

SRS REPORT REVEALS MANY FACETS OF INDIA'S DEMOGRAPHY: 15%-50% OF WOMEN ARE MARRIED BEFORE THE AGE OF 21, LEGAL MARRIAGE FOR MEN AND WOMEN MUST BE SAME AT 21 TO REMOVE STEREOTYPE THINKINGIssue No. 65, FY22
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The Government has released the Sample Registration System (SRS) survey which is the largest demographic survey in the country mandated to provide annual estimates of fertility as well as mortality indicators at the State and National level. Survey 2019 was conducted in 8844 sample units (Urban: 3884 & Rural: 4960), covering about 8.2 million sample population. The survey reveals some interesting results.

First, the children in the age group 0-4 years and 0-14 years reside more in rural areas than in urban areas both for Males and Females.

Second, a higher proportion of Males and Females in the working age group 15-59 live in urban areas as compared to rural areas. However, the state-wise variation is quite evident. While 13 states have share of working population more than national average, 9 states have share below the average. Most of the states where share is below national average (Bihar: 60.2%, MP: 63.8%, UP: 65.0%) are those from where labour migration is happening. Telangana and Andhra Pradesh have working population share of more than 71%.

Third, Elderly (age above 60 years) are evenly distributed with 11 states have 60+ population share more than national average and 11 states have less than national average. Four states (Kerala, TN, HP, Odisha) have old age population share of more than 10% while four states (Jharkhand, Bihar, Delhi, Assam) have 60+ share less than 6.5%.

Fourth, mean marriage age has declined marginally to 22.1 years in 2019 from 22.3 years in 2018. But it is still above the minimum marriage age for women which has been increased from 18 to 21 recently. **However, still 37% of females in India are married before the age of 21 years with the situation quite grave in some states. In West Bengal, mean marriage age is only 21.0 years and around 50% of females got married before the age of 21 years. With the increase in the legal marriage age, some of the States will be faced with a daunting task of altering the social and cultural behaviour of people.** We believe increasing the legal age has the potential to reduce India's MMR and will lead to more females doing graduation and hence coming into labour force. Another benefit is legal marriage age will become same for men and women. **In a consultation paper of reform in family law in 2018, the Law Commission argued that having different legal standards "contributes to the stereotype that wives must be younger than their husbands".**

Fifth, the Crude Birth Rate (CBR) has marginally declined to 19.7. Bihar has the highest birth rate in rural areas (26.5) followed by Uttar Pradesh and Madhya Pradesh (26.4); whereas Uttar Pradesh has the highest birth rate in urban areas (22.3) followed by Bihar (21.2). The lowest CBR was recorded in rural areas of Kerala (13.4).

Sixth, India's sex ratio increased to 904 in 2019. Moreover, India's national Total Fertility Rate (TFR) has fallen to 2.1 for the first time in 2019 per woman and varies from 2.3 in rural areas to 1.7 in urban areas. As TFR fell to replacement level, it indicates the growth of population is stabilising. Continuing to have a young population for 2-3 decades, along with population stabilisation, should give us a great opportunity for accelerated development — provided we invest in public health and education with skills.

Seventh, the crude death rate at all India level has declined significantly from 14.9 to 12.5 during 1971 to 1981 and thereafter from 9.8 to 6.0 during 1991 to 2019. The decline has been steeper in rural areas as compared to urban areas. **The trend is same in all major states, except for Kerala and West Bengal where urban death rate is higher than the rural death rate.** Notably, male have higher death rate than females, overall as well as both in rural and urban areas. State wise data shows that only two states, Bihar and Jharkhand have higher female death rate than male death rate.

Eighth, the infant mortality rate, which plays an important role in health planning, has shown a considerable decline from 129 per 1000 live births in 1971 to 110 in 1981 and from 80 in 1991 to 30 in 2019. Between 2007-09 and 2017-19 the average level of infant mortality has reduced by 40% to 31.8, with Delhi, Jammu & Kashmir, Himachal Pradesh, Tamil Nadu and Punjab registering more than 50% decline during the same period. Age wise mortality distribution shows that States like Madhya Pradesh, Uttar Pradesh, Rajasthan, Bihar, Assam, Chhattisgarh and Jharkhand have mortality amongst the toddlers and infants (0-4 years) higher than the national average. These states, particularly the rural areas have higher infant mortality rates, which calls for special attention by making policies directed at reducing the same.

