Economics Bulletin

Volume 36, Issue 2

Income Inequality in India 2004-2012: Role of Alternative Income sources

Mehtabul Azam
Oklahoma State University

Abstract

This paper examines the contribution of different income sources to overall income inequality in India, and how the relative importance of each income source has changed between 2004 and 2012. The paper finds that income inequality has increased marginally between 2004 and 2012. Most importantly, the marginal increase is observed in both urban and rural areas. In urban areas, regular salaried income contribute the most in total income and income inequality. In contrast, farm income is the major component in both rural income and rural income inequality followed by salaried income. Regular salaries has an inequality increasing effect while wages from agriculture and nonagricultural casual work has an inequality decreasing effect.

Citation: Mehtabul Azam, (2016) "Income Inequality in India 2004-2012: Role of Alternative Income sources", *Economics Bulletin*, Volume 36, Issue 2, pages 1160-1169
Contact: Mehtabul Azam - mehtabazam@gmail.com.
Submitted: February 27, 2016. **Published:** June 11, 2016.

1 Introduction

This paper examines the change in income inequality in India between 2004 and 2012, and assesses how the contribution of different income sources to total income inequality has changed over time. Examining contribution of different sources of income to income inequality helps the policy makers to identify nature and character of income inequality within a society and devise policies to improve the distribution of income. Henceforth, there exists a number of papers which try to carry out such exercises in many countries (e.g., Azam and Shariff (2011), Kung and Lee (2001), Leibbrandt etal (2000), Adams and Alderman (1992)).

India has witnessed a considerable growth in GDP per capita between 2004 and 2012: GDP per capita increased by 63 percent during this period.[1] Importantly, between 2004-05 and 2011-12, the poverty ratio declined from 37.2 to 21.9 (Government of India, 2014). However, there is an increasing concern about rising inequality in India partially driven by visible wealth concentration in few hands. India today is home to the third largest numbers of dollar billionaires in the world. From two resident billionaires with an income of $3.2 billion in the mid-1990s their numbers grew to 46 and combined wealth to $176 billion in 2012, and their share in GDP rose from one to 10 per cent.[2] Although there does not exist a reliable measure of wealth inequality in India, historically, estimates of inequality in India have always been based on consumption expenditure data collected by National Sample Survey (NSS) through large scale consumption rounds. Based on NSS consumption expenditure data, the Gini coefficient, the most widely used measure of inequality, has been pretty stable during 2004-05 and 2011-12: the Gini is 0.385 for 2004-05, while it declined marginally to 0.375 for 2011-12. Based on these estimates, inequality in India has always seemed moderate compared with the rest of the world. However, inequality estimates for majority of the OECD and Latin American countries are based on income and not consumption, and it is generally accepted that the inequality measure based on income tend to be larger compared to inequality based on consumption expenditure.

The India Human Development Survey (IHDS) collected large scale household surveys in 2004-05 and 2011-12. Unlike NSS surveys IHDS collected information on both consumption and income. Based on IHDS consumption expenditure, the Gini for 2004-05 is 0.384 while for 2011-12 it is 0.395. Nonetheless, the Gini based on per capita income in IHDS data is much higher in both years: the Gini is 0.536 for 2004-05 and 0.543 for 2011-12.[3] Hence, based on income data, the inequality in India is comparable to the other high inequality emerging economies such as South Africa, Columbia, Brazil, Mexico, China, and Russia for whom Gini in 2011 stood at 0.634, 0.542, 0.531, 0.481, 0.474, and 0.41, respectively.[4] In 2011, the Gini coefficient averaged 0.31 in OECD countries (OECD, 2011).

Azam and Shariff (2011) decompose the Gini in income for rural India to examine the

[1] GDP per capita, PPP (constant 2011 international $) increased from $2987 in 2004 to $4861 in 2012 (Source: World Development Indicators, the World Bank).

[2] Source: Surging tides of inequality, The Hindu, July 11, 2015.

[3] The higher Gini based on income compared to consumption is not surprising as the difference occurs mainly because households at upper income do not spend all they earn and those at the lower income levels often consume more than they earn, hence consumption looks more equal than income.

[4] For Mexico and China the number is for the year 2012. Source: http://data.worldbank.org/indicator/SI.POV.GINI

contribution of different income sources towards total inequality. They used Human Development Profile of India (HDPI) collected in rural India in 1993 and IHDS 2004-05. Since the HDPI was available only for rural India, they examine income inequality only for rural India. They find that farm income was the most important source of income and income inequality in rural India in both 1993-94 and 2004-05, however, its importance declined significantly between 1993 and 2005.

