhya Pradesh	-0.096	0.572	19	11
Gujarat	-0.222	-0.464	21	24
Daman & Diu	-1.379	0.636	33	10
Dadra & Nagar Haveli	-0.282	-0.314	22	19
Maharashtra	-0.593	0.670	25	9
Andhra Pradesh	0.866	-0.025	7	16
Karnataka	0.115	0.416	17	13
Goa	-1.159	1.566	30	3
Lakshadweep	-1.342	1.266	32	5
Kerala	0.355	0.520	14	12
Tamilnadu	0.918	1.318	6	4
Pondicherry	0.207	0.968	16	8
Andman & Nicobar	-0.928	-0.459	27	23

Table 4: Level of deprivation in states and Union Territories of India, 2000 - Urban areas only.

Deprivation Index II	Deprivation Index I			
	Very low	Low	High	Very high
Very low	JK PU CH UT	SI	TR ME	AS NG MN MI
Low	HP	DE RA AR GU DN AN		
High	DD	HA UP MP	WB KA KE	AP
Very high	GO LA	MH	JH CG PO	BI OR TN

Figure 1
Inter-state variations in deprivation indicators
states and Union Territories, 2000
Urban areas only

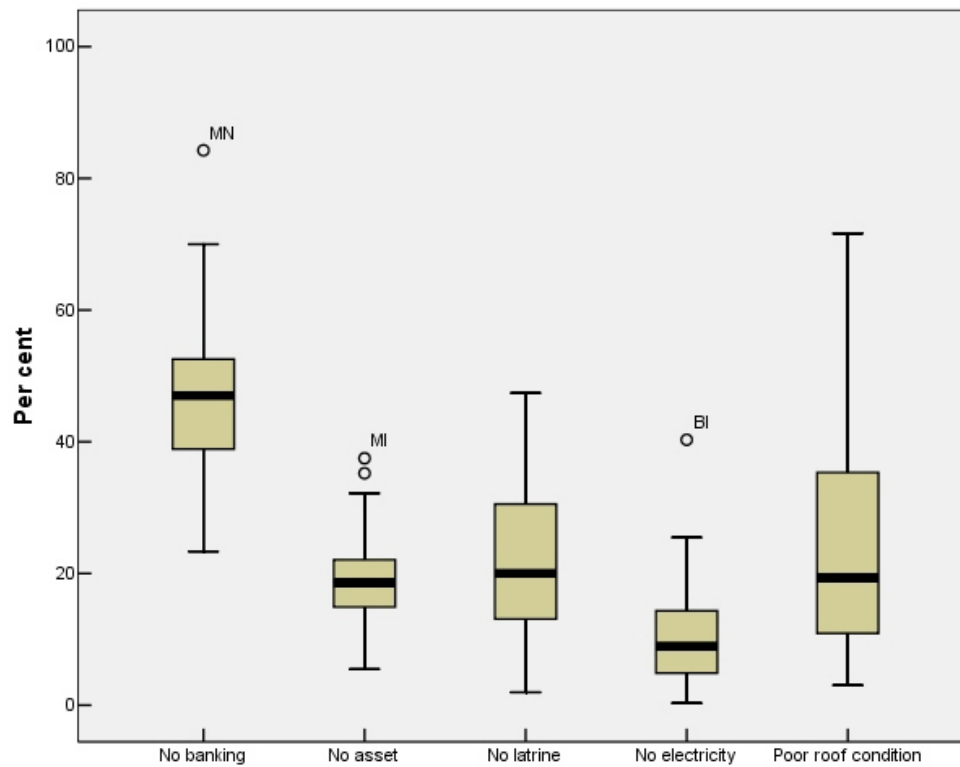


Figure 2
Deprivation in Urban India
2000

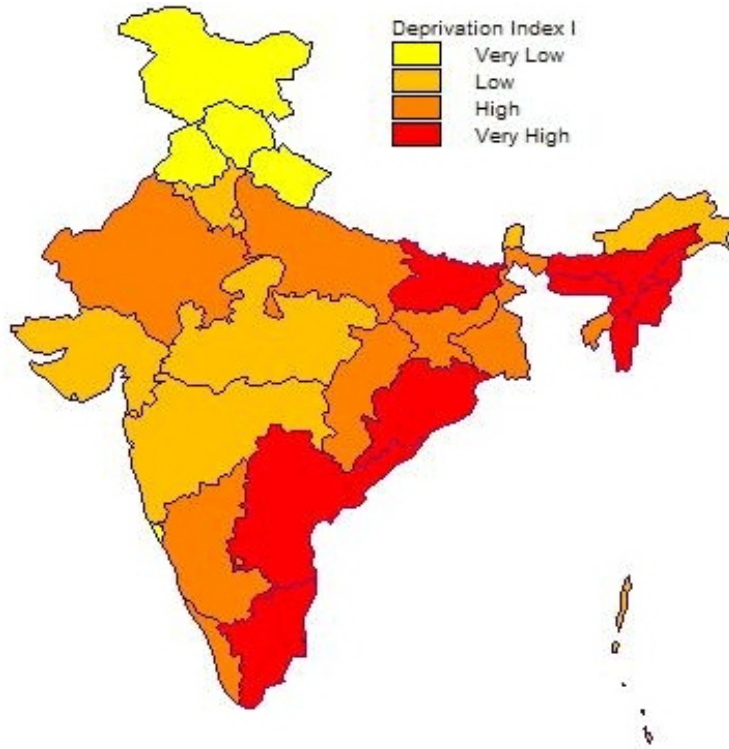


Figure 3
Deprivation in Urban India
2000