Finally, if we look at the deaths where the deceased received medical attention (Government or private hospital) before death, the number has increased to 48.6% in 2019 compared to 47.8% in 2018. Overall, 29.8% of the deaths occurred at Government Hospitals, with larger number in urban areas (35.7% of total deaths of those who received medical attention) compared to rural areas (27.7%). **One of the major worries is higher share of about 18.3% deaths which were attended by untrained functionaries and others, with maximum share in Odisha (36%).**

SRS SURVEY 2019

- ◆ The Sample Registration System (SRS) is the largest demographic survey in the country mandated to provide annual estimates of fertility as well as mortality indicators at the State and National level. Survey 2019 was conducted in 8844 sample units (Urban: 3884 & Rural: 4960), covering about 8.2 million sample population.

MEAN MARRIAGE AGE DECLINED MARGINALLY

- ◆ Recently, the Union Cabinet has cleared a proposal to raise the minimum marriage age for women from 18 to 21. We believe that increase in marriage age has benefits on social and economic fronts for women. On social front, this will lead to lowering of MMR as well as improvement of nutrition levels, while on financial front opportunities will be opened for women to pursue higher education and careers.
- ◆ Interestingly, the mean marriage age in India is already above 21 years (i.e. 22.1 years in 2019 but declined from 22.3 years in 2018) and any increase in marriage age will be notional in nature unless there is a change in mindset of people regarding female education and marriage. **However, still 37% of females in India are married before the age of 21 years.**
- ◆ The situation is grave in some States. **In West Bengal, mean marriage age is only 21.0 years and around 50% of females got married before the age of 21 years.** With the increase in the legal marriage age, some of the States will be faced with a daunting task of altering the social and cultural behaviour of people which can't be achieved overnight.

POPULATION COMPOSITION

- ◆ The proportion of young children in the age group 0-4 and also the proportion of population in the age group 0-14 are higher in rural areas than in urban areas both for Males and Females. A higher proportion of Males and Females in the working age group 15-59 live in urban areas as compared to rural areas.
- ◆ **Working Age Population:** At the National level, the age group 15-59 contributes 65.0% in rural areas and 69.6% population in urban areas, overall, at 66.5%. However, the state-wise variation is quite evident. While 13 states have share of working population more than national average, 9 states have share below the average. Most of the states where share is below national average (Bihar: 60.2%, MP: 63.8%, UP: 65.0%) are those from where labour migration is happening. Telangana and Andhra Pradesh have working population share of more than 71%.

State-wise Actual Average Marriage Age of Female				
State	Mean Age at Marriage	% of Females by age at Marriage		
		<18	18-20	21+
Jammu & Kashmir	25.3	1.6	12.9	85.5
Punjab	24.2	1.7	21.4	76.9
Delhi	24.1	1.2	21.3	77.5
Himachal Pradesh	23.7	1.7	21.6	76.7
Assam	23.4	1.9	26.8	71.3
Kerala	23.4	0.8	24.5	74.7
Tamil Nadu	23.3	1.9	20.6	77.5
Uttarakhand	23.1	1.6	25.7	72.7
Gujarat	22.8	1.9	29.2	68.9
Jharkhand	22.6	2.6	33.8	63.5
Karnataka	22.6	1.5	32.4	66.1
Haryana	22.6	1.4	27.4	71.1
Telangana	22.4	1.8	34.6	63.7
Maharashtra	22.4	2.2	29.0	68.7
Uttar Pradesh	22.3	2.0	30.1	67.8
Odisha	22.2	2.8	37.0	60.2
India	22.1	2.4	34.6	62.9
Andhra Pradesh	22.1	2.1	32.6	65.3
Rajasthan	22.0	3.4	36.5	60.1
Chhattisgarh	21.7	2.0	35.4	62.5
Madhya Pradesh	21.6	2.3	41.2	56.4
Bihar	21.4	3.1	37.1	59.7
West Bengal	21.0	3.7	45.9	50.4