In this paper, we revisit the issue and examine how the importance of income sources towards inequality has changed during 2004 and 2012 using the two waves of IHDS collected in 2004-05 and 2011-12 (henceforth 2004 and 2012, respectively). The advantage of concentrating on income inequality is that it not only gives a comparable estimates as inequality estimates fo majority of countries are based on income but also allows use to decompose contribution of different income sources to total income inequality. We contribute on two fronts. First we extend the income inequality literature from 2004 to 2012 using the recently available data. As stated earlier this period also witnessed a significant growth in per capita GDP. Hence the driving forces of income inequality might change. Second, we also examine income inequality for urban India, while Azam and Shariff (2011) only studies income inequality in rural India till 2004.

We use the Gini coefficient as our preferred measure of income inequality. The Gini coefficient is widely used to measure inequality in the distribution of income, consumption, and other welfare proxies, and it not only satisfies all the desirable properties of an inequality measure, but it is also decomposable by income source, which is something we are interested in.[5] Decomposing this measure can help us understand the determinants of income inequality. We examine how importance of income sources towards inequality has changed over the 2004 and 2012 in rural and urban areas separately.

The findings of the paper are following. The income inequality has increased in both urban and rural areas between 2004 and 2012. The income inequality in rural areas is larger than urban areas. Income from salaried work contributes the most in total income inequality at all India level and in urban India, however, in rural areas income from farm contributes the most to total rural income inequality. Overall the contribution of different income sources to total income inequality in 2012 remains similar to 2004. Wages from casual work (both agriculture and nonagricultural work) have inequality reducing effect, while the salaried income has inequality increasing impact.

The remainder of the paper is organized as follows: Section 2 presents the framework which will be used to analyze the role of different income sources in determining income inequality as measured by Gini. Section 3 describes the data used, section 4 presents the results, and section 5 concludes.

[5]These principles are: 1) Adherence to the Pigou-Dalton transfer principle, 2) Symmetry, 3) Independence of scale, 4) Homogeneity, and 5) Decomposability.

2 Framework

Following Lerman and Yitzhaki (1985), the Gini coefficient for total income inequality, G, can be represented as:

$$G = \sum_{k=1}^{K} S_k G_k R_k \tag{1}$$

where S_k represents the share of component k in total income, G_k is the source Gini corresponding to the distribution of income from source k, and R_k is the Gini correlation between income from source k and total income ($R_k = cov\{Y_k, F(Y)\}/cov\{Y_k, F(Y_k)\}$), where $F(Y)$ and $F(Y_k)$ are the cumulative distributions of total income and income from source k.

Equation (1) permits us to decompose the influence of any income component upon total income inequality into three terms. As noted by Stark, Taylor, and Yitzhaki (1986), the relation among these three terms has a clear and intuitive interpretation; the influence of any income component upon total income inequality depends on:

- how important the income source is with respect to total income (S_k);
- how equally or unequally distributed the income source is (G_k);
- how the income source and the distribution of total income are correlated (R_k)

If an income source represents a large share of total income, it may potentially have a large impact on inequality. Even if the income from a source is equally distributed ($G_k = 0$), it can influence inequality: the larger the share, other things being given, the lower is the overall inequality. On the other hand, if the income source is large and unequally distributed (S_k and G_k are large), it may either increase or decrease inequality, depending on which households (individuals), at which points in the income distribution, earn it. If the income source is unequally distributed and flows disproportionately toward those at the top of the income distribution (R_k is positive and large), its contribution to inequality will be positive. However, if it is unequally distributed but targets poor households (individuals), the income source may have an equalizing effect on the income distribution.

Lerman and Yitzhaki (1985) show that by using this particular method of Gini decomposition, one can estimate the effect of small changes in a specific income source on inequality, holding income from all other sources constant. Consider a small change in income from source k equal to eY_k, where e is close to 1 and Y_k represents income from source k. It can be shown that the partial derivative of the Gini coefficient with respect to a percent change (e) in source k is equal to

$$\frac{\partial G}{\partial e_k} = S_k(R_k G_k - G) \tag{2}$$

where G is the Gini coefficient of total income inequality prior to the income change. The percent change in inequality resulting from a small percent change in income from source k equals the original contribution of source k to income inequality minus source k's share of total income:

$$\frac{\partial G/\partial e_k}{G} = \frac{S_k R_k G_k}{G} - S_k \tag{3}$$

3 Data

We use two waves of India Human Development Survey (IHDS) collected in 2004-05 (IHDS-1) and 2011-2012 (IHDS-2). IHDS are large scale large scale household surveys conducted by the National Council of Applied Economic Research (NCAER) in collaboration with University of Maryland (See Desai et al. 2010; Desai and Vanneman, 2015 for details). Both waves are publicly available through the Inter-university Consortium for Political and Social Research (ICPSR). Both waves of IHDS are nationally representative and cover both rural and urban areas. IHDS-1 collected information for 41,554 households in 2004-05 while IHDS-2 collected information for 42,152 households in 2011-12.

