

## Simplifying the Indian Consumer Market Regional Consumer Report—North India

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### Executive Summary

- North India, with a population of 281 million, accounts for 24.9 percent of the total Indian population.
- Population of North India is slightly larger than the size of the population of Indonesia.
- Currently about 72 percent of North Indian population resides in rural areas.
- About 53 percent of the population in North India is male.
- Literacy rate of North India is 61.2, which is lower than the national literacy rate of 64.8.
- While males in North India have a literacy rate of 72.3, females have a dismal literacy rate of 48.7.
- It is the illiteracy prevalent in UP and Jammu & Kashmir that is driving the average literacy rate of North India. Most other Northern States have a more healthy literacy rate.
- Workers account for only 34 percent of the population of North India.
- The number of male workers is almost three times the number of female workers in North India.
- In 2004-05, North India is estimated to have spent \$46,371 million, with \$29,177 million spent in rural North India and \$17,194 million spent in urban North India.
- In absolute terms rural North India spends a lot more than urban North India.
- While UP reports the highest total expenditure, it has the lowest per capita expenditure among the rural North Indian states.
- There were about 12 million people in rural North India that, on an average, spent more than \$304 per annum in 2004-05.
- In urban North India, about 19 million people spent in the range of \$208 - \$363, while about 9 million spent in the range of \$363 - \$668 per person per annum.
- In urban North India, UP and Delhi have the highest number of persons in the \$668 & more expenditure category, even though UP is much larger in terms of size.
- Most urban North Indian states fare better than average urban India.
- Jammu and Kashmir, while better off than an average rural Indian state in terms of MPCE, fares much worse in terms of literacy rate.
- Urban Uttar Pradesh is socio-economically much worse off than urban India and lags behind all the other north Indian states.