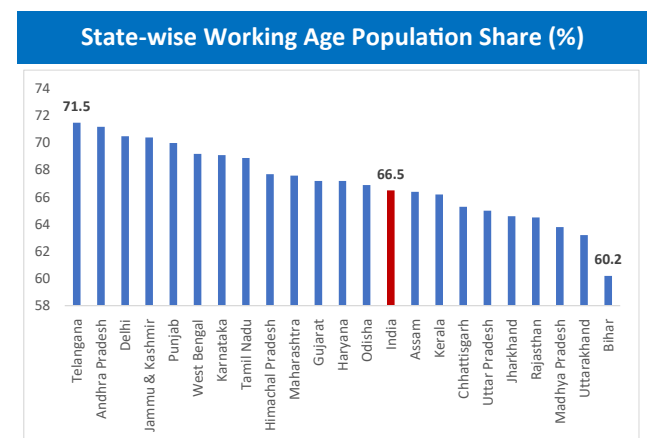
Source: SRS 2019; SBI Research

Composition of Population (% Share)				
Age-Group	Rural (R)	Urban (U)	Total	Change (R-U)
0-14	27.0	22.1	25.4	4.9
0-4	8.4	6.6	7.8	1.8
5-9	8.9	7.4	8.4	1.5
10-14	9.7	8.1	9.1	1.6
15-59	65.0	69.6	66.5	-4.6
60+	8.0	8.3	8.1	-0.3

Source: SRS 2019; SBI Research

Working and Old Age Population Share (%)				
	Working Age		Old Age	
	# of States	% Share	# of States	% Share
Above India Average	13	69.0	11	9.8
India Average	66.5		8.1	
Below India Average	9	64.4	11	7.0

Source: SRS 2019; SBI Research

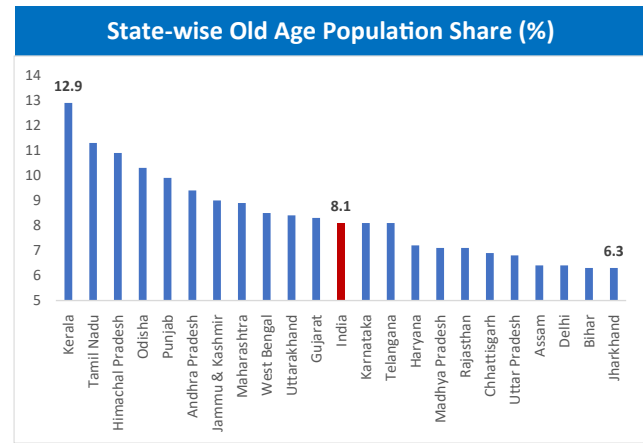


Source: SBI Research

- ◆ **Old Age Population:** At the National level, percentage of aged (60+) population is at 8.1%. The 22 states are evenly distributed with 11 states have 60+ population share more than national average and 11 states have less than national average. Four states (Kerala, TN, HP, Odisha) have old age population share of more than 10% while four states (Jharkhand, Bihar, Delhi, Assam) have 60+ share less than 6.5%.

INDIA'S SEX RATIO INCREASED TO 904 IN 3 YEARS TO 2019

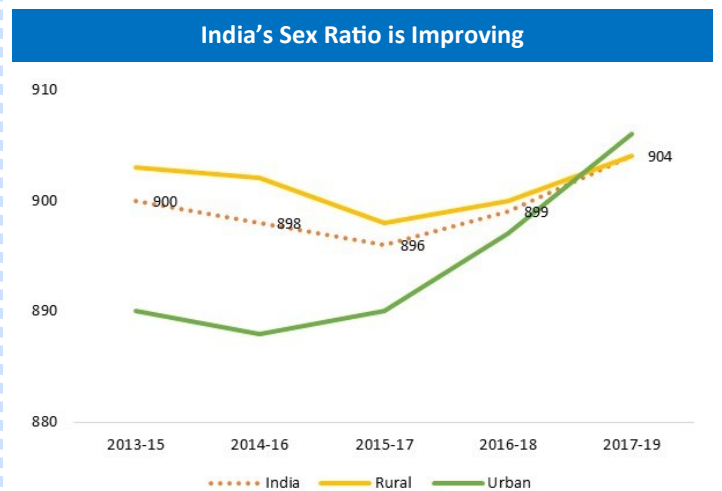
- ◆ India, the world's second most populous country, has registered a decline in birth rate for another year while death rate has gone down owing to better medical facilities.
- ◆ As per the survey, the Crude Birth Rate (CBR) at the national level during 2019 stands at 19.7 exhibiting a decline of 0.3 points over 2018. However, the CBR has continued to be higher in rural (2019: 21.4) areas compared to urban (2019: 16.4) areas in the last three decades.
- ◆ At all India level, CBR had declined from 36.9 in 1971 to 33.9 in 1981, registering a fall of about 8%. During 1991-2019, the decline has been about 33%, from 29.5 to 19.7. The rural-urban differential has also narrowed over these years.
- ◆ Haryana, Assam, Chhattisgarh, Jharkhand, Rajasthan, Madhya Pradesh, Uttar Pradesh and Bihar are the States having birth rate above the national average. Bihar has the highest birth rate in rural areas (26.5) followed by Uttar Pradesh and Madhya Pradesh (26.4); whereas Uttar Pradesh has the highest birth rate in urban areas (22.3) followed by Bihar (21.2). The lowest CBR was recorded in rural areas of Kerala (13.4)
- ◆ India's overall sex ratio — women per thousand men — is now at a level seen in developed countries. For every 1,000 men, India has 904 (1,020 as per NFHS 2019-21) women. If that's a reason to celebrate, there is a cause for concern, too as the estimated value of Gross Reproduction Rate (GRR) for India in the year 2019 is 1.0 and varies from 0.8 in urban areas to 1.1 in rural areas.
- ◆ GRR measures the average number of female children a woman is expected to give birth during her entire reproductive span conforming to the age specific fertility rates (ASFRs) for a given year, if there is no mortality.