Unlike the more widely used National Sample Surveys which collect data on consumption expenditure, IHDS collect a detailed information on both household consumption expenditure and household income. We divide the total income into six categories: 1) farm income: value of production for sale and own consumption, and income generated from allied agricultural activities like cattle tendering, and income from agricultural properties 2) salaries: salaries from regular employment 3) agricultural wages: wages from casual employment in agriculture activities 4) non-agricultural wages: wages from casual employment in non-agriculture activities 5) self-employment: income from non-farm business 6) other sources: income from rent, pension, government benefits, remittances etc. Although, both salaries and wages are generated through labor, the distinction arises from the nature of employment. While salaries come from regular employment, wage income is generated through casual labor.[6]

We divide each component of household income by household size to get per capita, and the analysis in this paper uses per capita of income from different sources.[7] The analysis also takes into account of the survey weights provided in the data and household size.[8] Since the income information is for the entire household, all household members will be considered receiving income from source k if a household received income from source k. Table 1 shows proportion of population receiving income from different sources, At all India level 57 percent of the population received farm income in 2012 whereas in rural areas about 76 percent of population received farm income. In urban areas about half of the population benefitted from regular salaried income; however in rural areas only 20 percent of the population benefitted from regular salaried income. The Gini coefficient in per capita income at all India level has marginally increased between 2004 and 2012 from 0.53 to 0.54. Importantly, the Gini is larger in rural areas in both years compared to urban areas. This suggests that that income inequality is larger in rural areas. Putting this in context, according to Census 2011, 68.84% of Indian population live in rural areas that is a marginal decline from 72.19% in 2001. The marginal increase in inequality at all India level hide the rural and urban differences. When we consider rural and urban areas separately, the inequality has increased in both rural and urban areas between 2004 and 2012. In urban India, Gini increased from 0.481 to 0.496,

[6]Regular employed workers are defined as individuals who worked in others' farm or non-farm enterprises, and in return received salary or wages on a regular basis (i.e., not on the basis of daily or periodic renewal of work contract, which is defined as causal employment).

[7]Majority of poverty and inequality literature in India ignore the question of economies of household size, and unlike OECD countries, there exist no consensus adult equivalent scale for India.

[8]Household weight is multiplied by household size to obtain distribution of persons.

while in rural areas Gini increased from 0.511 to 0.532. In the next section, we provide the decomposition results to explore the importance of different income sources.

4 The Decomposition Estimates

Table 2 presents the decomposition results for all India. At all India level, the salaried income contribute the most to Gini. In 2004, salaried income share is almost half in the entire Gini. The share of salaried income in Gini has declined marginally in 2012. Salaried income, farm income, self-employed income, and income from other sources are unequally distributed (high Gini) and Gini correlation between those income components and total income is also high, indicating that these income components favor the rich. Not surprisingly, these income sources have a positive marginal impact on Gini. A 1% increase in salaried income, all else being same, increases the Gini coefficient in total income by 0.09% (0.11%) in 2012 (2004). Although the wage income from agricultural labor or nonagricultural labor work is also unequally distributed, the Gini correlation of income from these sources and total income is low suggesting these income sources favor poor. An income source may be unequally distributed yet favor the poor, as is the case for labor income. The inequality reducing effect of labor income is also reflected in negative marginal effects on Gini for both labor income sources.

Panel A and Panel B of Table 3 present the decomposition results for urban and rural areas separately. In urban areas, salaried income contributes about 60 percent of the total income inequality in 2012. The absolute and relative contribution of salaried income has declined marginally between 2004 and 2012. Casual wage income favor the poor, and has an inequality decreasing impact.

