

**GOVERNMENT OF INDIA
PLANNING
LOK SABHA**

UNSTARRED QUESTION NO:4232
ANSWERED ON:21.12.2005
ASSESSMENT OF ASSETS AND LIABILITIES
Patel Shri Kishanbhai Vestabhai;Singh Shri Sugrib

Will the Minister of PLANNING be pleased to state:

- (a) whether the Government has recently conducted any study to assess the Household Assets and Liabilities in the country as reported in The Times of India dated December 4, 2005;
- (b) if so, the details thereof, State-wise;
- (c) whether the incidence of indebtedness has also been covered in the survey;
- (d) if so, the details thereof, State-wise; and
- (e) the steps taken by the Government to improve the standard of living among the people in the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI M.V. RAJASEKHARAN)

(a)&(b): Yes, Sir. As reported in The Times of India dated December 4, 2005, the National Sample Survey Organization (NSSO) has conducted a survey to assess the household assets and liabilities in the country called 'All-India Debt and Investment Survey' in its 59th Round (January-December, 2003) and released a Report entitled 'Household Assets and Liabilities in India (as on 30.06.2002)' – (Report No.500). The state-wise details on average assets and average debt (liabilities) per household, for both rural and urban areas, are given in Annexure-I.

(c)&(d): Yes Sir. The above-mentioned NSS report also provides the information on the incidence of indebtedness. Incidence of indebtedness in the Report is referred to as the percentage of indebted households to total households. The state-wise details on incidence of indebtedness, for both rural and urban areas, are given in Annexure-II.

(e): In the Tenth Plan, the Government has adopted a three-pronged strategy to improve the standard of living of the people in the country by focusing on (i) acceleration of economic growth with an emphasis on sectors that are employment intensive; (ii) human and social development through programmes like Sarva Shiksha Abhiyan, National Rural Health Mission, Bharat Nirman, Mid-Day Meal Scheme, National Rural Employment Guarantee Act, etc. and (iii) targeted anti-poverty programmes. The specifically designed anti-poverty programmes for generation of both self-employment and wage employment in rural areas have been redesigned and restructured in order to improve their efficacy/impact on the poor. In rural areas, the major programmes include: (i) Swarnjayanti Gram Swarozgar Yojana (ii) Sampoorna Grameen Rozgar Yojana (iii) Indira Awaas Yojana (iv) National Food for Work Programme and (v) National Rural Employment Guarantee Scheme. The major programmes in urban areas are: (i) Swarna Jayanti Shahri Rozgar Yojana (ii) National Slum Development Programme (iii) Integrated Housing and Slum Development Programme and (iv) Jawahar Lal Nehru National Urban Renewal Mission.

Annexure- I

Average Value of Assets (AVA) and Average Debt per household (in Rs.)

S. No. States AVA per household Average Debt per household

Rural Urban Rural Urban

1	Andhra Pradesh	135146	356656	10590	19901
2	Assam	145782	276793	643	2126
3	Bihar	206055	321975	2992	2616
4	Jharkhand	151692	244288	1124	4587
5	Delhi	-	573990	-	1441
6	Gujarat	327864	459333	11794	15715
7	Haryana	716379	672684	12359	12929
8	Himachal Pr.	481943	511820	5196	25951
9	Jammu & Kashmir	614671	1067081	1114	4438
10	Karnataka	248409	377726	9193	10544

11	Kerala	509679	762200	19663	28446
12	Madhya Pradesh	237670	444952	9031	15029
13	Chattisgarh	191602	280032	3933	8809
14	Maharashtra	252749	419667	10391	15192
15	Orissa	98454	250218	3609	13406
16	Punjab	903717	560705	16502	10297
17	Rajasthan	358351	492805	12031	9130
18	Tamil Nadu	181376	322129	9304	11936
19	Uttaranchal	389222	438424	1113	4484
20	Uttar Pradesh	330456	370084	5059	4275
21	West Bengal	151842	322023	3194	8071

All India 265606 417158 7539 11771

Source: NSS Report No. 500 - Household Assets and Liabilities as on 30.06.2002

Annexure -II

Incidence of Indebtedness (in percentage)

S. No. States Rural Urban

1	Andhra Pradesh	42.3	29.8
2	Assam	7.5	6.0
3	Bihar	21.8	9.5
4	Jharkhand	12.0	6.6
5	Delhi	-	1.5
6	Gujarat	28.1	21.4
7	Haryana	27.3	16.0
8	Himachal Pr.	15.3	10.1
9	Jammu & Kashmir	3.6	5.0
10	Karnataka	31.3	18.6
11	Kerala	39.4	37.3
12	Madhya Pradesh	26.1	17.7
13	Chattisgarh	19.8	13.2
14	Maharashtra	27.5	15.5
15	Orissa	26.4	19.2
16	Punjab	25.7	13.1
17	Rajasthan	33.8	16.5
18	Tamil Nadu	31.3	25.5
19	Uttaranchal	5.5	6.8
20	Uttar Pradesh	23.4	13.0
21	West Bengal	21.8	17.1

All India 26.5 17.8

Source: NSS Report No. 500 - Household Assets and Liabilities as on 30.06.2002.