Source: SBI Research

	Percentage change in average Crude Birth Rate between 2007-09 and 2017-19								
	Total			Rural			Urban		
	2007-09	2017-19	% Change	2007-09	2017-19	% Change	2007-09	2017-19	% Change
Andhra Pradesh	18.5	16.4	-11.4	19.1	16.7	-12.6	16.9	15.9	-5.9
Assam	23.9	21.1	-11.7	25.3	22.2	-12.3	15.7	14.6	-7.0
Bihar	29.0	26.1	-10.0	29.7	26.8	-9.8	22.6	21.3	-5.8
Chhattisgarh	26.1	22.5	-13.8	27.6	23.9	-13.4	19.3	17.8	-7.8
Delhi	18.2	14.8	-18.7	20.0	16.2	-19.0	17.9	14.8	-17.3
Gujarat	22.6	19.7	-12.8	24.1	21.6	-10.4	20.3	17.4	-14.3
Haryana	23.0	20.3	-11.7	24.2	21.7	-10.3	20.5	18.0	-12.2
Himachal Pradesh	17.4	15.6	-10.3	18.0	16.1	-10.6	12.1	10.2	-15.7
Jammu & Kashmir	18.8	15.2	-19.1	20.2	16.8	-16.8	13.9	11.5	-17.3
Jharkhand	25.8	22.5	-12.8	27.5	24.0	-12.7	19.0	18.0	-5.3
Karnataka	19.7	17.2	-12.7	20.9	18.0	-13.9	17.7	15.8	-10.7
Kerala	14.7	13.9	-5.4	14.7	13.8	-6.1	14.6	14.0	-4.1
Madhya Pradesh	28.1	24.6	-12.5	30.1	26.6	-11.6	21.2	19.2	-9.4
Maharashtra	17.9	15.5	-13.4	18.4	15.8	-14.1	17.1	15.2	-11.1
Odisha	21.3	18.2	-14.6	22.2	19.2	-13.5	15.9	13.4	-15.7
Punjab	17.3	14.7	-15.0	18.0	15.3	-15.0	16.1	14.0	-13.0
Rajasthan	27.5	23.9	-13.1	28.8	24.8	-13.9	23.5	21.3	-9.4
Tamil Nadu	16.0	14.6	-8.8	16.2	14.7	-9.3	15.7	14.5	-7.6
Uttar Pradesh	29.1	25.5	-12.4	30.1	26.5	-12.0	25.1	22.3	-11.2
Uttarakhand	20.1	17.0	-15.4	21.0	17.3	-17.6	16.6	16.3	-1.8
West Bengal	17.5	15.0	-14.3	19.4	16.5	-14.9	12.4	11.6	-6.5
India	22.8	20.0	-12.3	24.4	21.6	-11.5	18.5	16.6	-10.3