In rural areas, the farm income show that a 1% increase in that income source, all else being equal, increases the Gini coefficient of total income by 0.0768%. Farm income is unequally distributed (0.903), and the Gini correlation between farm income and total income is high (0.735), indicating that farm income favors the rich. Similarly, the salary income also favors the rich. On the other hand, both agriculture and non-agricultural labor income has an equalizing effect on the distribution of total income. Agriculture wage labor income has the lowest Gini correlation followed by non-agricultural wage labor income in both the years indicating that labor income favor the poor. Importantly, the share of nonagricultural labor income has increased between 2004 and 2012 from 13.1 percent to 16.6 percent. Azam and Shariff (2001) find that the share of nonagricultural income in total rural income increased from 6.6 percent in 1993 to 12.9 percent in 2004.[9] The wage incomes have inequality reducing effects in both 2004 and 2012. Self-employed income also has a positive effect on Gini in both 2004 and 2012. Azam and Shariff (2011) find that although self-employed income has negative effect on rural income Gini in 1993, however, the effect turned to positive in 2004. The Gini correlation between self-employed and total income was 0.36 in 1993 suggesting it favored poor, however the Gini correlation of self-employed income to total income in 2004 and 2012 data is 0.636 and 0.626 , respectively favoring relatively better off.

[9] Azam and Shariff (2011) restrict their 2004 IHDS sample to major states to make it comparable to 1993 HDPI.

5 Conclusion

This paper uses Gini as a measure of income inequality and finds that income inequality has increased marginally in India between 2004 and 2012. This period is associated with 67 percent increase in real per capita GDP. The rural income inequality is larger than urban income inequality in both 2004 and 2012. Salaried income (farm income) contributes the most to the income inequality in urban (rural) areas. The casual labor incomes have inequality reducing effects.

The findings have important policy implications. From the standpoint of government, it is easier to generate non-agricultural labor opportunities through public works leading to provision of better infrastructure in rural areas. Providing labor opportunities outside agricultural activities can serve multiple objectives: first, it can act as a poverty reduction intervention and provide safety net for the income shocks; second, it will help to reduce unemployment and under-employment in rural areas, and most importantly, it will reduce the income inequalities observed in rural areas.

References

[1] Abdelkrim, A. and Duclos, J.Y. (2007) "DASP: Distributive Analysis Stata Package," *PEP, CIRPEE and World Bank*, Universite Laval.

[2] Adams, R. H. Jr. and Harold, A. (1992) "Sources of Income Inequality in Rural Pakistan: A Decomposition Analysis," *Oxford Bulletin of Economics and Statistics,* 54(4), 591-608.

[3] Azam, M. and Shariff, A. (2011) "Income Inequality in Rural India: Decomposing the Gini by Income Sources", *Economics Bulletin*, 31(1), 739-748.

[4] Desai, S, Vanneman, R, and National Council of Applied Economic Research, New Delhi (2010) "India Human Development Survey (IHDS), 2005," ICPSR22626-v8. Ann Arbor, MI: Inter-university Consortium for Political and Social Research [distributor], 2010-06-29. http://doi.org/10.3886/ICPSR22626.v8

[5] Desai, S, and Vanneman, R (2015) "India Human Development Survey-II (IHDS-II), 2011-12,"ICPSR36151-v2. Ann Arbor, MI: Inter-university Consortium for Political and Social Research [distributor], 2015-07-31. http://doi.org/10.3886/ICPSR36151.v2 Government of India (2014), "Report of the Expert Group to Review the Methodology for Measurement of Poverty," Planning Commission of India, New Delhi.

[6] Kung, J. K. S. and Lee, Y. (2001) "So What If There Is Income Inequality? The Distributive Consequence of Nonfarm Employment in Rural China," *Economic Development and Cultural Change*, 50(1), 19-46.

[7] Leibbrandt, M., Woolard, C. and Woolard, I.(2000) "The Contribution of Income Components to Income Inequality in the Rural Former Homelands of South Africa: A Decomposable Gini Analysis," *Journal of African Studies*, 9(1), 79-99.

[8] Lerman, R. I. and Yitzhaki, S. (1985) "Income inequality effects by income source: A new approach and applications to the United States," *Review of Economics and Statistics*, 67, 151–156.

[9] OECD. (2011). Divided We Stand: Why Inequality Keeps Rising. OECD Publishing. DOI:10.1787/9789264119536-en.

[10] Stark, O., Taylor, J. E., and Yitzhaki, S. (1986) "Remittances and inequality," *Economic Journal,* 96, 722–740.

Table 1: Proportion of population receiving income from different sources

Income source (k)	2011-12			2004-05		
	Proportion of population receiving income from source	Gini*	Gini	Proportion of population Receiving income from source	Gini*	Gini
	(P_K)	(G_A)	(G_k)	(P_K)	(G_A)	(G_k)
	Panel A: All India					
Farm income	0.573	0.847	0.957	0.582	0.801	0.900
Salaries	0.300	0.569	0.869	0.283	0.517	0.866
Agricultural wage	0.256	0.523	0.880	0.288	0.465	0.844
Non-agriculture wage	0.424	0.541	0.810	0.285	0.450	0.845
Self-employed income	0.221	0.625	0.919	0.220	0.596	0.911
Other sources income	0.513	0.783	0.886	0.268	0.753	0.937
total income		**0.543**	**0.543**	1.000	**0.536**	**0.536**
	Panel B: Urban					
Farm income	0.162	0.933	1.121	0.140	0.871	1.078
Salaries	0.526	0.535	0.747	0.520	0.478	0.726
Wage	0.322	0.415	0.810	0.291	0.381	0.818
Self-employed income	0.334	0.603	0.866	0.311	0.550	0.859
Other sources income	0.438	0.742	0.889	0.239	0.690	0.924
total income		**0.496**	**0.496**		**0.481**	**0.481**
	Panel C: Rural					
Farm income	0.763	0.839	0.903	0.744	0.795	0.848
Salaries	0.195	0.578	0.918	0.196	0.520	0.907
Agricultural wage	0.351	0.522	0.834	0.373	0.463	0.797
Non-agriculture wage	0.482	0.555	0.789	0.296	0.457	0.838
Self-employed income	0.169	0.610	0.604	0.186	0.582	0.919
Other sources income	0.548	0.786	0.876	0.279	0.763	0.936
total income		**0.532**	**0.532**	1.000	**0.511**	**0.511**

Notes: *G_A is the Gini income for income source when we only consider households with positive income from that source. G_k is the Gini of the income source k when we consider all households, i.e., we include those households with zero income from that source. It is related to G_A as follows: $G_k = P_k * G_A + (1 - P_k)$. Farm income also contain negative values. Every member of the household is counted as beneficiary of income source k if a household received income from source k. For urban areas, wages from agricultural work is clubbed together with non-agricultural wages as wages.

Table 2: Gini Decomposition by Income Source, All India

Sources	2011-12						2004-05					
	Income Share	Gini Correlation	Gini Index	Absolute Contribution	Relative Contribution	Relative Marginal Effect	Income Share	Gini Correlation	Gini Index	Absolute Contribution	Relative Contribution	Relative Marginal Effect
	(S_k)	(R_k)	(G_k)	$(S_k * R_k * G_k)$	$\frac{(S_k * R_k * G_k)}{G}$		(S_k)	(R_k)	(G_k)	$(S_k * R_k * G_k)$	$\frac{(S_k * R_k * G_k)}{G}$	
Farm income	0.169	0.601	0.957	0.097	0.179	0.0117	0.194	0.554	0.900	0.097	0.181	-0.0072
	0.005	*0.015*	*0.007*	*0.006*	*0.009*		*0.006*	*0.018*	*0.005*	*0.006*	*0.011*	
Salaries	0.336	0.823	0.869	0.240	0.442	0.0937	0.357	0.840	0.866	0.260	0.485	0.1174
	0.005	*0.003*	*0.002*	*0.004*	*0.008*		*0.005*	*0.003*	*0.002*	*0.004*	*0.009*	
Agricultural wage	0.060	0.064	0.880	0.003	0.006	-0.0534	0.073	-0.075	0.844	-0.005	-0.009	-0.0724
	0.001	*0.010*	*0.002*	*0.001*	*0.001*		*0.001*	*0.010*	*0.002*	*0.001*	*0.001*	
Nonagricultural wage	0.144	0.274	0.810	0.032	0.059	-0.0829	0.113	0.198	0.845	0.019	0.035	-0.0763
	0.002	*0.008*	*0.002*	*0.001*	*0.002*		*0.002*	*0.009*	*0.003*	*0.001*	*0.002*	
Self-employed income	0.166	0.659	0.919	0.101	0.186	0.0148	0.186	0.689	0.911	0.117	0.218	0.0239
	0.004	*0.011*	*0.004*	*0.004*	*0.008*		*0.004*	*0.009*	*0.002*	*0.004*	*0.008*	
Other sources income	0.125	0.627	0.886	0.070	0.128	0.0161	0.077	0.667	0.937	0.048	0.090	0.0147
	0.002	*0.007*	*0.002*	*0.002*	*0.003*		*0.002*	*0.008*	*0.001*	*0.002*	*0.003*	
Total income	1.000			0.543	1.000		1.000			0.536	1.000	
	0.000			*0.011*	*0.000*		*0.000*			*0.004*	*0.000*	

Note: Standard errors are reported in second line within each income source (*in italics*).