Source: SRS Report, SBI Research



Source: SBI Research

INDIA'S FERTILITY RATE FALLS TO REPLACEMENT LEVEL: SIGNALS POPULATION IS STABILISING

- ◆ India's national Total Fertility Rate (TFR) has fallen to 2.1 for the first time in 2019 per woman and varies from 2.3 in rural areas to 1.7 in urban areas.
- ◆ This has been declining from 5.2 to 4.5 during 1971 to 1981 and from 3.6 to 2.1 during 1991 to 2019. The TFR in rural areas has declined from 5.4 to 2.3 from 1971 to 2019 whereas the corresponding decline in urban areas has been from 4.1 to 1.7 during the same period.
- ◆ TFR indicates the average number of children expected to be born per woman during her entire span of reproductive period. According to the United Nations, in countries with a TFR lower than 2.1, a generation is not producing enough children to replace itself. Such a situation results in an outright reduction in the population of that country.
- ◆ As per the latest report, out of the 22 major states/UTs, only 9 states have attended the replacement level of 2.1. The TFR was found to be the lowest in West Bengal and Delhi (1.5), highest is Bihar (3.3).
- ◆ As TFR fell to replacement level, it indicates the growth of population is stabilising. The younger population profile for the next 2-3 decades will provide an opportunity for accelerated economic growth. But continuing to have a young population for 2-3 decades, along with population stabilisation, should give us a great opportunity for accelerated development — provided we invest in public health and education with skills.

SIGNIFICANT DECLINE IN CRUDE DEATH RATE

- ◆ Mortality helps in determining the population change, thereby making it important for all demographic studies and public health administration. As per the latest SRS report, the crude death rate at all India level has declined significantly from 14.9 to 12.5 during 1971 to 1981 and thereafter from 9.8 to 6.0 during 1991 to 2019.
- ◆ The decline has been steeper in rural areas as compared to urban areas. The trend is same in all major states, except for Kerala and West Bengal where urban death rate is higher than the rural death rate. State wise death rate is highest in Chhattisgarh, followed by Kerala, Odisha and Himachal Pradesh. Meanwhile, Delhi, Jammu & Kashmir and West Bengal are at the other end of the spectrum.

TFR (Total Fertility Rate): 2019			
	Total	Rural	Urban
Andhra Pradesh	1.5	1.6	1.4
Assam	2.2	2.3	1.5
Bihar	3.1	3.2	2.4
Chhattisgarh	2.3	2.5	1.7
Delhi	1.5	1.5	1.5
Gujarat	2.1	2.3	1.8
Haryana	2.1	2.3	1.9
Himachal Pradesh	1.6	1.6	1.1
Jammu & Kashmir	1.5	1.7	1.1
Jharkhand	2.4	2.6	1.8
Karnataka	1.7	1.7	1.5
Kerala	1.6	1.6	1.6
Madhya Pradesh	2.7	2.9	2
Maharashtra	1.6	1.7	1.5
Odisha	1.8	1.9	1.3
Punjab	1.5	1.6	1.4
Rajasthan	2.5	2.6	2.1
Tamil Nadu	1.5	1.5	1.5
Telangana	1.6	1.7	1.5
Uttar Pradesh	2.9	3.1	2.4
Uttarakhand	1.9	1.9	1.8
West Bengal	1.5	1.6	1.2
India	2.1	2.3	1.7

Source: SRS Report, SBI Research

Crude Death Rates by residence, India and bigger States/UTs, 2019

India and bigger States/UTs	Total	Rural	Urban
India	6.0	6.5	5.0
Andhra Pradesh	6.4	7.1	4.8
Assam	6.3	6.4	5.2
Bihar	5.5	5.6	5.2
Chhattisgarh	7.3	7.7	6.2
Delhi	3.2	3.8	3.2
Gujarat	5.6	6.0	5.2
Haryana	5.9	6.6	4.8
Himachal Pradesh	6.9	7.1	3.9
Jammu & Kashmir	4.6	4.9	4.0
Jharkhand	5.3	5.6	4.4
Karnataka	6.2	7.1	4.6
Kerala	7.1	7.1	7.2
Madhya Pradesh	6.6	7.0	5.6
Maharashtra	5.4	6.2	4.4
Odisha	7.1	7.4	5.8
Punjab	6.6	8.0	4.7
Rajasthan	5.7	6.0	4.9
Tamil Nadu	6.1	7.4	4.9
Telangana	6.1	7.2	4.3
Uttar Pradesh	6.5	6.9	5.3
Uttarakhand	6.0	6.4	5.1
West Bengal	5.3	5.2	5.5

Source: SBI Research, SRS

- Overall, among 22 major States and UTs, 13 states have crude death rate higher or equal to the national average and the remaining 9 have below average. Furthermore, between 2007-09 and 2017-19, Delhi registered the maximum percentage decline in death rates followed by Assam and Jharkhand.
- Notably, male have higher death rate than females, overall as well as both in rural and urban areas. State wise data shows that only two states, Bihar and Jharkhand have higher female death rate than male death rate.