Table 3: Gini Decomposition by Income Source, rural and urban separately

Sources	2011-12						2004-05					
	Income Share	Gini Correlation	Gini Index	Absolute Contribution	Relative Contribution	Relative Marginal Effect	Income Share	Gini Correlation	Gini Index	Absolute Contribution	Relative Contribution	Relative Marginal Effect
	(S_k)	(R_k)	(G_k)	$(S_k * R_k * G_k)$	$\frac{(S_k * R_k * G_k)}{G}$		(S_k)	(R_k)	(G_k)	$(S_k * R_k * G_k)$	$\frac{(S_k * R_k * G_k)}{G}$	
Panel A: Urban												
Farm income	0.025	0.547	1.121	0.016	0.031	0.0029	0.024	0.414	1.078	0.011	0.022	0.0012
	0.003	*0.044*	*0.026*	*0.003*	*0.005*		*0.002*	*0.038*	*0.016*	*0.002*	*0.003*	
Salaries	0.501	0.799	0.747	0.299	0.603	0.0877	0.539	0.797	0.726	0.312	0.648	0.0976
	0.006	*0.005*	*0.003*	*0.005*	*0.012*		*0.007*	*0.005*	*0.003*	*0.005*	*0.014*	
Wage	0.130	0.052	0.810	0.006	0.011	-0.1065	0.103	-0.179	0.818	-0.015	-0.031	-0.1197
	0.003	*0.012*	*0.003*	*0.001*	*0.003*		*0.002*	*0.012*	*0.003*	*0.001*	*0.002*	
Self-employed income	0.226	0.562	0.866	0.110	0.222	-0.0048	0.253	0.589	0.859	0.128	0.266	0.0045
	0.007	*0.018*	*0.006*	*0.007*	*0.013*		*0.007*	*0.017*	*0.005*	*0.008*	*0.014*	
Other sources income	0.118	0.626	0.889	0.066	0.132	0.0207	0.081	0.615	0.924	0.046	0.095	0.0164
	0.003	*0.009*	*0.002*	*0.002*	*0.005*		*0.002*	*0.011*	*0.002*	*0.002*	*0.004*	
Total income	1.000			0.496	1.000		1.000	---	---	0.481	1.000	
	0.000			*0.004*	*0.000*		*0.000*	---	---	*0.005*	*0.000*	
Panel B: Rural												
Farm income	0.301	0.735	0.903	0.200	0.376	0.0768	0.334	0.708	0.848	0.201	0.393	0.0699
	0.009	*0.012*	*0.007*	*0.009*	*0.014*		*0.009*	*0.013*	*0.007*	*0.010*	*0.016*	
Salaries	0.184	0.768	0.918	0.130	0.244	0.0515	0.208	0.787	0.907	0.148	0.290	0.0727
	0.006	*0.008*	*0.002*	*0.005*	*0.010*		*0.006*	*0.006*	*0.003*	*0.005*	*0.011*	
Agricultural wage	0.105	0.236	0.834	0.021	0.039	-0.0709	0.123	0.098	0.797	0.010	0.019	-0.1038
	0.002	*0.011*	*0.003*	*0.001*	*0.003*		*0.003*	*0.011*	*0.003*	*0.001*	*0.002*	
Nonagricultural wage	0.166	0.350	0.789	0.046	0.086	-0.0801	0.131	0.286	0.838	0.031	0.061	-0.0672
	0.004	*0.010*	*0.003*	*0.002*	*0.004*		*0.003*	*0.013*	*0.003*	*0.002*	*0.004*	
Self-employed income	0.112	0.626	0.935	0.065	0.123	0.0079	0.131	0.636	0.919	0.076	0.149	0.0136
	0.005	*0.020*	*0.004*	*0.005*	*0.009*		*0.004*	*0.014*	*0.003*	*0.004*	*0.008*	
Other sources income	0.132	0.609	0.876	0.070	0.132	0.0148	0.074	0.653	0.936	0.045	0.088	0.0149
	0.003	*0.011*	*0.003*	*0.003*	*0.006*		*0.003*	*0.012*	*0.002*	*0.002*	*0.005*	
Total income	1.000			0.532	1.000					0.511		
	0.000			*0.006*	*0.000*					*0.006*		

Note: Standard errors are reported in second line within each income source (*in italics*).