HIGH INFANT MORTALITY IN SOME STATES - DESERVE GREATER ATTENTION

- The infant mortality rate, which plays an important role in health planning, has shown a considerable decline from 129 per 1000 live births in 1971 to 110 in 1981 and from 80 in 1991 to 30 in 2019. Between 2007-09 and 2017-19 the average level of infant mortality declined by 40% to 31.8, with Delhi, Jammu & Kashmir, Himachal Pradesh, Tamil Nadu and Punjab registering more than 50% decline during the same period.
- Age wise mortality distribution show that States like Madhya Pradesh, Uttar Pradesh, Rajasthan, Bihar, Assam, Chhattisgarh and Jharkhand have mortality amongst the toddlers and infants (0-4 years) higher than the national average. These states, particularly the rural areas have higher infant mortality rates, which calls for special attention by making policies directed at reducing the same.
- Within infant mortality, neo-natal (less than 29 days) mortality has higher share of around 72.6%. Madhya Pradesh (33), Odisha (30), Uttar Pradesh (30), Chhattisgarh (28) have significantly higher neo-natal mortality rate compared to the national average of 22.

UNTRAINED FUNCTIONARIES ACCOUNT FOR LARGE NUMBER OF DEATHS IN ODISHA, JHARKHAND AMONG OTHERS

- Additionally, if we look at the deaths where the deceased has received medical attention (Government or private hospital) before death the number has increased to 48.6% in 2019 compared to 47.8% in 2018.
- Overall, 29.8% of the deaths occurred at Government Hospitals, with larger number in urban areas (35.7% of total deaths of those who received medical attention) compared to rural areas (27.7%).

Percentage distribution of deaths by broad age groups, India and bigger States/UTs, 2019			
Age Group	India Average	# of States above National average	# of States below National average
<1	9.9	7	15
1-4	1.3	9	13
0-4	11.2	7	15
5-14	1.4	6	16
15-59	30.5	14	8
60+	57	13	9

Source: SBI Research, SRS

Percent distribution of deaths by Type of Medical Attention received before death, 2019				
States/UTs	Govt. Hospital	Private Hospital	Qualified professional	Untrained functionary and others
India	29.8	18.8	33.1	18.3
Andhra Pradesh	25.9	22.1	32.6	19.4
Assam	21.0	15.5	51.9	11.5
Bihar	20.7	12.6	41.2	25.5
Chhattisgarh	25.9	15.0	27.4	31.6
Delhi	50.1	17.6	24.1	8.2
Gujarat	26.1	19.6	45.2	9.1
Haryana	21.8	16.8	50.1	11.3
Himachal Pradesh	51.5	16.1	28.6	3.7
Jammu & Kashmir	45.1	12.2	31.6	11.0
Jharkhand	21	15.1	31.3	32.6
Karnataka	31.8	19.7	15.6	32.9
Kerala	43.4	37.3	15.3	4.1
Madhya Pradesh	37.9	19.1	25.9	17.2
Maharashtra	30.7	19.7	37.2	12.4
Odisha	30.4	18.3	15.3	36.0
Punjab	20.7	36.5	40.5	2.3
Rajasthan	35.6	14.1	35.1	15.2
Tamil Nadu	26.8	20.9	22.2	30.1
Telangana	24.3	21.3	35.1	19.3
Uttar Pradesh	29.7	20.9	39.7	9.7
Uttarakhand	32.5	23.4	37.1	7.1
West Bengal	34.2	12.1	40.6	13.0

Source: SBI Research, SRS

- Among the bigger States/UTs, Himachal Pradesh has the highest percentage of deaths in Government Hospitals (51.5%) followed by Delhi (50.1%), J&K (45.1%) and Kerala (43.4%), whereas Bihar and Punjab (20.7%) have the lowest. Deaths in private hospitals account for 18.8% and it varies from 12.1% in West Bengal to 37.3% in Kerala. About 18.3% deaths were attended by untrained functionaries and others, with maximum share in Odisha (36%).

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